The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit

https://ambetter.westernskycommunitycare.com/2022-brochures.html, or call 1-833-945-2029 (TTY 711). For general definitions of common terms, such as <u>allowed</u> <u>amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>https://www.healthcare.gov/sbc-glossary</u> or call 1-833-945-2029 (TTY 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0 individual / \$0 family.	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your <u>deductible</u> ?	Yes.	This plan covers items and services even if you haven't yet met the deductible amount.
Are there other deductibles services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	Not Applicable.	This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.
What is not included in the <u>out-of-pocket limit</u> ?	Not Applicable.	This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes. See Ambetter from Western Sky Community Care <u>network</u> at <u>https://ambetter.westernskyc</u> <u>ommunitycare.com/findadoc</u> or call 1-833-945-2029 (TTY 711) for a list of <u>network</u> <u>providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

		What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) & Non- IHCP In-Network Provider (You will pay the least)	Non-IHCP Out-Of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
lf you vicit a baalth	Primary care visit to treat an injury or illness	No charge	Not covered	Unlimited Virtual Care Visits received from Ambetter Telehealth covered at No Charge, providers covered in full.
If you visit a health care provider's office	<u>Specialist</u> visit	No charge	Not covered	Covered No Limit.
or clinic	Preventive care/screening/ immunization	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
lf you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge for laboratory & professional services No charge for x-ray & diagnostic imaging No charge for laboratory & professional services and x- ray & diagnostic imaging at other places of service	Not covered	Prior authorization may be required. Covered No Limit. Other places of service may include Hospital, Emergency Room, or Outpatient Facility. Failure to obtain prior authorization for any service that requires prior authorization may result in a denial of benefits. See your policy for more details.
	Imaging (CT/PET scans, MRIs)	No charge	Not covered	Prior authorization may be required. Covered No Limit.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at https://ambetter.weste rnskycommunitycare. com/2022formulary.	Generic drugs (Tier 1)	Preferred Generic Retail: No charge Generic Retail: No charge	Not covered	Prior authorization may be required. <u>Prescription drugs</u> are provided up to 30 days retail and up to 90 days through mail order. Insulin or <u>medically necessary</u> alternative will not exceed a total of twenty-five dollars (\$25.00) per thirty-day supply. Payments made for deductibles or <u>cost sharing</u> by a third party, such as a drug manufacturer coupon, will not be counted towards your <u>deductible</u> or maximum-out-of-pocket costs. Note: Certain <u>prescription drugs</u> for <u>preventive care</u> , the treatment of mental

		What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) & Non- IHCP In-Network Provider (You will pay the least)	Non-IHCP Out-Of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
				illness, behavioral health, or substance abuse disorders will be covered at No Charge to you, when obtained from a participating pharmacy. See your <u>plan</u> 's covered drug list for details.
	Preferred brand drugs (Tier 2) Non-preferred brand drugs (Tier 3)	Retail: No charge	Not covered	Prior authorization may be required. Prescription drugs are provided up to 30 days retail and up to 90 days through mail order. Insulin or medically necessary alternative will not exceed a total of twenty-five dollars (\$25.00) per thirty-day supply. Payments made for deductibles or cost sharing by a third party, such as a drug manufacturer coupon, will not be counted towards your deductible or maximum-out-of-pocket costs. Note: Certain prescription drugs for preventive care, the treatment of mental illness, behavioral health, or substance abused disorders will be covered at No Charge to you, when obtained from a participating pharmacy. See your plan's covered drug list for details.
	<u>Specialty drugs</u> (Tier 4)	Retail: No charge	Not covered	Prior authorization may be required. Prescription drugs are provided up to 30 days retail and up to 30 days through mail order. Insulin or <u>medically necessary</u> alternative will not exceed a total of twenty-five dollars (\$25.00) per thirty-day supply. Payments made for deductibles or <u>cost sharing</u> by a third party, such as a drug manufacturer coupon, will not be counted towards your <u>deductible</u> or maximum-out-of-pocket costs.

		What You	Will Pay	
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) & Non- IHCP In-Network Provider (You will pay the least)	Non-IHCP Out-Of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
				Note: Certain <u>prescription drugs</u> for <u>preventive care</u> , the treatment of mental illness, behavioral health, or substance abuse disorders will be covered at No Charge to you, when obtained from a participating pharmacy. See your <u>plan</u> 's covered drug list for details.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No charge	Not covered	Prior authorization may be required. Covered No Limit.
surgery	Physician/surgeon fees	No charge	Not covered	Prior authorization may be required. Covered No Limit.
	Emergency room care	No charge	No charge; <u>deductible</u> does not apply	Covered No Limit.
If you need immediate medical attention	Emergency medical transportation	No charge	No charge; <u>deductible</u> does not apply	Covered No Limit. Note: Prior authorization is not required for emergency transport. However, all non-emergent transport requires prior authorization. For emergency care received out-of- <u>network</u> , you should not be balance-billed by the <u>provider</u> , if you are, please contact Member Services.
	Urgent care	No charge	No charge; <u>deductible</u> does not apply	Covered No Limit.
If you have a hospital	Facility fee (e.g., hospital room)	No charge	Not covered	Prior authorization may be required. Covered No Limit.
stay	Physician/surgeon fees	No charge	Not covered	Prior authorization may be required. Covered No Limit.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	Not covered	Prior authorization may be required. Covered No Limit. (PCP and other practitioner visits do not require prior authorization).
	Inpatient services	No charge	Not covered	Prior authorization may be required. Covered No Limit.

		What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) & Non- IHCP In-Network Provider (You will pay the least)	Non-IHCP Out-Of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
lf you are pregnant	Office visits	No charge	Not covered	Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. <u>Cost-sharing</u> does not apply for <u>preventive services</u> , such as routine pre-natal and post-natal <u>screenings</u> . Depending on the type of services, <u>coinsurance</u> , <u>deductible</u> or <u>copayment</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	No charge	Not covered	Prior authorization may be required. <u>Cost-</u> <u>sharing</u> does not apply for <u>preventive</u>
	Childbirth/delivery facility services	No charge	Not covered	<u>services</u> . Depending on the type of services, <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Home health care	No charge	Not covered	Prior authorization may be required. Limited to 100 days per year.
	Rehabilitation services	No charge	Not covered	Prior authorization may be required. Covered No Limit.
If you need help recovering or have	Habilitation services	No charge	Not covered	Prior authorization may be required. Covered No Limit.
other special health needs	Skilled nursing care	No charge	Not covered	Prior authorization may be required. Limited to 60 days per year.
	Durable medical equipment	No charge	Not covered	Prior authorization may be required. Covered No Limit.
	Hospice services	No charge	Not covered	Prior authorization may be required. Covered No Limit.
If your child needs	Children's eye exam	No charge	Not covered	Limited to 1 visit per year.
dental or eye care	Children's glasses	No charge	Not covered	Limited to 1 item per year.
actual of eye oure	Children's dental check-up	Not covered	Not covered	None

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Che	eck your policy or <u>plan</u> document for more informati	on and a list of any other <u>excluded services</u> .)
 Abortion (Except in cases of rape, incest, or when the life of the mother is endangered) Cosmetic surgery Dental care Infertility Treatment (Limited to services for diagnostic tests to find the cause of infertility. Services to treat the underlying medical conditions that cause infertility are covered (e.g., endometriosis, obstructed fallopian tubes, and hormone deficiency).) 	 Long-Term Care (Long Term Acute Care is a covered benefit. Long Term Nursing Care/Custodial Care is not a covered benefit.) Non-emergency care when traveling outside the U.S. Private-duty nursing 	 Routine eye care (Adult) Weight loss programs (Dietary evaluations and counseling for the medical management of morbid obesity and obesity. Prescription drugs <u>medically necessary</u> for the treatment of obesity and morbid obesity are also covered.)
Other Covered Services (Limitations may apply to t	hese services. This isn't a complete list. Please see	your <u>plan</u> document.)
 Acupuncture (Limited to 20 visits per year. Note: Acupuncture limits do not apply when services are provided for habilitative or rehabilitative purposes.) Berietrie aurgeny (Only acypared if mediaelly) 	 Chiropractic care (Limited to 20 visits per year. Note: Chiropractic limits do not apply when services are provided for habilitative or rehabilitative purposes.) 	 Routine foot care (Coverage is limited to diabetes care or other significant peripheral neuropathies.)
 Bariatric surgery (Only covered if <u>medically</u> <u>necessary</u> treatment for morbid obesity.) 	 Hearing aids (Limited to 1 hearing aid per ear every 3 years.) 	

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Ambetter from Western Sky Community Care at 1-833-945-2029 (TTY 711); Office of Superintendent of Insurance, PO Box 1689, Santa Fe, NM 87504-1689, Phone No. (855) 427-5674. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance</u> <u>Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.beWellnm.com</u> or call 1-833-862-3935.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Office of Superintendent of Insurance, PO Box 1689, Santa Fe, NM 87504-1689, Phone No. (855) 427-5674. Additionally, a consumer assistance program can help you file your appeal. Contact (855) 427-5674

Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet Minimum Value Standards? Not Applicable.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-833-945-2029 (TTY 711). Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-945-2029 (TTY 711). Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-833-945-2029 (TTY 711). Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-833-945-2029 (TTY 711).

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a E (9 months of in-network pre-n hospital delive	Ma (a yea	
The plan's overall deductibl	<u>e</u> \$0	The
Specialist coinsurance	0%	■ <u>Spec</u>
Hospital (facility) coinsuran	<u>ce</u> 0%	📕 🗖 Hosp
Other <u>coinsurance</u>	Othe	
This EXAMPLE event includes services like: <u>Specialist</u> office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood work) <u>Specialist visit (anesthesia)</u>		This EX Primary disease Diagnos Prescrip Durable
Total Example Cost\$12,700		Total E

In this example, Peg would pay:

Cost Sharing		
<u>Deductibles</u>	\$0	
Copayments	\$0	
<u>Coinsurance</u>	\$0	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$60	

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well- controlled condition)		
The <u>plan's</u> overall <u>deductible</u>	\$0	
Specialist coinsurance	0%	
Hospital (facility) <u>coinsurance</u>	0%	
Other <u>coinsurance</u>	0%	
This EXAMPLE event includes services like: <u>Primary care physician</u> office visits (including disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter)		
Total Example Cost \$5,600		

In this example, Joe would pay:

Cost Sharing		
<u>Deductibles</u>	\$0	
Copayments	\$0	
<u>Coinsurance</u>	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$20	

Mia's Simple Fracture (in-network emergency room visit and follow up care)

The <u>plan's</u> overall <u>deductible</u>	
Specialist coinsurance	0%
Hospital (facility) <u>coinsurance</u>	0%
Other coinsurance	0%
This EXAMPLE event includes services like: Emergency room care (including medical supplies) Diagnostic tests (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)	
Total Example Cost \$2	,800

In this example, Mia would pay:

Cost Sharing		
<u>Deductibles</u>	\$0	
<u>Copayments</u>	\$0	
<u>Coinsurance</u>	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$0	



Spanish: Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter from Western Sky Community Care, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-833-945-2029 (TTY/TDD 711) **Navajo:** Din4 k'ehj7y1n/įti'go ata' hane' n1 h0l= d00 naaltsoos t'11 Din4 k'ehj7bee bik'e'ashch9go nich'8 1dooln7igo bee haz'3 ajd0' 1ko d7/t'11 1t'4 t'11 j7/k'e

k0t'4ego nich'8 22'1t'4. Koj8 h0lne' 1-833-945-2029 (TTY/TDD 711)

Vietnamese: Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from Western Sky Community Care, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-833-945-2029 (TTY/TDD 711)

German: Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Western Sky Community Care hat, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-833-945-2029 (TTY/TDD 711)an.

Chinese: 如果您,或是您正在協助的對象,有關於 Ambetter from Western Sky Community Care方面的問題,您有權利免費以您的母語得到幫助和訊息。如果

要與一位翻譯員講話,請撥電話 1-833-945-2029 (TTY/TDD 711)。

إذا كان لديك أو لدى شخص تساعده أسئلة حول Ambetter from Western Sky Community Care ، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بالمتعاد: يلتحدث مع مترجم اتصل بـ . (TTY/TDD 711) 1-833-945-2029 (TTY/TDD 711) بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ .

Korean: 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from Western Sky Community Care에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는1-833-945-2029 (TTY/TDD 711) 로 전화하십시오.

Tagalog: Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter from Western Sky Community Care, may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-833-945-2029 (TTY/TDD 711).

Japanese: Ambetter from Western Sky Community Careについて何かご質問がございましたらご連絡ください。ご希望の言語によるサポートや情報を無料でご提供 いたします。通訳が必要な場合は、1-833-945-2029 (TTY/TDD 711).までお電話ください。

French: Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from Western Sky Community Care, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-833-945-2029 (TTY/TDD 711)

Italian: Se lei, o una persona che lei sta aiutando, avesse domande su Ambetter from Western Sky Community Care, ha diritto a usufruire gratuitamente di assistenza e informazioni nella sua lingua. Per parlare con un interprete, chiami l'1-833-945-2029 (TTY/TDD 711).

Russian: В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter from Western Sky Community Care вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-833-945-2029 (TTY/TDD 711).

Hindi: आप या जिसकी आप मदद कर रहे हैं उनके, Ambetter from Western Sky Community Care के बारे में कोई सवाल हों, तो आपको बिना किसी खर्च के अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है। किसी दुभाषिये से बात करने के लिए 1-833-945-2029 (TTY/TDD 711) पर कॉल करें।

Persian: داريد، از اين حق برخورداريد كه كمك و اطلاعات Ambetter from Western Sky Community Care اگر شما، يا كسي كه به او كمك مي كنيد سؤالي در مورد تماس بگيريد. (TTY/TDD 711) 1-833-945-2029 (TTY/TDD 711) نود دريافت كنيد. براي صحبت كردن با مترجم با شماره

Thai: หากท่านหรือผู้ที่ท่านให้ความช่วยเหลืออยู่ในขณะนี้มีคำถามเกี่ยวกับ Ambetter from Western Sky Community Care ท่านมีสิทธิ์ที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของท่าน โดยไม่เสียค่าใช้จ่ายใด ๆ ทั้งสิ้น หากด้องการใช้บริการล่าม กรุณาโทรศัพท์ดิดต่อที่หมายเลข 1-833-945-2029 (TTY/TDD 711).

Statement of Non-Discrimination

Ambetter from Western Sky Community Care complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Ambetter from Western Sky Community Care does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Ambetter from Western Sky Community Care:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Ambetter from Western Sky Community Care at 1-833-945-2029 (TTY 711).

If you believe that Ambetter from Western Sky Community Care has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: [Ambetter from Western Sky Community Care, Attn: Appeals and Grievances, PO Box 10341 Van Nuys CA 91410, at 1-833-945-2029 (TTY 711), Fax 1-833-886-7956. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Ambetter from Western Sky Community Care is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for .Civil Rights Complaint Portal, available at <u>https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</u>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

Managed Health Care Bureau Office of Superintendent of Insurance 1120 Paseo De Peralta, Santa Fe, NM 87501 Tel: 1-505-827-3811 Toll Free: 1-855-427-5674 www.osi.state.nm.us

To complete the online Consumer Complaint Form or to download the form in English or in Spanish, visit https://www.nmag.gov/consumercomplaint-instructions.aspx. State of New Mexico Office of the Attorney General 408 Galisteo Street Villagra Building Sante Fe, NM 87501 Toll Free (844) 255-9210 Phone: (505) 490-4060 Fax: (505) 490-4883

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