Coverage Period: 01/01/2022 - 12/31/2022

WellCare Secure Health Silver

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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://marketplace.wellcarenc.com/2022-brochures.html, or call 1-833-925-2861 (TTY 711). For general definitions of common terms, such as allowed amount, belance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary or call 1-833-925-2861 (TTY 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network providers: \$600 Individual / \$1,200 Family. Out-of-network providers: \$20,000 Individual / \$40,000 Family.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Preventive care services, primary care, specialist, and urgent care office visits, children's eye exam and glasses, generic and preferred brand drugs are covered before you meet your deductible.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For network providers: \$600 Individual / \$1,200 Family. For out-of-network providers: \$35,000 Individual / \$70,000 Family.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See https://marketplace.wellcarenc.co m/findadoc or call 1-833-925-2861 (TTY 711) for a list of network providers .	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.



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
If was wisit a basish	Primary care visit to treat an injury or illness	No charge; deductible does not apply	30% <u>Coinsurance</u> ; <u>deductible</u> does not apply	Unlimited Virtual Care Visits received from WellCare Telehealth covered at No Charge, providers covered in full, deductible does not apply.
If you visit a health care provider's office	Specialist visit	\$5 Copay / visit; deductible does not apply	30% Coinsurance; deductible does not apply	Covered No Limit.
or clinic	Preventive care/screening/ immunization	No charge; deductible does not apply	30% <u>Coinsurance</u> ; <u>deductible</u> does not apply	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.
If you have a test	Diagnostic test (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	30% Coinsurance; deductible does not apply for laboratory & professional services 30% Coinsurance for x-ray & diagnostic imaging 30% Coinsurance for laboratory & professional services and x-ray & diagnostic imaging at other places of service	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 will result in a denial of benefits. See your policy for more details.
	Imaging (CT/PET scans, MRIs)	No charge	30% Coinsurance	Prior authorization may be required. Covered No Limit.
If you need drugs to treat your illness or condition	Generic drugs (Tier 1)	Preferred Generic Retail: No charge; deductible does not apply	Not covered	Prior authorization may be required. Prescription drugs are provided up to 30 days retail and up to 90 days through mail order.

^{*}For more information about limitations and exceptions, see <u>plan</u> or policy document at https://api.centene.com/eoc/2022/44007NC012.pdf.

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
More information about prescription drug coverage is available at		Generic Retail: No charge; deductible does not apply		Mail orders are subject to 2.5x retail cost- sharing amount.
https://marketplace.we llcarenc.com/2022form ulary.	Preferred brand drugs (Tier 2)	Retail: \$25 <u>Copay</u> / prescription; <u>deductible</u> does not apply	Not covered	Prior authorization may be required. Prescription drugs are provided up to 30 days retail and up to 90 days through mail order.
	Non-preferred brand drugs (Tier 3)	Retail: No charge	Not covered	Mail orders are subject to 2.5x retail cost- sharing amount.
	Specialty drugs (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.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No charge	30% Coinsurance	Prior authorization may be required. Covered No Limit.
surgery	Physician/surgeon fees	No charge	30% Coinsurance	Prior authorization may be required. Covered No Limit.
	Emergency room care	No charge	No charge	Covered No Limit.
If you need immediate medical attention	Emergency medical transportation	No charge	No charge	Covered No Limit. Note: Prior authorization is not required for emergency transport, however, all non-emergent transport requires prior authorization.
	Urgent care	\$10 <u>Copay</u> / visit; <u>deductible</u> does not apply	30% Coinsurance; deductible does not apply	Covered No Limit.
If you have a hospital	Facility fee (e.g., hospital room)	No charge	30% Coinsurance	Prior authorization may be required. Covered No Limit.
stay	Physician/surgeon fees	No charge	30% Coinsurance	Prior authorization may be required. Covered No Limit.
If you need mental health, behavioral health, or substance	Outpatient services	No charge/Office Visit (deductible does not apply); No charge for other outpatient services	30% Coinsurance/Office Visit (deductible does not apply); 30% Coinsurance for other outpatient services	Prior authorization may be required. Covered No Limit. (PCP and other practitioner visits do not require prior authorization).
abuse services	Inpatient services	No charge	30% Coinsurance	Prior authorization may be required. Covered No Limit.

^{*}For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://api.centene.com/eoc/2022/44007NC012.pdf</u>.

Common		What Yo	u Will Pay	Limitations, Exceptions, & Other	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
If you are pregnant	Office visits	No charge; deductible does not apply	30% <u>Coinsurance</u> ; <u>deductible</u> does not apply	Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. Cost-sharing does not apply for preventive services, such as routine pre-natal and post-natal screenings. Depending on the type of services, coinsurance, deductible or copayment may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	
	Childbirth/delivery professional services	No charge	30% Coinsurance	Prior authorization may be required. Cost- sharing does not apply for preventive	
	Childbirth/delivery facility services	No charge	30% Coinsurance	services. Depending on the type of services, copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	
	Home health care	No charge	30% Coinsurance	Prior authorization may be required. Covered No Limit.	
If you need help recovering or have other special health needs	Rehabilitation services	No charge	30% Coinsurance	Prior authorization may be required. Limited to 30 visits per year for outpatient speech therapy; limited to a combined 30 visits per year for outpatient occupational therapy, physical therapy and chiropractic care. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis.	
	Habilitation services	No charge	30% Coinsurance	Prior authorization may be required. Limited to 30 visits per year for outpatient speech therapy; limited to a combined 30 visits per year for outpatient occupational therapy, physical therapy and chiropractic care. Note: Habilitation therapy limits do not apply when	

^{*}For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://api.centene.com/eoc/2022/44007NC012.pdf</u>.

Common		What Yo	u Will Pay	Limitations, Exceptions, & Other
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
				provided for a mental health/substance use disorder diagnosis.
	Skilled nursing care	No charge	30% Coinsurance	Prior authorization may be required. Limited to 60 days per year.
	Durable medical equipment	No charge	30% Coinsurance	Prior authorization may be required. Covered No Limit.
	Hospice services	No charge	30% Coinsurance	Prior authorization may be required. Covered No Limit.
	Children's eye exam	No charge; deductible does not apply	Covered up to \$38.50; deductible does not apply	Limited to 1 exam per year. Out-of-network provider eye exam covered up to \$38.50.
If your child needs dental or eye care	Children's glasses	No charge; deductible does not apply	Covered up to \$50; deductible does not apply	Limited to 1 item per year. Out-of-network provider frames or contacts covered up to \$50, see schedule for lens limit.
	Children's dental check-up	Not covered	Not covered	None

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Abortion (Except in cases of rape, incest, or when the life of the mother is endangered)
- Acupuncture
- Cosmetic surgery

- Dental care
- 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.
- Routine eye care (Adult)
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Bariatric surgery (<u>Medically necessary</u> for the treatment of diseases and ailments caused by or resulting from obesity or morbid obesity.)
- Chiropractic care (Limited to a combined 30 visits per year for outpatient occupational therapy, physical therapy and chiropractic care.)
- Hearing aids (Limited to 1 hearing aid per hearing impaired ear, and replacement hearing aids, once every 36 months.)
- Infertility treatment (Includes certain services related to: diagnosis, correction of underlying medical conditions that cause infertility and treatment. Note: a lifetime benefit limit applies, per member, of three medical ovulation induction cycles.)
- Private-duty nursing
- Routine foot care (Limited to diabetes care only)

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: WellCare of North Carolina at 1-833-925-2861 (TTY 711); North Carolina Department of Insurance, 1201 Mail Service Center Raleigh, NC 27699-1201, Phone No. 1-800-546-5664 or 1-919-807-6750. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace. For more information about the <a hr

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: North Carolina Department of Insurance, 1201 Mail Service Center Raleigh, NC 27699-1201, Phone No. 1-800-546-5664 or 1-919-807-6750. Additionally, a consumer assistance program can help you file your appeal. Contact 877-885-0231

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 1-833-925-2861 (TTY 711).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-925-2861 (TTY 711).

Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-833-925-2861 (TTY 711).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-833-925-2861 (TTY 711).

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

About these Coverage Examples:



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 Baby (9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$600
■ Specialist copayment	\$5
■ Hospital (facility) coinsurance	0%
■ Other coinsurance	0%

This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost	\$12,700
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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>	\$600
■ Specialist copayment	\$5
■ Hospital (facility) coinsurance	0%
■ Other coinsurance	0%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,600
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Mia's Simple Fracture (in-network emergency room visit and follow up care)

	•
■ <u>Specialist</u> <u>copayment</u>	\$5
■ Hospital (facility) coinsurance	0%
■ Other coinsurance	0%

This EXAMPLE event includes services like:

<u>Emergency room care</u> (including medical supplies) Diagnostic tests (x-ray)

Durable medical equipment (crutches)

■ The plan's overall deductible

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
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In this example, Peg would pay:

Cost Sharing		
<u>Deductibles</u>	\$600	
<u>Copayments</u>	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$660	

In this example, Joe would pay:

Cost Sharing		
<u>Deductibles</u>	\$500	
<u>Copayments</u>	\$100	
<u>Coinsurance</u>	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$620	

In this example, Mia would pay:

Cost Sharing		
<u>Deductibles</u>	\$600	
<u>Copayments</u>	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$600	

\$600



Spanish:	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de WellCare of North Carolina, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-833-925-2861 (TTY 711).
Chinese:	如果您,或是您正在協助的對象,有關於 WellCare of North Carolina 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 1-833-925-2861 (TTY 711)。
Vietnamese:	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về WellCare of North Carolina, 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 1-833-925-2861 (TTY 711).
Korean:	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 WellCare of North Carolina 에 관해서 질문이 있다면 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-833-925-2861 (TTY 711)번으로 전화하십시오.
French:	Si vous-même ou une personne que vous aidez avez des questions à propos d'WellCare of North Carolina, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-833-925-2861 (TTY 711).
Arabic:	إذا كان لديك أو لدى شخص تساعده أسئلة حولWellCare of North Carolina ، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ (TTY 711) 286-925-1833.
Hmong:	Yog koj, los yog ib tug neeg uas koj pab ntawd, muaj lus nug txog WellCare of North Carolina koj muaj cai tau txais tej ntub ntawv no sau ua koj hom lus pub dawb rau koj. Yog koj xav nrog ib tug neeg txhais lus tham, hu rau 1-833-925-2861 (TTY 711)
Russian:	В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования WellCare of North Carolina вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-833-925-2861 (ТТҮ 711).
Tagalog:	Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa WellCare of North Carolina, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika nang walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-833-925-2861 (TTY 711).
Gujarati:	જો તમને, અથવા તમે કોઇની મદદ કરી રહ્યાં હોવ તેમને, WellCare of North Carolina વિશે કોઈ પ્રશ્નો હોય તો, તમને કોઈ ખર્ચ વિના તમારી ભાષામાં મદદ અને માહિતી પ્રાપ્ત કરવાનો અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, 1-833-925-2861 (TTY 711) ઉપર કૉલ કરો.
Mon-Khmer, Cambodian:	បសិេនកអកឬ នរក ែដលអ ់ កកពំ ងុ ែតជយួ នបអ ពំ ី WellCare of North Carolina, អក នសិទទទលួិនជំនួយនិងព័ត៌ន េ កអកេយឥតគតិ ៃថ។ សូ មនិយេនអ់ កបកែមេលខ 1-833-925-2861 (TTY 711).
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu WellCare of North Carolina 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 1-833-925-2861 (TTY 711) an.
Hindi:	आप या जिसकी आप मदद कर रहे हैं उनके, WellCare of North Carolina 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 1-833-925-2861 (TTY 711) पर कॉल करें।
Laotian:	ຖ້າທ່ານ ຫຼືຄົນທີ່ທ່ານກຳລັງຊ່ວຍເຫຼືອ ມີຄຳຖາມກ່ຽວກັບ WellCare of North Carolina, ທ່ານມີສິດທີ່ຈະໄດ້ຮັບການຊ່ວຍເຫຼືອແລະຂໍ້ມູນຂ່າວສານທີ່ເປັນພາສາຂອງ ທ່ານ ໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ. ເພື່ອຈະເວົ້າກັບນາຍພາສາ ໃຫ້ໂທຫາ 1-833-925-2861 (TTY 711).
Japanese:	WellCare of North Carolina 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、1-833-925-2861 (TTY 711) までお電話ください。

Statement of Non-Discrimination

WellCare of North Carolina complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. WellCare of North Carolina does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

WellCare of North Carolina:

- 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 WellCare of North Carolina at 1-833-925-2861 (TTY 711).

If you believe that WellCare of North Carolina 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: WellCare of North Carolina, ATTN: Grievances and Appeals Department, PO Box 10341 Van Nuys, CA, 91410, 1-833-925-2861 (TTY 711), Fax 1-833-886-7956. You can file a grievance by mail, fax, or email. If you need help filing a grievance, WellCare of North Carolina 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 https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, 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.