Summary of Benefits and Coverage: What this Plan Covers \& What You Pay for Covered Services Ambetter from Louisiana Healthcare Connections:

## Ambetter Balanced Care 12 + Vision + Adult Dental

## 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.louisianahealthconnect.com/2022-brochures.html, or call 1-833-635-0450 (TTY 711). For general definitions of common terms, such as allowed amount, balance 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 1-833-635-0450 (TTY 711) to request a copy.

| Important Questions | Answers | Why This Matters: |
| :---: | :---: | :---: |
| What is the overall deductible? | \$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP; or \$6,500 individual / $\$ 13,000$ family. | Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible. |
| 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, lab-work, generic and preferred brand drugs are covered before you meet your deductible. | This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/. |
| Are there other deductibles for specific services? | No. | You don't have to meet deductibles for specific services. |
| What is the out-of-pocket limit for this plan? | For network providers: $\$ 8,400$ individual / \$16,800 family. Not applicable for out-of-network providers. | The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit 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 network provider? | Yes. See https://ambetter.louisianahealthco nnect.com/findadoc or call 1-833-635-0450 (TTY 711) for a list of network providers. | This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services. |


| Do you need a referral to <br> see a specialist? | No. | You can see the specialist you choose without a referral. |
| :--- | :--- | :--- |

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

| Common Medical Event | Services You May Need | What You Will Pay |  |  | Limitations, Exceptions, \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP InNetwork Provider (You will pay more) | Non-IHCP Out-ofNetwork Provider (You will pay the most) |  |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | No charge | \$35 Copay / visit; deductible does not apply | Not covered | Unlimited Virtual Care Visits received from Ambetter Telehealth covered at No Charge, providers covered in full, deductible does not apply. Cost sharing waived at non-IHCP with IHCP referral. |
|  | Specialist visit | No charge | $\$ 70$ Copay / visit; deductible does not apply | Not covered | Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral. |
|  | Preventive care/screening/ immunization | No charge | No charge; deductible does not apply | Not covered | You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. Cost sharing waived at non-IHCP with IHCP referral. |
| If you have a test | Diagnostic test ( x ray, blood work) | No charge | \$35 Copay / test; deductible does not apply for laboratory \& professional services <br> 40\% Coinsurance for $x$-ray \& diagnostic imaging <br> 40\% Coinsurance 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. <br> 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. Cost sharing waived at non-IHCP with IHCP referral. |

*For more information about limitations and exceptions, see plan or policy document at https://api.centene.com/eoc/2022/61604LA002.pdf.

| Common Medical Event | Services You May Need | What You Will Pay |  |  | Limitations, Exceptions, \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP InNetwork Provider (You will pay more) | Non-IHCP Out-ofNetwork Provider (You will pay the most) |  |
|  | Imaging (CT/PET scans, MRIs) | No charge | 40\% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral. |
| If you need drugs to treat your illness or condition <br> More information about prescription drug coverage is available at <br> https://ambetter.louis ianahealthconnect.co m/2022formulary. | Generic drugs (Tier 1) | No charge | Preferred Generic <br> Retail: \$5 Copay / <br> prescription; <br> deductible does not <br> apply <br> Generic Retail: \$25 <br> Copay I <br> prescription; <br> 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. Mail orders are subject to $2.5 x$ retail cost-sharing amount. Cost sharing waived at non-IHCP with IHCP referral. |
|  | Preferred brand drugs (Tier 2) | No charge | Retail: \$60 Copay / prescription; 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. Mail orders are subject to |
|  | Non-preferred brand drugs (Tier 3) | No charge | Retail: 50\% Coinsurance | Not covered | $2.5 x$ retail cost-sharing amount. Cost sharing waived at non-IHCP with IHCP referral. |
|  | Specialty drugs <br> (Tier 4) | No charge | Retail: 50\% <br> Coinsurance | Not covered | Prior authorization may be required. Prescription drugs are provided up to 30 days retail and up to 30 days through mail order. (Note: Limited to copayment or coinsurance applicable to specialty tiered drug amount not to exceed $\$ 150$ dollars per month for each drug up to a thirty-day supply, is met). Cost sharing waived at non-IHCP with IHCP referral. |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | No charge | 40\% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral. |

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| Common Medical Event | Services You May Need | What You Will Pay |  |  | Limitations, Exceptions, \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP InNetwork Provider (You will pay more) | Non-IHCP Out-ofNetwork Provider (You will pay the most) |  |
|  | Physician/surgeon fees | No charge | 40\% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral. |
| If you need immediate medical attention | $\begin{aligned} & \text { Emergency room } \\ & \text { care } \end{aligned}$ | No charge | 40\% Coinsurance | 40\% Coinsurance | Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral. |
|  | Emergency medical transportation | No charge | 40\% Coinsurance | 40\% Coinsurance | Covered No Limit. Note: Prior authorization is not required for emergency transport, however, all nonemergent transport requires prior authorization. Cost sharing waived at non-IHCP with IHCP referral. |
|  | Urgent care | No charge | $\$ 55$ Copay / visit; deductible does not apply | Not covered | Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral. |
| If you have a hospital stay | Facility fee (e.g., hospital room) | No charge | 40\% Coinsurance | Not covered | Prior authorization may be required. Covered № Limit. Cost sharing waived at non-IHCP with IHCP referral. |
|  | Physician/surgeon fees | No charge | 40\% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral. |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | No charge | \$35 Copay/Office Visit (deductible does not apply); 40\% Coinsurance for other outpatient services | Not covered | Prior authorization may be required. Covered No Limit. (PCP and other practitioner visits do not require prior authorization). Cost sharing waived at non-IHCP with IHCP referral. |
|  | Inpatient services | No charge | 40\% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral. |
| If you are pregnant | Office visits | No charge | \$35 Copay / visit; deductible does not apply | Not covered | 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. |

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| Common Medical Event | Services You May Need | What You Will Pay |  |  | Limitations, Exceptions, \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP InNetwork Provider (You will pay more) | Non-IHCP Out-ofNetwork Provider (You will pay the most) |  |
|  |  |  |  |  | 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). Cost sharing waived at non-IHCP with IHCP referral. |
|  | Childbirth/delivery professional services | No charge | 40\% Coinsurance | Not covered | Prior authorization may be required. Cost-sharing does not apply for preventive services. Depending on the type of services, copayment, coinsurance or |
|  | Childbirth/delivery facility services | No charge | 40\% Coinsurance | Not covered | deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Cost sharing waived at non-IHCP with IHCP referral. |
| If you need help recovering or have other special health needs | Home health care | No charge | 40\% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral. |
|  | Rehabilitation services | No charge | 40\% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral. |
|  | Habilitation services | No charge | 40\% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral. |
|  | Skilled nursing care | No charge | 40\% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral. |
|  | Durable medical equipment | No charge | 40\% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. Note: Medical foods/low protein food products for the treatment of inherited metabolic diseases are subject to applicable deductible, coinsurance \& copayment amounts; member's cost share shall not exceed more than $\$ 200$ dollars per month. Cost sharing waived at non-IHCP with IHCP referral. |

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| Common Medical Event | Services You May Need | What You Will Pay |  |  | Limitations, Exceptions, \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP InNetwork Provider (You will pay more) | Non-IHCP Out-ofNetwork Provider (You will pay the most) |  |
|  | Hospice services | No charge | 40\% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral. |
| If your child needs dental or eye care | Children's eye exam | No charge | No charge; deductible does not apply | Not covered | Limited to 1 visit per year. Cost sharing waived at non-IHCP with IHCP referral. |
|  | Children's glasses | No charge | No charge; deductible does not apply | Not covered | Limited to 1 item per year. Cost sharing waived at non-IHCP with IHCP referral. |
|  | Children's dental check-up | Not covered | 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
- Bariatric surgery
- Cosmetic surgery
- Dental care (Children)
- Infertility treatment (Note: Coverage is available for diagnosis and services required to correct underlying medical causes of infertility.)
- Long-Term Care (Long Term Acute Care is a covered benefit. Long Term Nursing Care/ Custodial Care is not a covered benefit.)


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

- Chiropractic care
- Dental care (Adult-visit \& item limits apply per year. $\$ 1,000$ annual dollar limit per year.)
year. \$1,000 annual dollar limit per year.)
- Hearing aids (Limited to 1 per ear every 3 years.)
- Private-duty nursing (Inpatient private duty nursing services are not covered, only outpatient. Note: Limited to $\$ 5,000$ per benefit period.)
- Non-emergency care when traveling outside the U.S.
- Weight loss programs
- Routine eye care (Adult-one visit \& one item per year. Dollar limits apply.)
- Routine foot care (Coverage is 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: Ambetter from Louisiana Healthcare Connections at 1-833-635-0450 (TTY 711); 1702 N. Third Street; P.O. Box 94214; Baton Rouge, LA 70802 Other
*For more information about limitations and exceptions, see plan or policy document at https://api.centene.com/eoc/2022/61604LA002.pdf.
coverage options may be available to you too，including buying individual insurance coverage through the Health Insurance Marketplace．For more information about the Marketplace，visit www．HealthCare．gov or call 1－800－318－2596．

Your Grievance and Appeals Rights：There are agencies that can help if you have a complaint against your plan for a denial of a claim．This complaint is called a grievance or appeal．For more information about your rights，look at the explanation of benefits you will receive for that medical claim．Your plan documents also provide complete information on how to submit a claim，appeal，or a grievance for any reason to your plan．For more information about your rights，this notice，or assistance，contact： 1702 N．Third Street；P．O．Box 94214；Baton Rouge，LA 70802 Additionally，a consumer assistance program can help you file your appeal． Contact 800－259－5300

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 1－833－635－0450（TTY 711）．
Tagalog（Tagalog）：Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1－833－635－0450（TTY 711）．
Chinese（中文）：如果需要中文的帮助，请拨打这个号码 1－833－635－0450（TTY 711）．
Navajo（Dine）：Dinek＇ehgo shika at＇ohwol ninisingo，kwiijigo holne＇1－833－635－0450（TTY 711）．
To see examples of how this plan 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 plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.


Note: These numbers assume the patient received care from an IHCP provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher.

| Spanish： | Si usted，o alguien a quien está ayudando，tiene preguntas acerca de Ambetter from Louisiana Healthcare Connections，tiene derecho a obtener ayuda e información en su idioma sin costo alguno．Para hablar con un intérprete，llame al 1－833－635－0450（TTY 711）． |
| :---: | :---: |
| French： | Si vous－même ou une personne que vous aidez avez des questions à propos d＇Ambetter from Louisiana Healthcare Connections， vous avez le droit de bénéficier gratuitement d＇aide et d＇informations dans votre langue．Pour parler à un interprète，appelez－le 1－833－ 635－0450（TTY 711）． |
| Vietnamese： | Nếu quý vị，hay người mà quý vị đang giúp đỡ，có câu hỏi về Ambetter from Louisiana Healthcare Connections，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 1－833－635－0450 （TTY 711）． |
| Chinese： | 如果您，或是您正在協助的對象，有關於 Ambetter from Louisiana Healthcare Connections 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 1－833－635－0450（TTY 711）。 |
| Arabic： | إذا كان لديك أو لاى شخص تساعده أسئلة حولAmbetter from Louisiana Healthcare Connections، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة．للتحدث مع مترجم اتصل بـ TTY 711）（0450－635－833）． |
| Tagalog： | Kung ikaw，o ang iyong tinutulangan，ay may mga katanungan tungkol sa Ambetter from Louisiana Healthcare Connections，may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika nang walang gastos．Upang makausap ang isang tagasalin， tumawag sa 1－833－635－0450（TTY 711）． |
| Korean： | 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from Louisiana Healthcare Connections 에 관해서 질문이 있다면 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다．그렇게 통역사와 애기하기 위해서는 1－833－635－0450（TTY 711）번으로 전화하십시오． |
| Portuguese： | Se você ou alguém que estiver a ajudar tiver dúvidas sobre a Ambetter from Louisiana Healthcare Connections，tem o direito de obter ajuda e informações no seu idioma gratuitamente．Para falar com um intérprete，ligue para 1－833－635－0450（TTY 711 ）． |
| Laotian： |  <br>  |
| Japanese： | Ambetter from Louisiana Healthcare Connections 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，1－833－635－0450（TTY 711）までお電話ください。 |
| Urdu： |  <br>  |
| German： | Falls Sie oder jemand，dem Sie helfen，Fragen zu Ambetter from Louisiana Healthcare Connections 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 1－833－635－0450（TTY 711）an． |
| Persian： | اگر شما، يا كسي كه به او كمك ي كنيد سؤالي در مورد Ambetter from Louisiana Healthcare Connections داريد، از اين حق برخورداريد كه كمك و اطلاعات را بصورت رايكان به زبان خود دريافت كنيد．براي صحبت كردن با مترجم با شماره TMY 711）0450－635－833－1）تماس بگيريد． |
| Russian： | В случае возникновения у вас или у лица，которому вы помогаете，каких－либо вопросов о программе страхования Ambetter from Louisiana Healthcare Connections вы имеете право получить бесплатную помощь и информацию на своем родном языке． Чтобы поговорить с переводчиком，позвоните по телефону 1－833－635－0450（TTY 711）． |
| Thai： | หากท่านหรือผู้ที่ท่านให้ความช่วยเหลืออยู่ในขณะนี้มีคำถามเกี่ยวกับ Ambetter from Louisiana Healthcare Connections ท่านมีสิทธิ์ที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของท่าน โดยไม่เสียค่าใช้จ่ายใด ๆ ทั้งสิ้น หากต้องการใช้บริการล่าม กรุณาโทรศัพท์ติดต่อที่หมายเลข 1－833－635－0450（TTY 711）． |

## Statement of Non-Discrimination

Ambetter from Louisiana Healthcare Connections Inc. 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 Louisiana Healthcare Connections Inc. does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Ambetter from Louisiana Healthcare Connections Inc.:

- 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 Louisiana Healthcare Connections Inc. at 1-833-6350450 (TTY 711).

If you believe that Ambetter from Louisiana Healthcare Connections Inc. 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 Louisiana Healthcare Connections Inc., Attn: Appeals and Grievances PO Box 10341 Van Nuys CA, 91410, 1-833-635-0450 (TTY 711), Fax 1-833-886-7956. You can file a grievance by mail, fax, or email. If you need help filing a grievance, Ambetter from Louisiana Healthcare Connections Inc. 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//obby.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.

