Summary of Benefits and Coverage: What this Plan Covers \& What You Pay for Covered Services


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://ambetterofoklahoma.com/2022-brochures.html, or call 1-833-492-0679 (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/sbcglossary or call 1-833-492-0679 (TTY 711) to request a copy.

| Important Questions | Answers | Why This Matters: |
| :---: | :---: | :---: |
| What is the overall deductible? | Network providers: $\$ 6,100$ Individual / \$12,200 Family. <br> Out-of-network providers: $\$ 15,000$ Individual / \$30,000 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, children's eye exam and glasses 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: $\$ 6,100$ Individual / \$12,200 Family. <br> For out-of-network providers: Not applicable Individual / Not applicable Family. | 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://ambetterofoklahoma.com/fi ndadoc or call 1-833-492-0679 (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 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 |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Network Provider (You will pay the least) | Out-of-Network 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 | 30\% Coinsurance | Unlimited Virtual Care Visits received from Ambetter Telehealth covered at No Charge, providers covered in full, deductible does not apply. |
|  | Specialist visit | No charge | 30\% Coinsurance | Covered No Limit. |
|  | Preventive care/screening/ immunization | No charge; deductible does not apply | 30\% Coinsurance; deductible does not apply | 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. |
| If you have a test | $\frac{\text { Diagnostic test }}{\text { work) }}$ ( x -ray, blood | No charge for laboratory \& professional services <br> No charge for x-ray \& diagnostic imaging <br> No charge for laboratory \& professional services and x -ray \& diagnostic imaging at other places of service | $30 \%$ Coinsurance for laboratory \& professional services <br> $30 \%$ Coinsurance for $x$-ray \& diagnostic imaging <br> $30 \%$ 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. <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. |
|  | 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: <br> No charge <br> Generic 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. Mail orders are subject to $2.5 x$ retail costsharing amount. |
|  | Preferred brand drugs (Tier 2) | 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. |
|  | Non-preferred brand drugs (Tier 3) | Retail: No charge | Not covered |  |


| Common Medical Event | Services You May Need | What You Will Pay |  | Limitations, Exceptions, \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) |  |
| More information about prescription drug coverage is available at https://ambetterofokla homa.com/2022formul ary. |  |  |  | Mail orders are subject to $2.5 x$ retail costsharing 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 surgery | Facility fee (e.g., ambulatory surgery center) | No charge | 30\% Coinsurance | Prior authorization may be required. Covered No Limit. |
|  | Physician/surgeon fees | No charge | 30\% Coinsurance | Prior authorization may be required. Covered No Limit. |
| If you need immediate medical attention | Emergency room care | No charge | No charge | Covered No Limit. |
|  | 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 | No charge | 30\% Coinsurance; deductible does not apply | Covered No Limit. |
| If you have a hospital stay | Facility fee (e.g., hospital room) | No charge | 30\% Coinsurance | Prior authorization may be required. Covered No Limit. |
|  | Physician/surgeon fees | No charge | 30\% Coinsurance | Prior authorization may be required. Covered No Limit. |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | No charge/Office Visit; No charge for other outpatient services | 30\% Coinsurance | Prior authorization may be required. Covered No Limit. (PCP and other practitioner visits do not require prior authorization). |
|  | Inpatient services | No charge | 30\% Coinsurance | Prior authorization may be required. Covered No Limit. |
| If you are pregnant | Office visits | No charge | 30\% Coinsurance | 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 |

*For more information about limitations and exceptions, see plan or policy document at https://api.centene.com/eoc/2022/625050K012.pdf.

| Common Medical Event | Services You May Need | What You Will Pay |  | Limitations, Exceptions, \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) |  |
|  |  |  |  | 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. Costsharing does not apply for preventive |
|  | Childbirth/delivery facility services | No charge | 30\% Coinsurance | copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). |
| If you need help recovering or have other special health needs | Home health care | No charge | 30\% Coinsurance | Prior authorization may be required. Limited to 30 visits per year. |
|  | $\underline{\text { Rehabilitation services }}$ | No charge | 30\% Coinsurance | Prior authorization may be required. Per year, a combined 25 visit limit applies for occupational, speech and physical therapy. 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. Per year, a combined 25 visit limit applies for occupational, speech and physical therapy. Note: Habilitation therapy limits do not apply when provided for a mental health/substance use disorder diagnosis. |
|  | Skilled nursing care | No charge | 30\% Coinsurance | Prior authorization may be required. Limited to 30 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. |
| If your child needs dental or eye care | Children's eye exam | No charge; deductible does not apply | Covered up to $\$ 38.50$; deductible does not apply | Limited to 1 visit per year. Out-of-network provider eye exam covered up to $\$ 38.50$. |


| Common Medical Event | Services You May Need | What You Will Pay |  | Limitations, Exceptions, \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) |  |
|  | 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
- Bariatric surgery
- Cosmetic surgery
- Dental care
- 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.)
- 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.)

- Chiropractic care
- Hearing aids (Limited to 1 per ear every 4 years.)
- Private-duty nursing (Limited to 85 visits per year.)
- 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 of Oklahoma at 1-833-492-0679 (TTY 711); Oklahoma Insurance Department, 400 NE 50th St. Oklahoma City, OK 73105 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, 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: Oklahoma Insurance Department, 400 NE 50th St. Oklahoma City, OK 73105 Additionally, a consumer assistance program can help you file your appeal. Contact 800-522-0071

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 1－833－492－0679（TTY 711）．
Tagalog（Tagalog）：Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1－833－492－0679（TTY 711）．
Chinese（中文）：如果需要中文的帮助，请拨打这个号码 1－833－492－0679（TTY 711）．
Navajo（Dine）：Dinek＇ehgo shika at＇ohwol ninisingo，kwiijigo holne＇1－833－492－0679（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.


Spanish：Si usted，o alguien a quien está ayudando，tiene preguntas acerca de Ambetter of Oklahoma，tiene derecho a obtener ayuda e información en su idioma sin costo alguno．Para hablar con un intérprete，llame al 1－833－492－0679（TTY 711）．


| Chinese： | 如果您，或是您正在協助的對象，有關於 Ambetter of Oklahoma 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 1－833－492－0679（TTY 711）。 |
| :---: | :---: |
| Korean： | 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter of Oklahoma 에 관해서 질문이 있다면 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다．그렇게 통역사와 얘기하기 위해서는 1－833－492－0679（TTY 711）번으로 전화하십시오． |
| German： | Falls Sie oder jemand，dem Sie helfen，Fragen zu Ambetter of Oklahoma 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 1－833－492－0679 （TTY 711）an． |
| Arabic： | إذا كان لايك أو لاى شخص تساعده أسئلة حولAmbetter of Oklahoma، لديك الحق في الحصول على السساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة．للتحدث مع مترجم اتصل بـ TTY 711）0679－492－833－1）． |
| Burmese： |  <br>  |
| Hmong： | Yog koj，los yog ib tug neeg uas koj pab ntawd，muaj lus nug txog Ambetter of Oklahoma 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 1－833－492－0679（TTY 711） |
| Tagalog： | Kung ikaw，o ang iyong tinutulangan，ay may mga katanungan tungkol sa Ambetter of Oklahoma，may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika nang walang gastos．Upang makausap ang isang tagasalin，tumawag sa 1－833－492－0679（TTY 711）． |
| French： | Si vous－même ou une personne que vous aidez avez des questions à propos d＇Ambetter of Oklahoma，vous avez le droit de bénéficier gratuitement d＇aide et d＇informations dans votre langue．Pour parler à un interprète，appelez le 1－833－492－0679（TTY 711）． |
| Laotion： |  โกยบ่มีถ่าใล้จ่าย．สืื่อจะเอิ้ากับบายืารา ใข์โทกา 1－833－492－0679（TTY 711）． |
| Thai： | หากท่านหรือผู้ที่ท่านให้ความช่วยเหลืออยู่ในขณะนี้มีคำถามเกี่ยวกับAmbetter of Oklahoma ท่านมีสิทธิ์ที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของท่าน โดยไม่เสียค่าใช้จ่ายใด ๆ ทั้งสิ้น หากต้องการใช้บริการล่าม กรุณาโทรศัพท์ติดต่อที่หมายเลข 1－833－492－0679（TTY 711）． |
| Urdu： |  <br>  |
| Cherokee： |  <br>  |
| Persian： | اكَر شما، يا كسي كه به او كمك يـ كنيد سؤالي در مورد Ambetter of Oklahoma داريد، از اين حق برخورداريد كه كمك و اطلاعات را بصورت رايكان به زبان خود دريافت كنيد．．براي صحبت كردن بًا مترجم با شماره 1－833－492－0679（TTY 711）تماس بكيريد． |

## Statement of Non-Discrimination

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

Ambetter of Oklahoma:

- 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 of Oklahoma at 1-833-492-0679 (TTY 711).
If you believe that Ambetter of Oklahoma 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 of Oklahoma, Appeals and Grievances, PO Box 10341 Van Nuys CA, 91410, 1-833-492-0679 (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 of Oklahoma 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.

