Summary of Benefits and Coverage: What this Plan Covers \& What You Pay for Covered Services Ambetter of North Carolina Inc.:

## Ambetter Secure Care 5 + Vision + Adult Dental

I. 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

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit
https://ambetterofnorthcarolina.com/2022-brochures.html, or call 1-833-863-1310 (Relay 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 1-833-863-1310 (Relay 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 \$1,450 individual / \$2,900 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: $\$ 6,300$ individual / \$12,600 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://ambetterofnorthcarolina.co m/findadoc or call 1-833-863-1310 (Relay 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-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 | \$15 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 | \$35 Copay / visit; deductible does not apply | Not covered | Covered No Limit. Cost sharing waived at nonIHCP 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 nonIHCP with IHCP referral. |
| If you have a test | Diagnostic test ( x -ray, blood work) | No charge | \$15 Copay / test; deductible does not apply for laboratory \& professional services <br> 20\% Coinsurance for $x$-ray \& diagnostic imaging | 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 nonIHCP with IHCP referral. |


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|  |  | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP In- <br> Network Provider (You will pay more) | Non-IHCP Out-of-Network Provider (You will pay the most) |  |
|  |  |  | 20\% Coinsurance for laboratory \& professional services and x -ray \& diagnostic imaging at other places of service |  |  |
|  | Imaging (CT/PET scans, MRIs) | No charge | 20\% 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://ambetterofnor thcarolina.com/2022f ormulary. | Generic drugs (Tier 1) | No charge | Preferred Generic <br> Retail: \$5 Copay / <br> prescription; <br> deductible does <br> not apply <br> Generic Retail: <br> \$15 Copay / <br> prescription; <br> deductible does <br> 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 costsharing amount. Cost sharing waived at nonIHCP with IHCP referral. |
|  | Preferred brand drugs (Tier 2) | No charge | Retail: \$30 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 2.5 x retail costsharing amount. Cost sharing waived at nonIHCP with IHCP referral. |
|  | Non-preferred brand drugs (Tier 3) | No charge | Retail: 30\% Coinsurance | 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- |

*For more information about limitations and exceptions, see plan or policy document at https://api.centene.com/eoc/2022/77264NC002.pdf.

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| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP In- <br> Network Provider (You will pay more) | Non-IHCP Out-of-Network Provider (You will pay the most) |  |
|  |  |  |  |  | sharing amount. Cost sharing waived at nonIHCP with IHCP referral. |
|  | Specialty drugs (Tier 4) | No charge | Retail: 30\% 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. Cost sharing waived at non-IHCP with IHCP referral. |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | No charge | 20\% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral. |
|  | Physician/surgeon fees | No charge | 20\% 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 | Emergency room care | No charge | 20\% Coinsurance | 20\% <br> Coinsurance | Covered No Limit. Cost sharing waived at nonIHCP with IHCP referral. |
|  | Emergency medical transportation | No charge | 20\% Coinsurance | $20 \%$ <br> Coinsurance | Covered No Limit. Note: Prior authorization is not required for emergency transport, however, all non-emergent transport requires prior authorization. Cost sharing waived at nonIHCP with IHCP referral. |
|  | Urgent care | No charge | \$35 Copay / visit; deductible does not apply | Not covered | Covered No Limit. Cost sharing waived at nonIHCP with IHCP referral. |
| If you have a hospital stay | Facility fee (e.g., hospital room) | No charge | 20\% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral. |
|  | Physician/surgeon fees | No charge | 20\% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral. |
|  | Outpatient services | No charge | \$15 Copay/Office Visit (deductible | Not covered | Prior authorization may be required. Covered No Limit. (PCP and other practitioner visits do |

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| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP InNetwork Provider (You will pay more) | Non-IHCP Out-of-Network Provider (You will pay the most) |  |
| If you need mental health, behavioral health, or substance abuse services |  |  | does not apply); <br> 20\% Coinsurance <br> for other <br> outpatient <br> services |  | not require prior authorization). Cost sharing waived at non-IHCP with IHCP referral. |
|  | Inpatient services | No charge | 20\% 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 | \$15 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. 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 | 20\% Coinsurance | Not covered | Prior authorization may be required. Costsharing does not apply for preventive 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). Cost sharing waived at non-IHCP with IHCP referral. |
|  | Childbirth/delivery facility services | No charge | 20\% Coinsurance | Not covered |  |
|  | Home health care | No charge | 20\% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral. |

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| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP InNetwork Provider (You will pay more) | Non-IHCP Out-of-Network Provider (You will pay the most) |  |
| If you need help recovering or have other special health needs | Rehabilitation services | No charge | 20\% Coinsurance | Not covered | 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. Cost sharing waived at non-IHCP with IHCP referral. |
|  | Habilitation services | No charge | 20\% Coinsurance | Not covered | 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 provided for a mental health/substance use disorder diagnosis. Cost sharing waived at non-IHCP with IHCP referral. |
|  | Skilled nursing care | No charge | 20\% Coinsurance | Not covered | Prior authorization may be required. Limited to 60 days per year. Cost sharing waived at nonIHCP with IHCP referral. |
|  | Durable medical equipment | No charge | 20\% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. Cost sharing waived at non-IHCP with IHCP referral. |
|  | Hospice services | No charge | 20\% 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 exam per year. Cost sharing waived at non-IHCP with IHCP referral. |


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|  |  | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP In- <br> Network <br> Provider (You will pay more) | Non-IHCP Out-of-Network Provider (You will pay the most) |  |
|  | 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
- Cosmetic surgery
- Dental care (Children)
- 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.
- 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 (Medically necessary 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.)
- Dental care (Adult-visit \& item limits apply per year. $\$ 1,000$ annual dollar limit per year.)
- 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.)

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 North Carolina Inc. at 1-833-863-1310 (Relay 711); North Carolina Department of Insurance, 1201 Mail Service Center Raleigh, NC 276991201, 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, 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 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：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［llegal＿entity．DOICustomerAssistancePhone］

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？Yes．
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 1－833－863－1310（Relay 711）．
Tagalog（Tagalog）：Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1－833－863－1310（Relay 711）．
Chinese（中文）：如果需要中文的帮助，请拨打这个号码 1－833－863－1310（Relay 711）．
Navajo（Dine）：Dinek＇ehgo shika at＇ohwol ninisingo，kwiijigo holne＇1－833－863－1310（Relay 711）．

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 of North Carolina Inc．，tiene derecho a obtener ayuda e información en su idioma sin costo alguno．Para hablar con un intérprete，llame al 1－833－863－1310（Relay 711）． |
| :---: | :---: |
| Chinese： | 如果您，或是您正在協助的對象，有關於 Ambetter of North Carolina Inc．，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 1－833－863－1310（Relay 711）． |
| Vietnamese： | Nếu quý vị，hay người mà quý vị đang giúp đỡ，có câu hỏi về Ambetter of North Carolina Inc．，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 1－833－863－1310（Relay 711）． |
| Korean： | 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter of North Carolina Inc．，에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하 의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다．그렇게 통역사와 얘기하기 위해서는 1－833－863－1310（Relay 711）．로 전화하십 시오． |
| French： | Si vous－même ou une personne que vous aidez avez des questions à propos d＇Ambetter of North Carolina Inc．，vous avez le droit de bénéficier gratuitement d＇aide et d＇informations dans votre langue．Pour parler à un interprète，appelez le 1－833－863－1310（Relay 711）． |
| Arabic： |  |
| Hmong： | Yog koj，los yog tej tus neeg uas koj pab ntawd，muaj lus nug txog Ambetter of North Carolina Inc．，koj muaj cai kom lawv muab cov ntshiab lus qhia uas tau muab sau ua koj hom lus pub dawb rau koj．Yog koj xav nrog ib tug neeg txhais lus tham，hu rau 1－833－863－1310（Relay 711）． |
| Russian： | В случае возникновения у вас или у лица，которому вы помогаете，каких－либо вопросов о программе страхования Ambetter of North Carolina Inc．，вы имеете право получить бесплатную помощь и информацию на своем родном языке．Чтобы поговорить с переводчиком，позвоните по телефону 1－833－863－1310（Relay 711）． |
| Tagalog： | Kung ikaw，o ang iyong tinutulangan，ay may mga katanungan tungkol sa Ambetter of North Carolina Inc．，may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos．Upang makausap ang isang tagasalin，tumawag sa 1－833－863－1310（Relay 711）． |
| Gujarati： | જે તમને અથવા તમે જેમની મદદ કરી રહ । હોય તેમને，Ambetter of North Carolina Inc．，વિશે કોઈ પરરશ્ન હ્ય તો તમને，કોઈ ખચર વિના તમારી ભાષામાં મદદ અને માહિતી પરરાપ કરવાનો અધિકાર છે．દુભાષિયા સાથે વાત કરવા માટે 1－833－863－1310（Relay 711）ઉપર કોલ કરો． |
| Mon－Khmer， Cambodian： |  <br>  |
| German： | Falls Sie oder jemand，dem Sie helfen，Fragen zu Ambetter of North Carolina Inc．，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 1－833－863－1310（Relay 711） an． |
| Hindi： | आप या जिसकी आप मदद कर रहे हैं उनके Ambetter of North Carolina Inc．，कैबारे में कोई सवाल हों，तो आपको बिना किसी खचर कैभपनी भाषा में मदद और जानकारी पाप्त करने का अधिकार है। किसी दुभाषिये से बात करने केलिए 1－833－863－1310（Relay 711）．पर कॉल करें। |
| Laotian： |  <br>  1－833－863－1310（Relay 711）． |
| Japanese： | Ambetter of North Carolina Inc．，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，1－833－863－1310（Relay 711）．までお電話ください。 |

## Statement of Non-Discrimination

Ambetter of North Carolina 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 of North Carolina Inc. does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Ambetter of North Carolina 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 of North Carolina Inc., at 1-833-863-1310 (Relay 711).
If you believe that Ambetter of North Carolina 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 of North Carolina Inc., ATTN: Ambetter Grievances and Appeals Department, PO Box 10341 Van Nuys CA, 91410, 1-833-863-1310 (Relay 711), Fax 1-833-886-7956. You can file a grievance by mail or fax. If you need help filing a grievance, Ambetter of North Carolina 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/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.

