Coverage for: Individual/Family | Plan Type: HMO

**Ambetter Essential Care 5** 

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://ambetter.pahealthwellness.com/2022-brochures.html, or call 1-833-510-4727 (Relay 711). For general definitions of common terms, such as <u>allowed 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 <a href="https://www.healthcare.gov/sbc-glossary">https://www.healthcare.gov/sbc-glossary</a> or call 1-833-510-4727 (Relay 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$8,300 individual / \$16,600 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, lab-work, and generic 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For <u>network providers</u> : \$8,700 individual / \$17,400 family. Not applicable for <u>out-of-network providers</u> .	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 <a href="https://ambetter.pahealthwellness.com/findadoc">https://ambetter.pahealthwellness.com/findadoc</a> or call 1-833-510-4727 (Relay 711) for a list of <a href="network providers">network providers</a> .	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> .

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

Common	Common What You Will Pay		ou 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 visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$40 <u>Copay</u> / visit; <u>deductible</u> 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.
	Specialist visit	\$90 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Covered No Limit.
	Preventive care/screening/ immunization	No charge; deductible does not apply	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.
If you have a test	Diagnostic test (x-ray, blood work)	\$50 Copay / test; deductible does not apply for laboratory & professional services  50% Coinsurance for x- ray & diagnostic imaging  50% 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.  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)	50% Coinsurance	Not covered	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: \$5 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 2.5x retail costsharing amount.

<sup>\*</sup>For more information about limitations and exceptions, see <u>plan</u> or policy document at <a href="https://api.centene.com/eoc/2022/86199PA001.pdf">https://api.centene.com/eoc/2022/86199PA001.pdf</a>.

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 https://ambetter.pahea		Generic Retail: \$30 Copay / prescription; deductible does not apply			
Ithwellness.com/2022f	Preferred brand drugs (Tier 2)	Retail: 50% Coinsurance	Not covered	Prior authorization may be required.	
<u>ormulary</u> .	Non-preferred brand drugs (Tier 3)	Retail: 50% Coinsurance	Not covered	Prescription drugs are provided up to 30 days retail and up to 90 days through mail order.  Mail orders are subject to 2.5x retail cost-sharing amount.	
	Specialty drugs (Tier 4)	Retail: 50% 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.	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
surgery	Physician/surgeon fees	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
	Emergency room care	50% Coinsurance	50% Coinsurance	Covered No Limit.	
If you need immediate medical attention	Emergency medical transportation	50% <u>Coinsurance</u>	50% Coinsurance	Covered No Limit. Note: Prior authorization is not required for emergency transport, however, all non-emergent transport requires prior authorization.	
	<u>Urgent care</u>	\$50 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Covered No Limit.	
If you have a hospital	Facility fee (e.g., hospital room)	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
stay	Physician/surgeon fees	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$40 <u>Copay</u> /Office Visit ( <u>deductible</u> does not apply); 50% <u>Coinsurance</u> for other outpatient services	Not covered	Prior authorization may be required. Covered No Limit. (PCP and other practitioner visits do not require prior authorization).	

<sup>\*</sup>For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://api.centene.com/eoc/2022/86199PA001.pdf</u>.

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	
	Inpatient services	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
If you are pregnant	Office visits	\$40 <u>Copay</u> / visit; <u>deductible</u> 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).	
	Childbirth/delivery professional services	50% Coinsurance	Not covered	Prior authorization not required for deliveries within the standard timeframe per federal	
	Childbirth/delivery facility services	50% Coinsurance	Not covered	regulation, but may be required for other services. Cost-sharing does not apply for preventive services. 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).	
	Home health care	50% Coinsurance	Not covered	Prior authorization may be required. Limited to 60 visits per year.	
If you need help recovering or have other special health needs	Rehabilitation services	50% Coinsurance	Not covered	Prior authorization may be required. Limited to 30 visits per year for Speech Therapy; a combined limit of 30 visits per year applies for Physical & Occupational Therapy; a combined limit of 36 visits per year applies for Cardiac, Pulmonary & Respiratory Therapy. Note: These limits do not apply when provided for a mental health/substance use disorder diagnosis.	
	Habilitation services	50% Coinsurance	Not covered	Prior authorization may be required. Limited to 30 visits per year for Speech Therapy; a	

<sup>\*</sup>For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://api.centene.com/eoc/2022/86199PA001.pdf</u>.

Common	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other
Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
				combined limit of 30 visits per year applies for Physical & Occupational Therapy; a combined limit of 36 visits per year applies for Cardiac, Pulmonary & Respiratory Therapy. Note: These limits do not apply when provided for a mental health/substance use disorder diagnosis.
	Skilled nursing care	50% Coinsurance	Not covered	Prior authorization may be required. Limited to 120 days per year.
	Durable medical equipment	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
	Hospice services	50% Coinsurance	Not covered	Prior authorization may be required. Respite care - limited to a maximum of 7 days every 6 months.
If your child needs dental or eye care	Children's eye exam	No charge; <u>deductible</u> does not apply	Not covered	Limited to 1 exam per year.
	Children's glasses	No charge; deductible does not apply	Not covered	Limited to 1 item per year.
	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
- Hearing aids
- 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

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

- Chiropractic care (Limited to 20 visits per year)
- Infertility treatment (Artificial insemination is covered; IVF, GIFT and ZIFT are excluded)
- 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 PA Health & Wellness at 1-833-510-4727 (Relay 711); Pennsylvania Insurance Department, 1209 Strawberry Square, Harrisburg, PA 17111, Phone No. 1-877-881-6388. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="https://example.com/health/marketplace">health/marketplace</a>. For more information about the <a href="https://example.com/marketplace">Marketplace</a>. For more information and some about the <a href="https://example.com/marketplace">

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: Pennsylvania Insurance Department, 1209 Strawberry Square, Harrisburg, PA 17111, Phone No. 1-877-881-6388. Additionally, a consumer assistance program can help you file your appeal. Contact 1-877-881-6388

### 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 1-833-510-4727 (Relay 711).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-510-4727 (Relay 711).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-833-510-4727 (Relay 711).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-833-510-4727 (Relay 711).

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

### **About these Coverage Examples:**



**■** Other coinsurance

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.

# 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>	\$8,300
■ Specialist copayment	\$90
■ Hospital (facility) coinsurance	50%

### 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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### In this example, Peg would pay:

Cost Sharing		
<u>Deductibles</u>	\$8,100	
<u>Copayments</u>	\$600	
<u>Coinsurance</u>	\$0	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$8,760	

# **Managing Joe's Type 2 Diabetes**

(a year of routine in-network care of a wellcontrolled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$8,300
■ Specialist copayment	\$90
■ Hospital (facility) coinsurance	50%
■ Other coinsurance	50%

### This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

50%

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600
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## In this example, Joe would pay:

Cost Sharing		
<u>Deductibles</u>	\$3,900	
<u>Copayments</u>	\$800	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions \$2		
The total Joe would pay is \$4,		

# **Mia's Simple Fracture**

(in-network emergency room visit and follow up

■ The <u>plan's</u> overall <u>deductible</u>	\$8,300
■ Specialist copayment	\$90
■ Hospital (facility) coinsurance	50%
■ Other coinsurance	50%

### This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic tests (x-ray) Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

<b>Total Example Cost</b>	\$2,800

## In this example, Mia would pay:

Cost Sharing		
<u>Deductibles</u>	\$2,500	
Copayments	\$300	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$2,800	



Spanish:	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter from PA Health & Wellness, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-833-510-4727 (Relay 711).	
Chinese:	如果您,或是您正在協助的對象,有關於Ambetter from PA Health & Wellness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1-833-510-4727 (Relay 711).	
Vietnamese:	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from PA Health & Wellness, quý vị sẽ có quyền được giúp vị có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-833-510-4727 (Relay 711).	
Russian:	В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter from PA Health & Wellnes], вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-833-510-4727 (Relay 711).	
Pennsylvania Dutch:	Vann du, adda ebbah's du am helfa bisht, ennichi questions hott veyyich Ambetter from PA Health & Wellness, dann hosht du's recht fa hilf greeya adda may aus finna diveyya in dei shprohch un's kosht nix. Fa shvetza mitt ebbah diveyya, kawl 1-833-510-4727 (Relay 711).	
Korean:	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이Ambetter from PA Health & Wellness,에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-833-510-4727 (Relay 711).로 전화하십시오.	
Italian:	Se lei, o una persona che lei sta aiutando, avesse domande su Ambetter from PA Health & Wellness, ha diritto a usufruire gratuitamente di assistenza e informazioni nella sua lingua. Per parlare con un interprete, chiami l' 1-833-510-4727 (Relay 711).	
Arabic:	ذا كان لديك أو لدى شخص تساعده أسئلة حول ،Ambetter from PA Health & Wellness، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بــ(Relay 711) 4727-510-4727.	
French:	Si vous-même ou une personne que vous aidez avez des questions à propos Ambetter from PA Health & Wellness, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-833-510-4727 (Relay 711).	
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from PA Health & Wellness, 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 1-833-510-4727 (Relay 711).] an.	
Gujarati:	જે તમને અથવા તમે જેમની મદદ કરી રહ્યા હોય તેમને, Ambetter from PA Health & Wellness, વિશે કોઈ પ્રશ્ન હોય તો તમને, કોઈ ખર્ચ વિના તમારી ભાષામાં મદદ અને માહિતી પ્રાપ્ત કરવાનો અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે 1-833-510-4727 (Relay 711) ઉપર કૉલ કરો.	
Polish:	Jeżeli ty lub osoba, której pomagasz, macie pytania na temat planów za pośrednictwem Ambetter from PA Health & Wellness, macie prawo poprosić o bezpłatną pomoc i informacje w języku ojczystym. Aby skorzystać z pomocy tłumacza, zadzwoń pod numer 1-833-510-4727 (Relay 711).	
French Creole:	Si oumenm, oubyen yon moun w ap ede, gen kesyon nou ta renmen poze sou Ambetter from PA Health & Wellness, ou gen tout dwa pou w jwenn èd ak enfòmasyon nan lang manman w san sa pa koute w anyen. Pou w pale avèk yon entèprèt, sonnen nimewo 1-833-510-4727 (Relay 711).	
Mon-Khmer, Cambodian:	ប្រសិនលោកអ្នកឬ នរណាម្នាក់ដែលអ្នកកំពុងតែដួយមានបញ្ហាអំពី Ambetter from PA Health & Wellness អ្នកមានសិទ្ធិទទួលបានជំនួយនិង ព័ត៌មានជាភាសាលោកអ្នកដោយឥតគិតថ្លៃ។ សូមនិយាយទៅកាន់អ្នកបកប្រែតាមលេខ 1-833-510-4727 (Relay 711).	
Portuguese:	Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Ambetter from PA Health & Wellness, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-833-510-4727 (Relay 711).	

### Statement of Non-Discrimination

Ambetter from PA Health & Wellness 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 PA Health & Wellness does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

#### Ambetter from PA Health & Wellness:

- 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 PA Health & Wellness at 1-833-510-4727 (Relay 711).

If you believe that Ambetter from PA Health & Wellness 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 PA Health & Wellness, Attn: Grievances and Appeals Department, PO Box 10341 Van Nuys CA, 91410, 1-833-510-4727 (Relay 711), Fax, 1-833-886-7956. You can file a grievance by mail or fax. If you need help filing a grievance, Ambetter from PA Health & Wellness 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 <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, 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 <a href="http://www.hhs.gov/ocr/office/file/index.html">http://www.hhs.gov/ocr/office/file/index.html</a>.