

**Zero Cost Sharing Plan Variation**



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.superiorhealthplan.com/2022-brochures.html>, or call 1-877-687-1196 (Relay Texas/TTY 1-800-735-2989). 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 1-877-687-1196 (Relay Texas/TTY 1-800-735-2989) to request a copy.

| Important Questions                                                 | Answers                                                                                                                                                                                                                   | Why This Matters:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|---------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| What is the overall <u>deductible</u> ?                             | \$0 individual / \$0 family.                                                                                                                                                                                              | See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Are there services covered before you meet your <u>deductible</u> ? | Yes.                                                                                                                                                                                                                      | This <u>plan</u> covers items and services even if you haven't yet met the <u>deductible</u> amount.                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Are there other <u>deductibles</u> for specific services?           | No.                                                                                                                                                                                                                       | You don't have to meet <u>deductibles</u> for specific services.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?       | Not Applicable.                                                                                                                                                                                                           | This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| What is not included in the <u>out-of-pocket limit</u> ?            | Not Applicable.                                                                                                                                                                                                           | This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Will you pay less if you use a <u>network provider</u> ?            | Yes. See <a href="https://ambetter.superiorhealthplan.com/findadoc">https://ambetter.superiorhealthplan.com/findadoc</a> or call 1-877-687-1196 (Relay Texas/TTY 1-800-735-2989) for a list of <u>network providers</u> . | 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> ?          | Yes.                                                                                                                                                                                                                      | This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .                                                                                                                                                                                                                                                                                                                                                                              |

| Common Medical Event                                                                                                                                                                                                                                                           | Services You May Need                                  | What You Will Pay                                                                                                                                                                                          |                                                          | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                                                                                                                                                                         |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                                                                                                |                                                        | Indian Health Care Provider (IHCP) & Non-IHCP In-Network Provider (You will pay the least)                                                                                                                 | Non-IHCP Out-Of-Network Provider (You will pay the most) |                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>If you visit a health care <a href="#">provider's</a> office or clinic</b>                                                                                                                                                                                                  | Primary care visit to treat an injury or illness       | No charge                                                                                                                                                                                                  | Not covered                                              | Unlimited Primary Care Virtual Visits received from Ambetter Telehealth covered at No Charge, <a href="#">providers</a> covered in full. Primary Care Virtual Visits are only available for adult members (18 years of age and older).                                                                                                                                                         |
|                                                                                                                                                                                                                                                                                | <a href="#">Specialist</a> visit                       | No charge                                                                                                                                                                                                  | Not covered                                              | Covered No Limit.                                                                                                                                                                                                                                                                                                                                                                              |
|                                                                                                                                                                                                                                                                                | <a href="#">Preventive care/screening/immunization</a> | No charge                                                                                                                                                                                                  | Not covered                                              | You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.                                                                                                                                                                                                      |
| <b>If you have a test</b>                                                                                                                                                                                                                                                      | <a href="#">Diagnostic test</a> (x-ray, blood work)    | 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 | Not covered                                              | Prior authorization may be required. Covered No Limit.<br>*See Manage Your Healthcare: Prior Authorization section in your policy. Other places of service may include Hospital, Emergency Room, or Outpatient Facility.<br><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                                                                                                                                                                                                  | Not covered                                              | Prior authorization may be required. Covered No Limit.<br>*See Manage Your Healthcare: Prior Authorization section in your policy.                                                                                                                                                                                                                                                             |
| <b>If you need drugs to treat your illness or condition</b><br>More information about <a href="#">prescription drug coverage</a> is available at <a href="https://ambetter.superiorhealthplan.com/2022/formulary">https://ambetter.superiorhealthplan.com/2022/formulary</a> . | Generic drugs (Tier 1)                                 | Preferred Generic Retail: No charge<br>Generic Retail: No charge                                                                                                                                           | Not covered                                              | Prior authorization may be required. <a href="#">Prescription drugs</a> are provided up to 30 days retail and up to 90 days through mail order.                                                                                                                                                                                                                                                |
|                                                                                                                                                                                                                                                                                | Preferred brand drugs (Tier 2)                         | Retail: No charge                                                                                                                                                                                          | Not covered                                              | Prior authorization may be required. <a href="#">Prescription drugs</a> 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                                              |                                                                                                                                                                                                                                                                                                                                                                                                |
|                                                                                                                                                                                                                                                                                | <a href="#">Specialty drugs</a> (Tier 4)               | Retail: No charge                                                                                                                                                                                          | Not covered                                              | Prior authorization may be required. <a href="#">Prescription drugs</a> are provided up to 30 days retail and up to 30 days through mail order.                                                                                                                                                                                                                                                |

\* For more information about limitations and exceptions, see [plan](#) or policy document at <https://api.centene.com/eoc/2022/87226TX005.pdf>.

| Common Medical Event                                                             | Services You May Need                            | What You Will Pay                                                                          |                                                          | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                                                                                                                                                                                                                  |
|----------------------------------------------------------------------------------|--------------------------------------------------|--------------------------------------------------------------------------------------------|----------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                  |                                                  | Indian Health Care Provider (IHCP) & Non-IHCP In-Network Provider (You will pay the least) | Non-IHCP Out-Of-Network Provider (You will pay the most) |                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>If you have outpatient surgery</b>                                            | Facility fee (e.g., ambulatory surgery center)   | No charge                                                                                  | Not covered                                              | Prior authorization may be required. Covered No Limit. *See Manage Your Healthcare: Prior Authorization section in your policy.                                                                                                                                                                                                                                                                                                         |
|                                                                                  | Physician/surgeon fees                           | No charge                                                                                  | Not covered                                              | Prior authorization may be required. Covered No Limit. *See Manage Your Healthcare: Prior Authorization section in your policy.                                                                                                                                                                                                                                                                                                         |
| <b>If you need immediate medical attention</b>                                   | <a href="#">Emergency room care</a>              | No charge                                                                                  | No charge; <a href="#">deductible</a> does not apply     | Covered No Limit.                                                                                                                                                                                                                                                                                                                                                                                                                       |
|                                                                                  | <a href="#">Emergency medical transportation</a> | No charge                                                                                  | No charge; <a href="#">deductible</a> does not apply     | Covered No Limit. Note: Prior authorization is not required for emergency transport, however, all non-emergent transport requires prior authorization.                                                                                                                                                                                                                                                                                  |
|                                                                                  | <a href="#">Urgent care</a>                      | No charge                                                                                  | Not covered                                              | Covered No Limit.                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>If you have a hospital stay</b>                                               | Facility fee (e.g., hospital room)               | No charge                                                                                  | Not covered                                              | Prior authorization may be required. Covered No Limit. *See Manage Your Healthcare: Prior Authorization section in your policy.                                                                                                                                                                                                                                                                                                         |
|                                                                                  | Physician/surgeon fees                           | No charge                                                                                  | Not covered                                              | Prior authorization may be required. Covered No Limit. *See Manage Your Healthcare: Prior Authorization section in your policy.                                                                                                                                                                                                                                                                                                         |
| <b>If you need mental health, behavioral health, or substance abuse services</b> | Outpatient services                              | No charge                                                                                  | Not covered                                              | Prior authorization may be required. Covered No Limit. *See Manage Your Healthcare: Prior Authorization section in your policy. (PCP and other practitioner visits do not require prior authorization).                                                                                                                                                                                                                                 |
|                                                                                  | Inpatient services                               | No charge                                                                                  | Not covered                                              | Prior authorization may be required. Covered No Limit. *See Manage Your Healthcare: Prior Authorization section in your policy.                                                                                                                                                                                                                                                                                                         |
| <b>If you are pregnant</b>                                                       | Office visits                                    | No charge                                                                                  | Not covered                                              | Prior authorization not required for deliveries within the standard time frame per federal regulation, but may be required for other services. <a href="#">Cost-sharing</a> does not apply for <a href="#">preventive services</a> , such as routine pre-natal and post-natal <a href="#">screenings</a> . Depending on the type of services, <a href="#">coinsurance</a> , <a href="#">deductible</a> or <a href="#">copayment</a> may |

\* For more information about limitations and exceptions, see [plan](#) or policy document at <https://api.centene.com/eoc/2022/87226TX005.pdf>.

| Common Medical Event                                                  | Services You May Need                     | What You Will Pay                                                                          |                                                          | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                                                                                                                                                                                                                                       |
|-----------------------------------------------------------------------|-------------------------------------------|--------------------------------------------------------------------------------------------|----------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                       |                                           | Indian Health Care Provider (IHCP) & Non-IHCP In-Network Provider (You will pay the least) | Non-IHCP Out-Of-Network Provider (You will pay the most) |                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                                                                       |                                           |                                                                                            |                                                          | apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). *See Manage Your Healthcare: Prior Authorization section in your policy.                                                                                                                                                                                                                                                                              |
|                                                                       | Childbirth/delivery professional services | No charge                                                                                  | Not covered                                              | Prior authorization may be required. <a href="#">Cost-sharing</a> does not apply for <a href="#">preventive services</a> . Depending on the type of services, <a href="#">copayment</a> , <a href="#">coinsurance</a> or <a href="#">deductible</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). *See Manage Your Healthcare: Prior Authorization section in your policy.                      |
|                                                                       | Childbirth/delivery facility services     | No charge                                                                                  | Not covered                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>If you need help recovering or have other special health needs</b> | <a href="#">Home health care</a>          | No charge                                                                                  | Not covered                                              | Prior authorization may be required. Limited to 60 visits per year. *See Manage Your Healthcare: Prior Authorization section in your policy.                                                                                                                                                                                                                                                                                                                 |
|                                                                       | <a href="#">Rehabilitation services</a>   | No charge                                                                                  | Not covered                                              | Prior authorization may be required. Limited to 35 combined visits per year (combined with chiropractic care). Note: the visit limit does not apply: to treatment or care determined to be <a href="#">medically necessary</a> as a result of and related to an acquired brain injury, for treating developmental delays or for any mental health/substance use disorder diagnosis. *See Manage Your Healthcare: Prior Authorization section in your policy. |
|                                                                       | <a href="#">Habilitation services</a>     | No charge                                                                                  | Not covered                                              | Prior authorization may be required. Limited to 35 visits per year. Note: This visit limit does not apply when treatment is provided for a mental health/substance use disorder diagnosis or developmental delays. *See Manage Your Healthcare: Prior Authorization section in your policy.                                                                                                                                                                  |
|                                                                       | <a href="#">Skilled nursing care</a>      | No charge                                                                                  | Not covered                                              | Prior authorization may be required. Limited to 25 days per year. *See Manage Your Healthcare: Prior Authorization section in your policy.                                                                                                                                                                                                                                                                                                                   |

\* For more information about limitations and exceptions, see [plan](#) or policy document at <https://api.centene.com/eoc/2022/87226TX005.pdf>.

| Common Medical Event                          | Services You May Need                     | What You Will Pay                                                                          |                                                          | Limitations, Exceptions, & Other Important Information                                                                          |
|-----------------------------------------------|-------------------------------------------|--------------------------------------------------------------------------------------------|----------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
|                                               |                                           | Indian Health Care Provider (IHCP) & Non-IHCP In-Network Provider (You will pay the least) | Non-IHCP Out-Of-Network Provider (You will pay the most) |                                                                                                                                 |
|                                               | <a href="#">Durable medical equipment</a> | No charge                                                                                  | Not covered                                              | Prior authorization may be required. Covered No Limit. *See Manage Your Healthcare: Prior Authorization section in your policy. |
|                                               | <a href="#">Hospice services</a>          | No charge                                                                                  | Not covered                                              | Prior authorization may be required. Covered No Limit. *See Manage Your Healthcare: Prior Authorization section in your policy. |
| <b>If your child needs dental or eye care</b> | Children's eye exam                       | No charge                                                                                  | Not covered                                              | Limited to 1 visit per year.                                                                                                    |
|                                               | Children's glasses                        | No charge                                                                                  | 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](#).)

- |                                                                                                                                                                                                                     |                                                                                                                                                                                                                                     |                                                                                                                                                                                                            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• Abortion (Except when the life of the mother is endangered if the fetus were carried to term or delivered.)</li> <li>• Acupuncture</li> <li>• Bariatric surgery</li> </ul> | <ul style="list-style-type: none"> <li>• Cosmetic surgery</li> <li>• Dental care</li> <li>• Long-Term Care (Long Term Acute Care is a covered benefit. Long Term Nursing Care/ Custodial Care is not a covered benefit.)</li> </ul> | <ul style="list-style-type: none"> <li>• Non-emergency care when traveling outside the U.S.</li> <li>• Private-duty nursing</li> <li>• Routine eye care (Adult)</li> <li>• Weight loss programs</li> </ul> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

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

- |                                                                                                                                                                                                                               |                                                                                                                                                                        |                                                                                                                    |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• Chiropractic care (Limited to 35 combined visits per year (combined with outpatient rehabilitation therapy).)</li> <li>• Hearing aids (Limited to 2 items every 3 years.)</li> </ul> | <ul style="list-style-type: none"> <li>• Infertility treatment (Limited to services for <a href="#">diagnostic tests</a> to find the cause of infertility.)</li> </ul> | <ul style="list-style-type: none"> <li>• Routine foot care (Coverage is limited to diabetes care only.)</li> </ul> |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|

**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 Superior HealthPlan at 1-877-687-1196 (Relay Texas/TTY 1-800-735-2989); Texas Department of Insurance, 333 Guadalupe, Austin, TX 78701, Phone No. 1-800-578-4677. 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](http://www.HealthCare.gov) or call 1-800-318-2596.

\* For more information about limitations and exceptions, see [plan](#) or policy document at <https://api.centene.com/eoc/2022/87226TX005.pdf>.

**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: Texas Department of Insurance, 333 Guadalupe, Austin, TX 78701, Phone No. 1-800-578-4677.

**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 1-877-687-1196 (Relay Texas/TTY 1-800-735-2989).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-687-1196 (Relay Texas/TTY 1-800-735-2989).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-877-687-1196 (Relay Texas/TTY 1-800-735-2989).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-877-687-1196 (Relay Texas/TTY 1-800-735-2989).

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

## About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this [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 <a href="#">plan's</a> overall <a href="#">deductible</a> | \$0 |
| ■ <a href="#">Specialist coinsurance</a>                        | 0%  |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 0%  |
| ■ Other <a href="#">coinsurance</a>                             | 0%  |

This EXAMPLE event includes services like:

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

|                           |                 |
|---------------------------|-----------------|
| <b>Total Example Cost</b> | <b>\$12,700</b> |
|---------------------------|-----------------|

In this example, Peg would pay:

| <i>Cost Sharing</i>               |            |
|-----------------------------------|------------|
| <a href="#">Deductibles</a>       | \$0        |
| <a href="#">Copayments</a>        | \$0        |
| <a href="#">Coinsurance</a>       | \$0        |
| <i>What isn't covered</i>         |            |
| Limits or exclusions              | \$0        |
| <b>The total Peg would pay is</b> | <b>\$0</b> |

### Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

|                                                                 |     |
|-----------------------------------------------------------------|-----|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$0 |
| ■ <a href="#">Specialist coinsurance</a>                        | 0%  |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 0%  |
| ■ Other <a href="#">coinsurance</a>                             | 0%  |

This EXAMPLE event includes services like:

[Primary care physician](#) office visits (*including disease education*)  
[Diagnostic tests](#) (*blood work*)  
[Prescription drugs](#)  
[Durable medical equipment](#) (*glucose meter*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$5,600</b> |
|---------------------------|----------------|

In this example, Joe would pay:

| <i>Cost Sharing</i>               |            |
|-----------------------------------|------------|
| <a href="#">Deductibles</a>       | \$0        |
| <a href="#">Copayments</a>        | \$0        |
| <a href="#">Coinsurance</a>       | \$0        |
| <i>What isn't covered</i>         |            |
| Limits or exclusions              | \$0        |
| <b>The total Joe would pay is</b> | <b>\$0</b> |

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

|                                                                 |     |
|-----------------------------------------------------------------|-----|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$0 |
| ■ <a href="#">Specialist coinsurance</a>                        | 0%  |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 0%  |
| ■ Other <a href="#">coinsurance</a>                             | 0%  |

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> | <b>\$2,800</b> |
|---------------------------|----------------|

In this example, Mia would pay:

| <i>Cost Sharing</i>               |            |
|-----------------------------------|------------|
| <a href="#">Deductibles</a>       | \$0        |
| <a href="#">Copayments</a>        | \$0        |
| <a href="#">Coinsurance</a>       | \$0        |
| <i>What isn't covered</i>         |            |
| Limits or exclusions              | \$0        |
| <b>The total Mia would pay is</b> | <b>\$0</b> |



|                    |                                                                                                                                                                                                                                                                                                                                      |
|--------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Spanish:</b>    | Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de Superior HealthPlan, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-877-687-1196 (Relay Texas/TTY 1-800-735-2989).                                                            |
| <b>Vietnamese:</b> | Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from Superior HealthPlan, 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 1-877-687-1196 (Relay Texas/TTY 1-800-735-2989).                                                    |
| <b>Chinese:</b>    | 如果您，或是您正在協助的對象，有關於 Ambetter from Superior HealthPlan 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 1-877-687-1196 (Relay Texas/TTY 1-800-735-2989)。                                                                                                                                                                                      |
| <b>Korean:</b>     | 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from Superior HealthPlan 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-877-687-1196 (Relay Texas/TTY 1-800-735-2989) 로 전화하십시오.                                                                                                                             |
| <b>Arabic:</b>     | إذا كان لديك أو لدى شخص تساعد أسئلة حول ، Ambetter from Superior HealthPlan ، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ 1-877-687-1196 (Relay Texas/TTY 1-800-735-2989).                                                                                                  |
| <b>Urdu:</b>       | اگر Ambetter from Superior HealthPlan کے بارے میں آپ، یا جن کی آپ مدد کر رہے ہیں ان کے سوالات ہوں تو، آپ کو بلا معاوضہ اپنی زبان میں مدد اور معلومات حاصل کرنے کا حق ہے۔ کسی مترجم سے بات کرنے کے لیے، 1-877-687-1196، (Relay Texas/TTY 1-800-735-2989) پر کال کریں۔                                                                 |
| <b>Tagalog:</b>    | Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter from Superior HealthPlan, may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-877-687-1196 (Relay Texas/TTY 1-800-735-2989).                                     |
| <b>French:</b>     | Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from Superior HealthPlan, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-877-687-1196 (Relay Texas/TTY 1-800-735-2989).                                      |
| <b>Hindi:</b>      | आप या जिसकी आप मदद कर रहे हैं उनके, Ambetter from Superior HealthPlan के बारे में कोई सवाल हों, तो आपको बिना किसी खर्च के अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है। किसी दुभाषिये से बात करने के लिए 1-877-687-1196 (Relay Texas/TTY 1-800-735-2989) पर कॉल करें।                                                      |
| <b>Persian:</b>    | اگر شما، یا کسی که به او کمک می کنید سوالی در مورد Ambetter from Superior HealthPlan دارید، از این حق برخوردارید که کمک و اطلاعات را بصورت رایگان به زبان خود دریافت کنید. برای صحبت کردن با مترجم با شماره 1-877-687-1196 (Relay Texas/TTY 1-800-735-2989) تماس بگیرید.                                                             |
| <b>German:</b>     | Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Superior HealthPlan 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 1-877-687-1196 (Relay Texas/TTY 1-800-735-2989) an.                                   |
| <b>Gujarati:</b>   | જે તમને અથવા તમે જેમની મદદ કરી રહ્યા હોય તેમને, Ambetter from Superior HealthPlan વિશે કોઈ પ્રશ્ન હોય તો તમને, કોઈ ખર્ચ વિના તમારી ભાષામાં મદદ અને માહિતી પ્રાપ્ત કરવાનો અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે 1-877-687-1196 (Relay Texas/TTY 1-800-735-2989) ઉપર કોલ કરો.                                                         |
| <b>Russian:</b>    | В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter from Superior HealthPlan вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-877-687-1196 (Relay Texas/TTY 1-800-735-2989). |
| <b>Japanese:</b>   | Ambetter from Superior HealthPlan 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、1-877-687-1196 (Relay Texas/TTY 1-800-735-2989) までお電話ください。                                                                                                                                                                         |
| <b>Laotian:</b>    | ຖ້າທ່ານ ຫຼືຄົນທີ່ທ່ານກຳລັງຊ່ວຍເຫຼືອ ມີຄຳຖາມກ່ຽວກັບ Ambetter from Superior HealthPlan, ທ່ານມີສິດທີ່ຈະໄດ້ຮັບການຊ່ວຍເຫຼືອແລະຂໍ້ມູນຂ່າວສານທີ່ເປັນພາສາຂອງທ່ານ ໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ. ເພື່ອຈະເວົ້າກັບນາຍພາສາ, ໃຫ້ໂທຫາ 1-877-687-1196 (Relay Texas/TTY 1-800-735-2989).                                                                        |



# Statement of Non-Discrimination

Ambetter from Superior HealthPlan 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 Superior HealthPlan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

## **Ambetter from Superior HealthPlan:**

- **Provides free aids and services to people with disabilities to communicate effectively with us, such as:**
  - o Qualified sign language interpreters
  - o 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:**
  - o Qualified interpreters
  - o Information written in other languages

If you need these services, contact Ambetter from Superior HealthPlan at 1-877-687-1196 (Relay Texas/TTY: 1-800-735-2989).

If you believe that Ambetter from Superior HealthPlan 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 complaint with:

**Superior HealthPlan Complaints Department**  
**5900 E Ben White Blvd., Austin, TX 78741**  
**1-877-687-1196 (Relay Texas/TTY: 1-800-735-2989)**  
**Fax 1-866-683-5369**

You can file a complaint by mail, fax, or email. If you need help filing a complaint, Ambetter from Superior HealthPlan 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>.

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# Declaración de no discriminación

Ambetter de Superior HealthPlan cumple con las leyes de derechos civiles federales aplicables y no discrimina basándose en la raza, color, origen nacional, edad, discapacidad, o sexo. Ambetter de Superior HealthPlan no excluye personas o las trata de manera diferente debido a su raza, color, origen nacional, edad, discapacidad, o sexo.

## **Ambetter de Superior HealthPlan:**

- **Proporciona ayuda y servicios gratuitos a las personas con discapacidad para que se comuniquen eficazmente con nosotros, tales como:**
  - o Intérpretes calificados de lenguaje por señas
  - o Información escrita en otros formatos (letra grande, audio, formatos electrónicos accesibles, otros formatos)
- **Proporciona servicios de idiomas a las personas cuyo lenguaje primario no es el inglés, tales como:**
  - o Intérpretes calificados
  - o Información escrita en otros idiomas

Si necesita estos servicios, comuníquese con Ambetter de Superior HealthPlan a 1-877-687-1196 (Relay Texas/TTY: 1-800-735-2989).

Si considera que Ambetter de Superior HealthPlan no le ha proporcionado estos servicios, o en cierto modo le ha discriminado debido a su raza, color, origen nacional, edad, discapacidad o sexo, puede presentar una queja ante:

**Superior HealthPlan Complaints Department**  
**5900 E Ben White Blvd., Austin, TX 78741**  
**1-877-687-1196 (Relay Texas/TTY: 1-800-735-2989)**  
**Fax 1-866-683-5369**

Usted puede presentar una queja por correo, fax, o correo electrónico. Si necesita ayuda para presentar una queja, Ambetter de Superior HealthPlan está disponible para brindarle ayuda.

También puede presentar una queja de violación a sus derechos civiles ante la Oficina de derechos civiles del Departamento de Salud y Servicios Humanos de Estados Unidos (U.S. Department of Health and Human Services), en forma electrónica a través del portal de quejas de la Oficina de derechos civiles, disponible en <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, o por correo o vía telefónica llamando al: 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).

Los formularios de queja están disponibles en <http://www.hhs.gov/ocr/office/file/index.html>.