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

## Ambetter from Superior HealthPlan

Coverage for: Individual/Family | Plan Type: EPO

## Complete Silver + Vision + Adult Dental: 94\% AV Level Silver Plan

## 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/2023-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 deductible? | \$0 individual / \$0 family. | See the Common Medical Events chart below for your cost for services this plan covers. |
| Are there services covered before you meet your deductible? | There is no 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: $\$ 1,700$ individual / \$3,400 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 <br> https://ambetter.superiorhealth <br> plan.com/findadoc or call 1- <br> 877-687-1196 (Relay <br> Texas/TTY 1-800-735-2989) <br> for a list of network providers. | This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services. |
| Do you need a referral to see a specialist? | No. | You can see the specialist you choose without a referral. |

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

| Common Medical Event | Services You May Need | What You Will Pay |  | Limitations, Exceptions, \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) |  |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | No charge | Not covered | Unlimited Virtual Care Visits received from Ambetter Telehealth covered at No Charge, providers covered in full. |
|  | Specialist visit | \$5 Copay / visit | Not covered | Covered No Limit. |
|  | Preventive care/screening/ immunization | No charge | 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. |
| If you have a test | Diagnostic test ( x -ray, blood work) | No charge for laboratory \& professional services <br> $25 \%$ Coinsurance for $x$ ray \& diagnostic imaging <br> $25 \%$ 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. *See Manage Your Healthcare: Prior Authorization section in your policy. Other places of service may include Hospital, Emergency Room, or Outpatient Facility. <br> Failure to obtain prior authorization for any service that requires prior authorization will result in a denial of benefits. See your policy for more details. |
|  | Imaging (CT/PET scans, MRIs) | 25\% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. *See Manage Your Healthcare: Prior Authorization section in your policy. |
| If you need drugs to treat your illness or condition <br> More information about prescription drug coverage is available at https://ambetter.superi orhealthplan.com/2023 formulary. | Generic drugs (Tier 1) | Retail: No charge | Not covered | Prior authorization may be required. Prescription drugs are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to $2.5 x$ retail costsharing amount. |
|  | Preferred brand drugs (Tier 2) | Preferred Generic Retail: <br> No charge <br> Generic Retail: No charge | Not covered | Prior authorization may be required. Prescription drugs are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to $2.5 x$ retail costsharing amount. |

*For more information about limitations and exceptions, see plan or policy document at https://api.centene.com/eoc/2023/29418TX016.pdf.

| Common <br> Medical Event | Services You May Need |  | Network Provider <br> (You will pay the least) |  |
| :--- | :--- | :--- | :--- | :--- |

*For more information about limitations and exceptions, see plan or policy document at https://api.centene.com/eoc/2023/29418TX016.pdf.

| Common Medical Event | Services You May Need | What You Will Pay |  | Limitations, Exceptions, \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) |  |
|  | Inpatient services | 25\% Coinsurance | Not covered | Prior authorization may be required. Covered No Limit. *See Manage Your Healthcare: Prior Authorization section in your policy. |
| If you are pregnant | 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. 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). *See Manage Your Healthcare: Prior Authorization section in your policy. |
|  | Childbirth/delivery professional services | 25\% Coinsurance | Not covered | Prior authorization may be required. Costsharing does not apply for preventive |
|  | Childbirth/delivery facility services | 25\% Coinsurance | Not covered | copayment, coinsurance or deductible 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. |
| If you need help recovering or have other special health needs | Home health care | 25\% Coinsurance | Not covered | Prior authorization may be required. Limited to 60 visits per year. *See Manage Your Healthcare: Prior Authorization section in your policy. |
|  | Rehabilitation services | Outpatient: <br> 25\% Coinsurance <br> Inpatient: <br> 25\% Coinsurance | Not covered | Outpatient: <br> 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 medically necessary as a result of and related to an acquired brain |

*For more information about limitations and exceptions, see plan or policy document at https://api.centene.com/eoc/2023/29418TX016.pdf.

| Common <br> Medical Event | Services You May Need | What You Will Pay <br> Nou will pay the least) |  | Out-of-Network Provider <br> (You will pay the most) |
| :--- | :--- | :--- | :--- | :--- |

*For more information about limitations and exceptions, see plan or policy document at https://api.centene.com/eoc/2023/29418TX016.pdf.

## 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 when the life of the mother is endangered if the fetus were carried to term or delivered.)
- Acupuncture
- Bariatric surgery
- 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.
- Private-duty nursing
- 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 35 combined visits per year (combined with outpatient rehabilitation therapy).)
- Dental care (Adult-visit \& item limits apply per year. $\$ 1,000$ annual dollar limit per year per person.)
- Hearing aids (Limited to 2 items every 3 years.)
- Infertility treatment (Limited to services for diagnostic tests to find the cause of infertility.)
- Routine eye care (Adult-one visit \& one item per year. Dollar allowance applies to hardware.)
- 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 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 or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: 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).
*For more information about limitations and exceptions, see plan or policy document at https://api.centene.com/eoc/2023/29418TX016.pdf.

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，kwiijigo 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．
＊For more information about limitations and exceptions，see plan or policy document at https：／／api．centene．com／eoc／2023／29418TX016．pdf．

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.


Si usted，o alguien a quien está ayudando，tiene preguntas acerca de Ambetter de Superior HealthPlan，tiene derecho a obtener

| Spanish： | 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）． |
| :---: | :---: |
| Vietnamese： | 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）． |
| Chinese： | 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）。 |
| Korean： | 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． |
| Arabic： | إذا كان لديك أو لاى شخص تساعده أسئلة حول Ambetter from Superior HealthPlan ، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة．للتحدث مع مترجم اتصل بـ 1196－687－1－877（Relay Texas／TTY 1－800－735－2989）． |
| Urdu： | اگر Ambetter from Superior HealthPlan <br>  |
| Tagalog： | 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）． |
| French： | 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）． |
| Hindi： | 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। |
| Persian： | اگر شما، يا كسي كه به او كمك مي كنيد سؤ الي در مورد Ambetter from Superior HealthPlan داريد، از اين حق برخورداريد كه كمكـ و اطلاعات را <br>  |
| German： | 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． |
| Gujarati： | જે તમને અથવા તમે જેમની મદદ કરી રહ્યા હોય તેમને，Ambetter from Superior HealthPlan વિશે કોઈ પ્રશ્વ હોય તો તમન，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 કૉલ કરો． |
| Russian： | 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）． |
| Japanese： | 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。 |
| Laotian： |  <br>  （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:
- 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:
- 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 <br> 5900 E Ben White Blvd., Austin, TX 78741 <br> 1-877-687-1196 (Relay Texas/TTY: 1-800-735-2989) <br> 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.

## 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:
- 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:
- 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 <br> 5900 E Ben White Blvd., Austin, TX 78741 <br> 1-877-687-1196 (Relay Texas/TTY: 1-800-735-2989) <br> 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.

