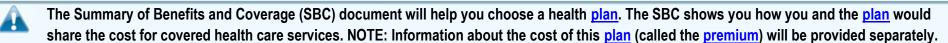
Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services Ambetter from Arkansas Health & Wellness

Connected Silver (QualChoiceLife) - Zero Cost Sharing Plan 0% - 20% FPL: Zero Cost Sharing Plan Variation



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.arhealthwellness.com/2023-brochures.html, or call 1-877-617-0390 (TTY/TDD 1-877-617-0392). 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 1-877-617-0390 (TTY/TDD 1-877-617-0392) to request a copy.

Important Questions Answers Why This Matters: What is the overall \$0 See the Common Medical Events chart below for your costs for services this plan covers. deductible? This plan covers some items and services even if you haven't yet met the deductible amount. But a Are there services copayment or coinsurance may apply. For example, this plan covers certain preventive services covered before you meet There is no deductible. without cost sharing and before you meet your deductible. See a list of covered preventive services at your deductible? https://www.healthcare.gov/coverage/preventive-care-benefits/. Are there other deductibles for specific You don't have to meet deductibles for specific services. No. services? What is the out-of-pocket Not Applicable. This plan does not have an out-of-pocket limit on your expenses. limit for this plan? What is not included in Not Applicable. This plan does not have an out-of-pocket limit on your expenses. the out-of-pocket limit? Yes. See This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will https://ambetter.arhealthwell pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the Will you pay less if you ness.com/findadoc or call 1difference between the provider's charge and what your plan pays (balance billing). Be aware, your use a network provider? 877-617-0390 (TTY/TDD 1network provider might use an out-of-network provider for some services (such as lab work). Check 877-617-0392) for a list of with your provider before you get services. network providers. Do you need a referral to No. You can see the specialist you choose without a referral. see a specialist?

		What You	Will Pay	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	No charge; <u>deductible</u> does not apply	No charge; <u>deductible</u> does not apply	Covered No Limit.
If you visit a health care <u>provider's</u> office	<u>Specialist</u> visit	No charge; <u>deductible</u> does not apply	No charge; <u>deductible</u> does not apply	Covered No Limit.
or clinic	Preventive care/screening/ immunization No charge; deductible does not apply No charge; deductible does not apply	• · · · · · · · · · · · · · · · · · · ·	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.	
lf you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge; <u>deductible</u> does not apply for laboratory & professional services No charge; <u>deductible</u> does not apply for x-ray & diagnostic imaging No charge; <u>deductible</u> does not apply for laboratory & professional services and x-ray & diagnostic imaging at other places of service	No charge; <u>deductible</u> does not apply for laboratory & professional services No charge; <u>deductible</u> does not apply for x-ray & diagnostic imaging No charge; <u>deductible</u> does not apply for laboratory & professional services and x-ray & diagnostic imaging at other places of service	Prior authorization may be required. Covered No Limit. Other places of service may include Hospital, Emergency Room, or Outpatient Facility. 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; <u>deductible</u> does not apply	No charge; <u>deductible</u> does not apply	Prior authorization may be required. Covered No Limit.
If you need drugs to treat your illness or	Generic drugs (Tier 1)	Retail: No charge; <u>deductible</u> does not apply	Not covered	Prior authorization may be required. <u>Prescription drugs</u> are provided up to 30 days retail and up to 90 days through mail order.
condition	Preferred brand drugs (Tier 2)	Retail: No charge; deductible does not apply	Not covered	

		What You	Will Pay	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
More information about prescription drug coverage is available at	Non-preferred brand drugs (Tier 3)	Retail: No charge; <u>deductible</u> does not apply	Not covered	Prior authorization may be required. <u>Prescription drugs</u> are provided up to 30 days retail and up to 90 days through mail order.
https://ambetter.arheal thwellness.com/2023f ormulary.	Specialty drugs (Tier 4)	Retail: No charge; <u>deductible</u> does not apply	Not covered	Prior authorization may be required. <u>Prescription drugs</u> 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)	No charge; <u>deductible</u> does not apply	No charge; <u>deductible</u> does not apply	Prior authorization may be required. Covered No Limit.
surgery	Physician/surgeon fees	No charge; <u>deductible</u> does not apply	No charge; <u>deductible</u> does not apply	Prior authorization may be required. Covered No Limit.
	Emergency room care	No charge; <u>deductible</u> does not apply	No charge; <u>deductible</u> does not apply	Covered No Limit.
If you need immediate medical attention	Emergency medical transportation	No charge; <u>deductible</u> does not apply	No charge; <u>deductible</u> does not apply	Covered No Limit. Note: Prior authorization is not required for emergency transport, however, all non-emergent transport requires prior authorization. If you receive service from an out of <u>network</u> ground/water ambulance <u>provider</u> , you may be subject to <u>balance</u> <u>billing</u> .
	Urgent care	No charge; <u>deductible</u> does not apply	No charge; <u>deductible</u> does not apply	Covered No Limit.
lf you have a hospital	Facility fee (e.g., hospital room)	No charge; <u>deductible</u> does not apply	No charge; <u>deductible</u> does not apply	Prior authorization may be required. Covered No Limit.
stay	Physician/surgeon fees	No charge; <u>deductible</u> does not apply	No charge; <u>deductible</u> does not apply	Prior authorization may be required. Covered No Limit.
If you need mental health, behavioral health, or substance abuse services		No charge; <u>deductible</u> does not apply/office visit; No charge; <u>deductible</u> does not apply for other outpatient services	No charge; <u>deductible</u> does not apply/office visit; No charge; <u>deductible</u> does not apply for other outpatient services	Prior authorization may be required. Covered No Limit. (<u>Primary Care Provider</u> (PCP) and other practitioner visits do not require prior authorization).

		What You	ı Will Pay	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Inpatient services	No charge; <u>deductible</u> does not apply	No charge; <u>deductible</u> does not apply	Prior authorization may be required. Covered No Limit.
lf you are pregnant	Office visits	No charge; <u>deductible</u> does not apply	No charge; <u>deductible</u> does not apply	Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. <u>Cost-sharing</u> does not apply for <u>preventive services</u> , such as routine pre-natal and post-natal <u>screenings</u> . Depending on the type of services, <u>coinsurance</u> , <u>deductible</u> or <u>copayment</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	No charge; <u>deductible</u> does not apply	No charge; <u>deductible</u> does not apply	Prior authorization may be required. <u>Cost-</u> <u>sharing</u> does not apply for <u>preventive services</u> .
	Childbirth/delivery facility services	No charge; <u>deductible</u> does not apply	No charge; <u>deductible</u> does not apply	Depending on the type of services, <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Home health care	No charge; <u>deductible</u> does not apply	No charge; <u>deductible</u> does not apply	Prior authorization may be required. Limited to 50 visits per year.
If you need help recovering or have other special health needs	Rehabilitation services	Outpatient: No charge; <u>deductible</u> does not apply Inpatient: No charge; <u>deductible</u> does not apply	Outpatient: No charge; <u>deductible</u> does not apply Inpatient: No charge; <u>deductible</u> does not apply	Outpatient: Prior authorization may be required. Limited to a combined 30 visit limit per year for outpatient physical therapy, speech therapy, occupational therapy and chiropractic care. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. Inpatient: Prior authorization may be required. Limited to 60 days per year. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis.

		What You	ı Will Pay	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Habilitation services	Outpatient: No charge; <u>deductible</u> does not apply Inpatient: No charge; <u>deductible</u> does not apply	Outpatient: No charge; <u>deductible</u> does not apply Inpatient: No charge; <u>deductible</u> does not apply	Outpatient: Prior authorization may be required. Limited to a combined 30 visit limit per year for outpatient habilitation services; limited to 180 visits per year for developmental services. Note: Habilitation therapy limits do not apply when provided for a mental health/substance use disorder diagnosis. Inpatient: Prior authorization may be required. Limited to 60 days per year. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis.
	Skilled nursing care	No charge; <u>deductible</u> does not apply	No charge; <u>deductible</u> does not apply	Prior authorization may be required. Limited to 60 days per year.
Durable medical equipme	Durable medical equipment	No charge; <u>deductible</u> does not apply	No charge; <u>deductible</u> does not apply	Prior authorization may be required. Covered No Limit.
	Hospice services	No charge; <u>deductible</u> does not apply	No charge; <u>deductible</u> does not apply	Prior authorization may be required. Covered No Limit. Respite Care available in conjunction with hospice care. Limited to 14 days per year.
Children's eye ex	Children's eye exam	No charge	No charge	Limited to 1 visit per year.
If your child needs	Children's glasses	No charge	No charge	Limited to 1 item per year.
dental or eye care	Children's dental check-up	Not covered	Not covered	None

Excluded Services & Other Covered Services:

Se	rvices Your <u>Plan</u> Generally Does NOT Cover (C	heck	your policy or <u>plan</u> document for more informat	ion a	and a list of any other <u>excluded services</u> .)
•	Abortion (Except in cases when the life of the	•	Dental care (Adult)	•	Private-duty nursing
	mother is endangered)	•	Long-Term Care (Long Term Acute Care is a		Routine eye care (Adult)
•	Acupuncture		covered benefit. Long Term Nursing Care/	•	Weight loss programs
•	Bariatric Surgery		Custodial Care is not a covered benefit.)		
•	Cosmetic surgery	•	Non-emergency care when traveling outside the U.S.		

0	Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)					
•	Chiropractic care (Limited to a combined 30 visit limit per year (combined for chiropractic care, physical therapy, speech therapy and occupational therapy).)	•	Infertility treatment (Coverage includes testing to diagnose infertility, infertility counseling and planning services; also, in vitro fertilization procedures are covered.)	•	Routine foot care	
•	Hearing aids (Limited to 1 pair every 3 years.)					

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 Arkansas Health & Wellness at 1-877-617-0390 (TTY/TDD 1-877-617-0392); Arkansas Insurance Department, 1200 West Third Street, Little Rock, AR 72201-1904, Phone No. 1-501-371-2600 or 1-800-282-9134 Fax No. 1-800-852-5494 Seniors No. 1-800-224-6330. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, 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 <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Arkansas Insurance Department, 1200 West Third Street, Little Rock, AR 72201-1904, Phone No. 1-501-371-2600 or 1-800-282-9134 Fax No. 1-800-852-5494 Seniors No. 1-800-224-6330. Additionally, a consumer assistance program can help you file your appeal. Contact 1-855-332-2227 or (501) 371-2645.

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 1-877-617-0390 (TTY/TDD 1-877-617-0392). Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-617-0390 (TTY/TDD 1-877-617-0392). Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-877-617-0390 (TTY/TDD 1-877-617-0392). Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' 1-877-617-0390 (TTY/TDD 1-877-617-0392).

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



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a B a (9 months of in-network pre-nat hospital delivery	al care and a	Managing Joe's Typ (a year of routine in-network ca condition)	re of a well-controlled	Mia's Simple F (in-network emergency room v	
The <u>plan's</u> overall <u>deductible</u>	\$0	The plan's overall deductik	<u>le</u> \$0	The plan's overall deductil	<u>ole</u> \$0
Specialist coinsurance	0%	Specialist coinsurance	0%	Specialist coinsurance	0%
Hospital (facility) coinsurance	0%	Hospital (facility) coinsuration	<u>nce</u> 0%	Hospital (facility) coinsura	<u>nce</u> 0%
Other <u>coinsurance</u>	0%	Other coinsurance	0%	Other <u>coinsurance</u>	0%
This EXAMPLE event includes se Specialist office visits (prenatal car Childbirth/Delivery Professional Se Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and b Specialist visit (anesthesia)	re) ervices s	This EXAMPLE event include Primary care physician office vi disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glu	sits (including	This EXAMPLE event include Emergency room care (includin Diagnostic tests (x-ray) Durable medical equipment (cro Rehabilitation services (physica	ng medical supplies) utches)
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example. Degraculd neve		In this example. Les would be		In this example. Mis would be	

in this example, Peg would pay:	
Cost Sharing	
<u>Deductibles</u>	\$0
Copayments	\$0
<u>Coinsurance</u>	\$0
What isn't covere	ed
Limits or exclusions	\$0
The total Peg would pay is	\$0

In this example, Joe would	bay:				
Cost Sha	ing				
Deductibles		\$0			
<u>Copayments</u>		\$0			
Coinsurance		\$0			
What isn't c	vered	1			
Limits or exclusions		\$0			
The total Joe would pay is		\$0			

In this example, Mia would pay:

Cost Shari	ng
Deductibles	\$0
<u>Copayments</u>	\$0
Coinsurance	\$0
What isn't co	vered
Limits or exclusions	\$0
The total Mia would pay is	\$0

\$0 0% 0% 0%



Spanish:	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de Arkansas Health & Wellness, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-877-617-0390 (TTY 1-877-617-0392).							
Vietnamese:	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from Arkansas Health & Wellness, 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 1-877-617-0390 (TTY 1-877-617-0392).							
Marshallese:	Ñe kwe, ak bar juon eo kwōj jipañe, ewōr an kajjitōk kōn Ambetter from Arkansas Health & Wellness, ewōr aṃ jimwe in bōk jipañ im melele ko ilo kajin eo aṃ ejjeļọk wōṇāān. Ñan kōnono ippān juon ri-ukōk, kirlọk 1-877-617-0390 (TTY 1-877-617-0392).							
Chinese:	如果您,或是您正在協助的對象,有關於 Ambetter from Arkansas 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 1-877-617-0390 (TTY 1-877-617-0392)。							
Laotian:	ຖ້າທ່ານ ຫຼືຄົນທີ່ທ່ານກຳລັງຊ່ວຍເຫຼືອ ມີຄຳຖາມກ່ຽວກັບ Ambetter from Arkansas Health & Wellness of Arkansas, ທ່ານມີສິດທີ່ຈະໄດ້ຮັບ ການຊ່ວຍເຫຼືອແລະຂໍ້ມູນຂ່າວສານທີ່ເປັນພາສາຂອງທ່ານ ໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ. ເພື່ອຈະເວົ້າກັບນາຍພາສາ ໃຫ້ໂທຫາ 1-877-617-0390 (TTY 1- 877-617-0392).							
Tagalog:	Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter from Arkansas Health & Wellness, may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-877-617-0390 (TTY 1-877-617-0392).							
Arabic:	إذا كان لديك أو لدى شخص تساعده أسئلة حولAmbetter from Arkansas Health & Wellness ، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ 0390-617-877-1 (0392-617-379).							
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Arkansas 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 1-877-617-0390 (TTY 1-877-617-0392) an.							
French:	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from Arkansas Health & Wellness, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-877- 617-0390 (TTY 1-877-617-0392).							
Hmong:	Yog koj, los yog tej tus neeg uas koj pab ntawd, muaj lus nug txog Ambetter from Arkansas Health & Wellness, koj muaj cai kom lawv muab cov ntshiab lus qhia uas tau muab sau ua koj hom lus pub dawb rau koj. Yog koj xav nrog ib tug neeg txhais lus tham, hu rau 1-877-617-0390 (TTY 1-877-617-0392).							
Korean:	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from Arkansas Health & Wellness 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-877-617-0390 (TTY 1-877-617-0392) 로 전화하십시오.							
Portuguese:	Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Ambetter from Arkansas Health & Wellness, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-877-617-0390 (TTY 1-877-617-0392).							
Japanese:	Ambetter from Arkansas Health & Wellness 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、1-877-617-0390 (TTY 1-877-617-0392) までお電話ください。							
Hindi:	आप या जिसकी आप मदद कर रहे हैं उनके, Ambetter from Arkansas Health & Wellness 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 1-877-617-0390 (TTY 1-877-617-0392) पर कॉल करें।							
Gujarati:	જે તમને અથવા તમે જેમની મદદ કરી રહ્યા હોય તેમને, Ambetter from Arkansas 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 1-877-617-0390 (TTY 1-877-617-							

Statement of Non-Discrimination

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

Ambetter from Arkansas 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 Arkansas Health & Wellness at 1-877-617-0390 (TTY 1-877-617-0392).

If you believe that Ambetter from Arkansas 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 Arkansas Health & Wellness Appeals Unit, P.O. Box 25538, Little Rock, AR 72221, 1-877-617-0390 (TTY 1-877-617-0392), Fax 1-866-811-3255. You can file a grievance by mail, fax, or email. If you need help filing a grievance, Ambetter from Arkansas 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 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.