The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit

https://ambetter.buckeyehealthplan.com/2023-brochures.html, or call 1-877-687-1189 (TTY/TDD 1-877-941-9236). 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 <a href="https://www.healthcare.gov/sbc-glossary">https://www.healthcare.gov/sbc-glossary</a> or call 1-877-687-1189 (TTY/TDD 1-877-941-9236). 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 <a href="https://www.healthcare.gov/sbc-glossary">https://www.healthcare.gov/sbc-glossary</a> or call 1-877-687-1189 (TTY/TDD 1-877-941-9236) to request a copy.

Important Questions	Answers	Why This Matters:		
What is the overall <u>deductible</u> ?	\$100 individual / \$200 family.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must mee their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .		
Are there services covered before you meet your <u>deductible</u> ?	Yes, <u>Preventive care</u> services, primary care, <u>specialist</u> , <u>urgent</u> <u>care</u> office visits and generic and preferred brand drugs are covered before you meet your <u>deductible</u> except for Non-Preferred Brand (Tier 3) and Specialty drugs (Tier 4).	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. Bu a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive service</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive</u> <u>services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .		
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</u> <u>limit</u> for this <u>plan</u> ?	For <u>network providers</u> : \$850 individual / \$1,700 family. Not applicable for <u>out-of-network</u> <u>providers</u> .	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have othe family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.		
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.		
Will you pay less if you use a <u>network provider</u> ?	Yes. See https://ambetter.buckeyehealthpla n.com/findadoc or call 1-877-687- 1189 (TTY/TDD 1-877-941-9236) 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</u> <u>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.		

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
lf you visit a health	Primary care visit to treat an injury or illness	\$20 <u>Copay</u> / ; <u>deductible</u> does not apply	Not covered	Unlimited Primary Care Virtual Visits receive from Ambetter Telehealth covered at No Charge, <u>providers</u> covered in full, <u>deductible</u> does not apply. Primary Care Virtual Visits are only available for adult members (18 years of age and older).
care <u>provider's</u> office or clinic	<u>Specialist</u> visit	\$25 <u>Copay</u> / ; <u>deductible</u> does not apply	Not covered	Covered No Limit.
	Preventive care/screening/ immunization	No charge; <u>deductible</u> does not apply	Not covered	You may have to pay for services that aren' 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 50% <u>Coinsurance</u> for x- ray & diagnostic imaging 50% <u>Coinsurance</u> for laboratory & professional services and x-ray & diagnostic imaging at other places of service	Not covered	Prior authorization may be required. Covere No Limit. Other places of service may includ Hospital, Emergency Room, or Outpatient Facility. Failure to obtain prior authorization for any service that requires prior authorization will result in a denial of benefits. See your policy for more details.
	Imaging (CT/PET scans, MRIs)	50% Coinsurance	Not covered	Prior authorization may be required. Covere No Limit.

Common		What Yo	u Will Pay	Limitations, Exceptions, & Other	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
If you need drugs to treat your illness or condition More information about	Generic drugs (Tier 1)	Preferred Generic Retail: No charge; <u>deductible</u> does not apply Generic 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. Mail orders are subject to 2.5x retail <u>cost-</u> <u>sharing</u> amount.	
prescription drug coverage is available at	Preferred brand drugs (Tier 2)	Retail: \$20 <u>Copay</u> / ; <u>deductible</u> does not apply	Not covered	Prior authorization may be required. Prescription drugs are provided up to 30 days	
https://ambetter.bucke yehealthplan.com/202 3formulary.	Non-preferred brand drugs (Tier 3)	Retail: 50% Coinsurance	Not covered	retail and up to 90 days through mail order. Mail orders are subject to 2.5x retail <u>cost-</u> <u>sharing</u> amount.	
	Specialty drugs (Tier 4)	Retail: 50% Coinsurance	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)	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
surgery	Physician/surgeon fees	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
	Emergency room care	50% Coinsurance	50% Coinsurance	Covered No Limit.	
If you need immediate medical attention	Emergency medical transportation	50% <u>Coinsurance</u>	50% <u>Coinsurance</u>	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	\$20 <u>Copay</u> / ; <u>deductible</u> does not apply	Not covered	Covered No Limit.	
lf you have a hospital	Facility fee (e.g., hospital room)	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
stay	Physician/surgeon fees	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	

Common		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
If you need mental health, behavioral health, or substance	Outpatient services	No charge; <u>deductible</u> does not apply/office visit; 50% <u>Coinsurance</u> for other outpatient services	Not covered	Prior authorization may be required. Covered No Limit. ( <u>Primary care provider</u> (PCP) and other practitioner visits do not require prior authorization).	
abuse services	Inpatient services	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
lf you are pregnant	Office visits	\$20 <u>Copay</u> / ; <u>deductible</u> does not apply	Not covered	Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. <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	50% Coinsurance	Not covered	Prior authorization may be required. <u>Cost-</u> <u>sharing</u> does not apply for <u>preventive</u>	
	Childbirth/delivery facility services	50% Coinsurance	Not covered	<u>services</u> . 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	50% Coinsurance	Not covered	Prior authorization may be required. Limited to 100 visits per year.	
If you need help recovering or have other special health needs	Rehabilitation services	Outpatient: 50% <u>Coinsurance</u> Inpatient: 50% <u>Coinsurance</u>	Not covered	Outpatient: Prior authorization may be required. Rehabilitation Therapy: Speech, Occupational, and Physical Therapy limited to 20 visits each, Cardiac limited to 36 visits and Pulmonary limited to 20 visits per year. Services may be used for Intensive Day Rehabilitation. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis.	

Common	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other
Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
				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.
	Habilitation services	Outpatient: 50% <u>Coinsurance</u> Inpatient: 50% <u>Coinsurance</u>	Not covered	Outpatient: Prior authorization may be required. Covered No Limit. 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	50% Coinsurance	Not covered	Prior authorization may be required. Limited to 90 days per year in a facility.
	Durable medical equipment	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
	Hospice services	50% Coinsurance	Not covered	Prior authorization may be required. Covered no limit. Respite Care limited to 14 days per calendar year. Covered as part of <u>hospice</u> <u>services</u> only.
lf	Children's eye exam	No charge; <u>deductible</u> does not apply	Not covered	Limited to 1 visit per year.
If your child needs dental or eye care	Children's glasses	No charge; <u>deductible</u> does not apply	Not covered	Limited to 1 item per year.
	Children's dental check-up	Not covered	Not covered	None

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Cl	heck your policy or <u>plan</u> document for more informat	ion and a list of any other <u>excluded services</u> .)
<ul> <li>Abortion (Except in cases when the life of the mother is endangered)</li> <li>Acupuncture</li> <li>Bariatric surgery</li> <li>Cosmetic surgery</li> <li>Dental care (Adult)</li> </ul>	<ul> <li>Hearing aids</li> <li>Infertility treatment (Not Covered. Note: Coverage is available for diagnosis and services required to correct underlying medical causes of infertility.)</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> <li>Non-emergency care when traveling outside the U.S.</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 <u>plan</u> document.)
• Chiropractic care (Limited to 12 visits per year)	<ul> <li>Private-duty nursing (Limited to 90 visits per year)</li> </ul>	Routine foot care

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 Buckeye Health Plan at 1-877-687-1189 (TTY/TDD 1-877-941-9236); Ohio Department of Insurance, 50 W. Town Street, Third Floor - Suite 300 Columbus, Ohio 43215, Phone No. 1-800-686-1526. 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 <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: Ohio Department of Insurance, 50 W. Town Street, Third Floor - Suite 300 Columbus, Ohio 43215, Phone No. 1-800-686-1526.

## 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 1-877-687-1189 (TTY/TDD 1-877-941-9236). Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-687-1189 (TTY/TDD 1-877-941-9236). Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-877-687-1189 (TTY/TDD 1-877-941-9236). Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' 1-877-687-1189 (TTY/TDD 1-877-941-9236).

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.

<b>Peg is Having a</b> (9 months of in-network pre-nata delivery)	al care and a hospital	Managing Joe's Type 2 (a year of routine in-network care of condition)		Mia's Simple Fi (in-network emergency room vis	
The plan's overall deductible	<u>e</u> \$100	The <u>plan's</u> overall <u>deductible</u>	\$100	The <u>plan's</u> overall <u>deductibl</u>	l <u>e</u> \$100
Specialist copayment	\$25	Specialist copayment	\$25	Specialist copayment	\$25
Hospital (facility) coinsuran	<u>ce</u> 50%	Hospital (facility) <u>coinsurance</u>	50%	Hospital (facility) <u>coinsuran</u>	<u>ce</u> 50%
Other <u>coinsurance</u>	50%	Other <u>coinsurance</u>	50%	Other <u>coinsurance</u>	50%
This EXAMPLE event includes <u>Specialist</u> office visits (prenatal of Childbirth/Delivery Professional Childbirth/Delivery Facility Servio <u>Diagnostic tests</u> (ultrasounds an <u>Specialist</u> visit (anesthesia)	care) Services ces	This EXAMPLE event includes se Primary care physician office visits ( disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose	including	This EXAMPLE event includes Emergency room care (including Diagnostic tests (x-ray) Durable medical equipment (crut Rehabilitation services (physical	n medical supplies) tches)
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800

# In this example, Peg would pay:

Cost Sharin	g
<u>Deductibles</u>	\$100
Copayments	\$20
<u>Coinsurance</u>	\$700
What isn't cove	ered
Limits or exclusions	\$60
The total Peg would pay is	\$880

# In this example, Joe would pay:

· · ·	-	
Cost Sharin	g	
Deductibles	\$100	
Copayments	\$400	
Coinsurance	\$300	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$820	

### In this example, Mia would pay:

· · · · ·	
Cost Sharin	g
<u>Deductibles</u>	\$100
<u>Copayments</u>	\$0
Coinsurance	\$750
What isn't cove	ered
Limits or exclusions	
The total Mia would pay is	\$850



Spanish:	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de Buckeye Health Plan, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-877-687-1189 (TTY 1-877-941-9236).
Chinese:	如果您,或是您正在協助的對象,有關於 Ambetter from Buckeye Health Plan 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 1-877-687-1189 (TTY 1- 877-941-9236)。
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Buckeye Health Plan 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 1-877-687-1189 (TTY 1-877-941-9236) an.
Arabic:	إذا كان لديك أو لدى شخص تساعده أسئلة حول Ambetter from Buckeye Health Plan، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ TTY 1-877-941-9236) 1-877-687-1189).
Pennsylvania Dutch:	Vann du, adda ebbah's du am helfa bisht, ennichi questions hott veyyich Ambetter from Buckeye Health Plan, dann hosht du's recht fa hilf greeya adda may aus finna diveyya in dei shprohch un's kosht nix. Fa shvetza mitt ebbah diveyya, kawl 1-877-687-1189 (TTY 1-877-941-9236).
Russian:	В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter from Buckeye Health Plan вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-877-687-1189 (TTY 1-877-941-9236).
French:	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from Buckeye Health Plan, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-877-687-1189 (TTY 1-877-941-9236).
Vietnamese:	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from Buckeye Health Plan, 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 1-877-687-1189 (TTY 1-877-941-9236).
Cushite:	Yoo sii ykn namaa gargaaraa jirtuu wa'ee Ambetter from Buckeye Health Plan gaaffi qabaatan ta'ee gargaarsaa fi odeeffanoo afaan ketiin kaffaltii alla argachuuf mirgaa qabdaa. Turjumaana wajiin dubadhuu, 1-877-687-1189 irra bilbilli (TTY 1-877-941-9236).
	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from Buckeye Health Plan 에 관해서 질문이
Korean:	있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다.
	그렇게 통역사와 얘기하기 위해서는 1-877-687-1189 (TTY 1-877-941-9236)로 전화하십시오.
Italian:	Se lei, o una persona che lei sta aiutando, avesse domande su Ambetter from Buckeye Health Plan, ha diritto a usufruire gratuitamente di assistenza e informazioni nella sua lingua. Per parlare con un interprete, chiami l'1-877-687-1189 (TTY 1-877-941-9236).
Japanese:	Ambetter from Buckeye Health Plan 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、 1-877-687-1189 (TTY 1-877-941- 9236) までお電話ください。
Dutch:	Als u of iemand die u helpt vragen heeft over Ambetter from Buckeye Health Plan, hebt u recht op gratis hulp en informatie in uw taal. Bel 1-877-687-1189 (TTY 1-877-941-9236) om met een tolk te spreken.
Ukrainian:	В разі виникнення у вас або особи, якій ви допомагаєте, будь-яких запитань щодо програми страхування Ambetter from Buckeye Health Plan ви маєте право отримати безкоштовну допомогу та інформацію на своїй рідній мові. Щоб поговорити з перекладачем, зателефонуйте за номером 1-877-687-1189 (ТТҮ 1-877-941-9236).
Romanian:	Dacă dvs. sau o persoană pe care o asistați are întrebări despre Ambetter from Buckeye Health Plan, aveți dreptul să obțineți asistență și informații în limba dvs. în mod gratuit. Pentru a vorbi cu un interpret, apelați 1-877-687-1189 (TTY 1-877-941-9236).

#### Statement of Non-Discrimination

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

Ambetter from Buckeye Health Plan:

- 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 Buckeye Health Plan at 1-877-687-1189 (TTY 1877-941-9236).

If you believe that Ambetter from Buckeye Health Plan 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: Buckeye Health Plan at the Appeals Unit, 4349 Easton Way, Suite 400, Columbus, OH 43219, 1-877-687-1189 (TTY 1-877-941-9236), Fax 1-866-719-5404. You can file a grievance by mail, fax, or email. If you need help filing a grievance, Ambetter from Buckeye Health Plan 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 <u>https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</u>, 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.