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

Focused Silver: 73% AV Level Silver Plan

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://ambetterofalabama.com/2023-brochures.html, or call [1-800-442-1623 (TTY 711)]. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance</u>

billing, coinsurance, copayment, deductible, provider, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>https://www.healthcare.gov/sbc-</u> glossary or call [1-800-442-1623 (TTY 711)] to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$5,100 individual / \$10,200 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 meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care</u> services, primary care, <u>specialist</u> , and <u>urgent care</u> office visits, children's eye exam and glasses, lab-work, generic and preferred brand drugs are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive</u> <u>services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other deductibles 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> : \$6,300 individual / \$12,600 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 other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See https://ambetterofalabama.com/fin dadoc or call [1-800-442-1623 (TTY 711)] for a list of <u>network</u> providers.	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.

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	Network Provider	ou Will Pay Out-of-Network Provider	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	(You will pay the least) \$35 <u>Copay</u> / visit; <u>deductible</u> does not apply	(You will pay the most) Not covered	Unlimited Virtual Care Visits received from Ambetter Telehealth covered at No Charge, <u>providers</u> covered in full, <u>deductible</u> does not apply.
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	\$85 <u>Copay</u> / visit; <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't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	\$40 <u>Copay</u> / test; <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. Covered No Limit. Other places of service may include Hospital, Emergency Room, or Outpatient Facility. Failure to obtain prior authorization for any service that requires prior authorization will result in a denial of benefits. See your policy for more details.
	Imaging (CT/PET scans, MRIs)	50% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Covered No Limit.
If you need drugs to treat your illness or condition	Generic drugs (Tier 1)	Preferred Generic Retail: \$5 <u>Copay</u> / prescription;	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.

Common		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
More information about prescription drug <u>coverage</u> is available at <u>https://ambetterofalab</u> <u>ama.com/2023formula</u> <u>ry</u> .		deductible does not apply Generic Retail: \$20 <u>Copay</u> / prescription; <u>deductible</u> does not apply		Mail orders are subject to 2.5x retail <u>cost-</u> <u>sharing</u> amount.	
	Preferred brand drugs (Tier 2)	Retail: \$70 <u>Copay</u> / prescription; <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.	
	Non-preferred brand drugs (Tier 3)	Retail: 50% Coinsurance	Not covered	Mail orders are subject to 2.5x retail <u>cost-</u> <u>sharing</u> amount.	
	Specialty drugs (Tier 4)	Retail: 50% <u>Coinsurance</u>	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> .	
	<u>Urgent care</u>	\$50 <u>Copay</u> / visit; <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 Yo	ou Will Pay	Limitations, Exceptions, & Other
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
If you need mental health, behavioral health, or substance	Outpatient services	\$35 <u>Copay</u> / office visit; <u>deductible</u> does not apply; 50% <u>Coinsurance</u> for other outpatient services	Not covered	Prior authorization may be required. Covered No Limit. (Primary Care Provider (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	\$35 <u>Copay</u> / visit; <u>deductible</u> does not apply	Prior authorization not require within the standard timeframe regulation, but may be require services. <u>Cost-sharing</u> does n	
	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% <u>Coinsura</u>	50% <u>Coinsurance</u>	Not covered	services. 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. Covered No Limit.
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. Limited to 30 visits per year (combined for Outpatient Physical, Occupational, Pulmonary, Cardiac and Speech Therapy). Note: This visit limit does not apply when treatment is provided for a mental health/substance use disorder diagnosis. Inpatient: Prior authorization may

Common		What Yo	ou Will Pay	Limitations, Exceptions, & Other
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
				be required. Limited to 100 days per year (combined for Speech, Occupational, Pulmonary, Cardiac and Physical Therapy.) Note: This visit limit does not apply when treatment is 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. Limited to 30 visits per year (combined for Outpatient Physical, Occupational, Pulmonary, Cardiac and Speech Therapy). Note: This visit limit does not apply when treatment is provided for a mental health/substance use disorder diagnosis. Inpatient: Prior authorization may be required. Limited to 100 days per year (combined for Speech, Occupational, Pulmonary, Cardiac and Physical Therapy.) Note: This visit limit does not apply when treatment is provided for a mental health/substance use disorder diagnosis.
	Skilled nursing care	50% Coinsurance	Not covered	Prior authorization may be required. Limited to 100 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 covered as part of hospice services only.
If your child needs	Children's eye exam	No charge; <u>deductible</u> does not apply	Not covered	Limited to 1 visit per year.
dental or eye care	r eye care Children's glasses does not	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:

 Abortion (Except in cases of rape, incest, or when the life of the mother is endangered) Acupuncture Bariatric surgery Cosmetic surgery Dental care (Adult) 	 Hearing aids Infertility treatment (Note: Coverage is available for diagnosis and services required to correct underlying medical causes of infertility.) Long-Term Care (Long Term Acute Care is a covered benefit. Long Term Nursing Care/ Custodial Care is not a covered benefit.) 	 Non-emergency care when traveling outside the U.S. Private-duty nursing Routine eye care (Adult) Weight loss programs
 Other Covered Services (Limitations may apply to Chiropractic care (Limited to 15 visits per year.) 	 these services. This isn't a complete list. Please see Routine foot care 	your <u>plan</u> document.)

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 of Alabama at [1-800-442-1623 (TTY 711)]; Alabama Department of Insurance, 201 Monroe St # 502, Montgomery, AL 36104; Phone: 334-269-3550; Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272); or Office of Personnel Management Multi-State Plan Program at https://www.opm.gov/healthcare-insurance/multi-state-plan-program/external-review/. 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: Alabama Department of Insurance, 201 Monroe St # 502, Montgomery, AL 36104; Phone: 334-269-3550

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 [1-800-442-1623 (TTY 711)].

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa [1-800-442-1623 (TTY 711)]. Chinese (中文): 如果需要中文的帮助,请拨打这个号码 [1-800-442-1623 (TTY 711)]. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' [1-800-442-1623 (TTY 711)].

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 <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a (9 months of in-network pro a hospital del	e-natal care and	
The plan's overall deductib	<u>le</u> \$5,100	
Specialist copayment	\$85	
Hospital (facility) coinsurar	<u>ice</u> 50%	
Other <u>coinsurance</u>	50%	
This EXAMPLE event includes services like: <u>Specialist</u> office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood work) <u>Specialist</u> visit (anesthesia)		
Total Example Cost	\$12,700	

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In	this	example.	Pea	would	pav:

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Cost Sharing		
<u>Deductibles</u>	\$5,100	
<u>Copayments</u>	\$500	
Coinsurance	\$700	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$6,360	

Managing Joe's Type (a year of routine in-networ controlled cond	k care of a well-
The plan's overall deductib	<u>le</u> \$5,10
Specialist copayment	\$8
Hospital (facility) coinsurar	<u>ice</u> 50%
Other coinsurance	
This EXAMPLE event includes <u>Primary care physician</u> office vis disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glu	sits (including
Total Example Cost	\$5,60

In this example, Joe would pay:

Cost Sharing		
<u>Deductibles</u>	\$800	
<u>Copayments</u>	\$1,600	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$2,420	

Mia's Simple Fracture

	follow up care)	anu
	The <u>plan's</u> overall <u>deductible</u>	\$5,100
;	Specialist copayment	\$85
)	Hospital (facility) <u>coinsurance</u>	50%
)	Other <u>coinsurance</u>	50%
	This EXAMPLE event includes services	like:
	Emergency room care (including medical s	supplies)
	Diagnostic tests (x-ray)	
	Durable medical equipment (crutches)	
	Rehabilitation services (physical therapy)	

Total Example Cost	\$2,800
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In this example, Mia would pay:

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



Spanish:	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter of Alabama, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-800-442-1623 (TTY 711).
Chinese:	如果您,或是您正在協助的對象,有關於 Ambetter of Alabama 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 1-800-442-1623 (TTY 711)。
Korean:	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter of Alabama 에 관해서 질문이 있다면 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-800-442-1623 (TTY 711) 번으로 전화하십시오.
Vietnamese:	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter of Alabama, 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 1-800-442-1623 (TTY 711).
Arabic:	إذا كان لديك أو لدى شخص تساعده أسئلة حولAmbetter of Alabama ، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ 1623-442-1011 (TTY 711).
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter of Alabama 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 1-800-442-1623 (TTY 711) an.
French:	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter of Alabama, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-800-442-1623 (TTY 711).
Gujarati:	જો તમને, અથવા તમે કોઇની મદદ કરી રહ્યાં હોવ તેમને, Ambetter of Alabama વિશે કોઈ પ્રશ્નો હોય તો, તમને કોઈ ખર્ચ વિના તમારી ભાષામાં મદદ અને માહિતી પ્રાપ્ત કરવાનો અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, 1-800-442-1623 (TTY 711) ઉપર કૉલ કરો.
Tagalog:	Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter of Alabama, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika nang walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-800-442-1623 (TTY 711).
Hindi:	आप या जिसकी आप मदद कर रहे हैं उनके, Ambetter of Alabama 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 1-800-442-1623 (TTY 711) पर कॉल करें।
Laotian:	ຖ້າທ່ານ ຫຼືຄົນທີ່ທ່ານກຳລັງຊ່ວຍເຫຼືອ ມີຄຳຖາມກ່ຽວກັບ Ambetter of Alabama, ທ່ານມືສິດທີ່ຈະໄດ້ຮັບການຊ່ວຍເຫຼືອແລະຂໍ້ມູນຂ່າວສານທີ່ເປັນພາສາຂອງທ່ານ ໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ. ເພື່ອຈະເວົ້າກັບນາຍພາສາ ໃຫ້ໂທຫາ 1-800-442-1623 (TTY 711).
Russian:	В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter of Alabama вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-800-442-1623 (TTY 711).
Portuguese:	Se você ou alguém que estiver a ajudar tiver dúvidas sobre a Ambetter of Alabama, tem o direito de obter ajuda e informações no seu idioma gratuitamente. Para falar com um intérprete, ligue para 1-800-442-1623 (TTY 711).
Turkish:	Yardım etmekte olduğunuz kişinin veya sizin Ambetter of Alabama hakkında sorularınız olursa, kendi dilinizde ücretsiz olarak bilgi ve yardım alma hakkına sahipsiniz. Bir tercümanla konuşmak için şu numarayı arayınız: 1-800-442-1623 (TTY 711).
Japanese:	Ambetter of Alabama 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、1-800-442-1623 (TTY 711) までお電話ください。

Statement of Non-Discrimination

Ambetter of Alabama complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Ambetter of Alabama does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Ambetter of Alabama:

- 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 of Alabama at 1-800-442-1623 (TTY 711)

If you believe that Ambetter of Alabama 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 of Alabama, Grievance & Appeals Department, PO Box 10341 Van Nuys, CA 91410. 1-800-442-1623 (TTY 711), Fax 1-833-886-7956. You can file a grievance by mail, fax, or email. If you need help filing a grievance, Ambetter of Alabama 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.