**Ambetter of Alabama** 

# **Everyday Bronze + Vision + Adult Dental: Expanded Bronze Off Exchange 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 <a href="https://ambetterofalabama.com/2023-brochures.html">https://ambetterofalabama.com/2023-brochures.html</a>, or call [1-800-442-1623 (TTY 711)]. For general definitions of common terms, such as <a href="allowed amount">allowed amount</a>, <a href="balance">balance</a> <a href="balance">billing</a>, <a href="coinsurance">coinsurance</a>, <a href="coinsurance">copayment</a>, <a href="deductible">deductible</a>, <a href="provider">provider</a>, or other <a href="underlined">underlined</a> 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 [1-800-442-1623 (TTY 711)] to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$8,300 individual / \$16,600 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 deductible?	Yes. Preventive care services, primary care, specialist, and urgent care office visits, children's eye exam and glasses, lab-work, and generic drugs are covered before you meet your deductible.	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 services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For <u>network providers</u> : \$8,700 individual / \$17,400 family. Not applicable for <u>out-of-network 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 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 <u>network provider</u> ?	Yes. See <a href="https://ambetterofalabama.com/findadoc">https://ambetterofalabama.com/findadoc</a> dadoc or call [1-800-442-1623 (TTY 711)] for a list of <a href="network">network</a> 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 billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a 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		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 visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$40 Copay / visit; deductible does not apply	Not covered	Unlimited Virtual Care Visits received from Ambetter Telehealth covered at No Charge, providers covered in full, deductible does not apply.	
	Specialist visit	\$90 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Covered No Limit.	
	Preventive care/screening/ immunization	No charge; deductible does not apply	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)	\$50 Copay / test; deductible does not apply for laboratory & professional services  50% Coinsurance for x- ray & diagnostic imaging  50% 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. 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% Coinsurance	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 Copay / prescription; deductible does not apply	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 2.5x retail cost-sharing amount.	

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 coverage is available at https://ambetterofalab		Generic Retail: \$30 Copay / prescription; deductible does not apply			
ama.com/2023formula	Preferred brand drugs (Tier 2)	Retail: 50% Coinsurance	Not covered	Prior authorization may be required.	
<u>ry</u> .	Non-preferred brand drugs (Tier 3)	Retail: 50% Coinsurance	Not covered	Prescription drugs are provided up to 30 days retail and up to 90 days through mail order.  Mail orders are subject to 2.5x retail cost-sharing amount.	
	Specialty drugs (Tier 4)	Retail: 50% Coinsurance	Not covered	Prior authorization may be required.  Prescription drugs 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 <a href="mailto:network">network</a> ground/water ambulance <a href="mailto:provider">provider</a> , you may be subject to <a href="mailto:balance">balance</a> <a href="mailto:billing">billing</a> .	
	Urgent care	\$50 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Covered No Limit.	
If 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.	
	Outpatient services	\$40 <u>Copay</u> / office visit; <u>deductible</u> does not apply; 50% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Covered No Limit. (Primary Care Provider (PCP) and	

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		for other outpatient services		other practitioner visits do not require prior authorization).
health, or substance abuse services	Inpatient services	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.
If you are pregnant	Office visits	\$40 <u>Copay</u> / visit; <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. 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).
	Childbirth/delivery professional services	50% Coinsurance	Not covered	Prior authorization may be required. Cost- sharing does not apply for preventive
	Childbirth/delivery facility services	50% Coinsurance	Not covered	services. Depending on the type of services, copayment, coinsurance or deductible 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% Coinsurance Inpatient: 50% Coinsurance	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.)

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
				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

#### **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 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 these services. This isn't a complete list. Please see your plan document.)

- Chiropractic care (Limited to 15 visits per year.)
- 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 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 <a href="https://www.opm.gov/healthcare-insurance/multi-state-plan-program/external-review/">https://www.opm.gov/healthcare-insurance/multi-state-plan-program/external-review/</a>. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="health Insurance Marketplace">Health Insurance Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="https://www.HealthCare.gov">www.HealthCare.gov</a> 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, kwiijigo 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.

#### **About these Coverage Examples:**



**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 Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$8,300
■ Specialist copayment	\$90
■ Hospital (facility) coinsurance	50%
■ Other coinsurance	50%

#### This EXAMPLE event includes services like:

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

Total Example Cost	\$12,700
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## In this example, Peg would pay:

Cost Sharing			
<u>Deductibles</u>	\$8,100		
Copayments	\$600		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions	\$60		
The total Peg would pay is	\$8,760		

# Managing Joe's Type 2 Diabetes

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

■ The <u>plan's</u> overall <u>deductible</u>	\$8,300
■ Specialist copayment	\$90
■ Hospital (facility) coinsurance	50%
Other coinsurance	50%

#### This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600
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### In this example, Joe would pay:

Cost Sharing		
<u>Deductibles</u>	\$3,900	
Copayments	\$800	
Coinsurance	\$0	
What isn't cover	ered	
Limits or exclusions	\$20	
The total Joe would pay is	\$4,720	

## **Mia's Simple Fracture**

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

■ The <u>plan's</u> overall <u>deductible</u>	\$8,300
■ Specialist copayment	\$90
■ Hospital (facility) coinsurance	50%
■ Other coinsurance	50%

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic tests (x-ray)

<u>Durable medical equipment</u> (crutches) Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
Total Example Gost	<b>Ψ</b> Ζ,000

## 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
What isn't cover Limits or exclusions	ered



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 1623-442-800-1 (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, ທ່ານມີສິດທີ່ຈະໄດ້ຮັບການຊ່ວຍເຫຼືອແລະຂໍ້ມູນຂ່າວສານທີ່ເປັນພາສາຂອງທ່ານ 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 (ТТҮ 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。
Japanese:	

#### 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 filling 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 Complaint Portal, available at <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, 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 <a href="http://www.hhs.gov/ocr/office/file/index.html">http://www.hhs.gov/ocr/office/file/index.html</a>.