



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

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

<https://ambettermeridian.com/2023-brochures.html>, or call 1-833-993-2426 (TTY/TDD Relay 711). 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 1-833-993-2426 (TTY/TDD Relay 711) to request a copy.

| Important Questions                                                             | Answers                                                                                                                                                                                                                                                                             | Why This Matters:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| What is the overall <a href="#">deductible</a> ?                                | \$950 individual / \$1,900 family.                                                                                                                                                                                                                                                  | Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .                                                                                                                                                                                                            |
| Are there services covered before you meet your <a href="#">deductible</a> ?    | Yes. <a href="#">Preventive care</a> services, primary care, <a href="#">specialist</a> , and <a href="#">urgent care</a> office visits, children's eye exam and glasses, lab-work, generic and preferred brand drugs are covered before you meet your <a href="#">deductible</a> . | This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .                                                                       |
| Are there other <a href="#">deductibles</a> for specific services?              | No.                                                                                                                                                                                                                                                                                 | You don't have to meet <a href="#">deductibles</a> for specific services.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ? | For <a href="#">network providers</a> : \$8,700 individual / \$17,400 family. Not applicable for <a href="#">out-of-network providers</a> .                                                                                                                                         | The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.                                                                                                                                                                                                                                                                                                                                                             |
| What is not included in the <a href="#">out-of-pocket limit</a> ?               | <a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.                                                                                                                                                        | Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Will you pay less if you use a <a href="#">network provider</a> ?               | Yes. See <a href="https://ambettermeridian.com/findadoc">https://ambettermeridian.com/findadoc</a> or call 1-833-993-2426 (TTY/TDD Relay 711) for a list of <a href="#">network providers</a> .                                                                                     | This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services. |
| Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?    | Yes.                                                                                                                                                                                                                                                                                | This <a href="#">plan</a> will pay some or all of the costs to see a <a href="#">specialist</a> for covered services but only if you have a <a href="#">referral</a> before you see the <a href="#">specialist</a> .                                                                                                                                                                                                                                                                                                                                                                                                                                                      |



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

| Common Medical Event                                                   | Services You May Need                                  | What You Will Pay                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                    | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                                                                                             |
|------------------------------------------------------------------------|--------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                        |                                                        | Network Provider<br>(You will pay the least)                                                                                                                                                                                                                                                                                                                                                                                                  | Out-of-Network Provider<br>(You will pay the most) |                                                                                                                                                                                                                                                                                                                    |
| If you visit a health care <a href="#">provider's office or clinic</a> | Primary care visit to treat an injury or illness       | \$20 <a href="#">Copay</a> / visit; <a href="#">deductible</a> does not apply<br><br>Ambetter Primary Care Virtual Visit: No charge; <a href="#">deductible</a> does not apply                                                                                                                                                                                                                                                                | Not covered                                        | Unlimited Primary Care Virtual Visits received from Ambetter Telehealth covered at No Charge, <a href="#">providers</a> covered in full, <a href="#">deductible</a> does not apply. Primary Care Virtual Visits are only available for adult members (18 years of age and older).                                  |
|                                                                        | <a href="#">Specialist</a> visit                       | \$45 <a href="#">Copay</a> / visit; <a href="#">deductible</a> does not apply                                                                                                                                                                                                                                                                                                                                                                 | Not covered                                        | Covered No Limit.                                                                                                                                                                                                                                                                                                  |
|                                                                        | <a href="#">Preventive care/screening/immunization</a> | No charge; <a href="#">deductible</a> does not apply                                                                                                                                                                                                                                                                                                                                                                                          | Not covered                                        | You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.                                                                                                                          |
| If you have a test                                                     | <a href="#">Diagnostic test</a> (x-ray, blood work)    | \$20 <a href="#">Copay</a> / test; <a href="#">deductible</a> does not apply for laboratory & professional services<br><br>No charge; <a href="#">deductible</a> does not apply for lab or blood work at Preferred Laboratories<br><br>25% <a href="#">Coinsurance</a> for x-ray & diagnostic imaging<br><br>25% <a href="#">Coinsurance</a> 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.<br><br>Failure to obtain prior authorization for any service that requires prior authorization will result in a denial of benefits. See your policy for more details. |

| Common Medical Event                                                                                                                                                                                                                                                                            | Services You May Need                            | What You Will Pay                                                                                                                                                                                                         |                                                    | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                                                                                                         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                                                                                                                 |                                                  | Network Provider<br>(You will pay the least)                                                                                                                                                                              | Out-of-Network Provider<br>(You will pay the most) |                                                                                                                                                                                                                                                                                                                                |
|                                                                                                                                                                                                                                                                                                 | Imaging (CT/PET scans, MRIs)                     | 25% <a href="#">Coinsurance</a>                                                                                                                                                                                           | Not covered                                        | Prior authorization may be required. Covered No Limit.                                                                                                                                                                                                                                                                         |
| <b>If you need drugs to treat your illness or condition</b><br>More information about <a href="https://ambettermeridian.com/2023formulary">prescription drug coverage</a> is available at <a href="https://ambettermeridian.com/2023formulary">https://ambettermeridian.com/2023formulary</a> . | Generic drugs (Tier 1)                           | Preferred Generic Retail: \$5 <a href="#">Copay</a> / prescription; <a href="#">deductible</a> does not apply<br><br>Generic Retail: \$15 <a href="#">Copay</a> / prescription; <a href="#">deductible</a> does not apply | Not covered                                        | Prior authorization may be required. <a href="#">Prescription drugs</a> are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 2.5x retail <a href="#">cost-sharing</a> amount.                                                                                                    |
|                                                                                                                                                                                                                                                                                                 | Preferred brand drugs (Tier 2)                   | Retail: \$50 <a href="#">Copay</a> / prescription; <a href="#">deductible</a> does not apply                                                                                                                              | Not covered                                        | Prior authorization may be required. <a href="#">Prescription drugs</a> are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 2.5x retail <a href="#">cost-sharing</a> amount.                                                                                                    |
|                                                                                                                                                                                                                                                                                                 | Non-preferred brand drugs (Tier 3)               | Retail: 25% <a href="#">Coinsurance</a>                                                                                                                                                                                   | Not covered                                        |                                                                                                                                                                                                                                                                                                                                |
|                                                                                                                                                                                                                                                                                                 | <a href="#">Specialty drugs</a> (Tier 4)         | Retail: 25% <a href="#">Coinsurance</a>                                                                                                                                                                                   | Not covered                                        | Prior authorization may be required. <a href="#">Prescription drugs</a> are provided up to 30 days retail and up to 30 days through mail order.                                                                                                                                                                                |
| <b>If you have outpatient surgery</b>                                                                                                                                                                                                                                                           | Facility fee (e.g., ambulatory surgery center)   | 25% <a href="#">Coinsurance</a>                                                                                                                                                                                           | Not covered                                        | Prior authorization may be required. Covered No Limit.                                                                                                                                                                                                                                                                         |
|                                                                                                                                                                                                                                                                                                 | Physician/surgeon fees                           | 25% <a href="#">Coinsurance</a>                                                                                                                                                                                           | Not covered                                        | Prior authorization may be required. Covered No Limit.                                                                                                                                                                                                                                                                         |
| <b>If you need immediate medical attention</b>                                                                                                                                                                                                                                                  | <a href="#">Emergency room care</a>              | 25% <a href="#">Coinsurance</a>                                                                                                                                                                                           | 25% <a href="#">Coinsurance</a>                    | Covered No Limit.                                                                                                                                                                                                                                                                                                              |
|                                                                                                                                                                                                                                                                                                 | <a href="#">Emergency medical transportation</a> | 25% <a href="#">Coinsurance</a>                                                                                                                                                                                           | 25% <a href="#">Coinsurance</a>                    | 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="#">network</a> ground/water ambulance <a href="#">provider</a> , you may be subject to <a href="#">balance billing</a> . |
|                                                                                                                                                                                                                                                                                                 | <a href="#">Urgent care</a>                      | \$30 <a href="#">Copay</a> / visit; <a href="#">deductible</a> does not apply                                                                                                                                             | Not covered                                        | Covered No Limit.                                                                                                                                                                                                                                                                                                              |

| Common Medical Event                                                      | Services You May Need                     | What You Will Pay                                                                                                                                                               |                                                    | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|---------------------------------------------------------------------------|-------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                           |                                           | Network Provider<br>(You will pay the least)                                                                                                                                    | Out-of-Network Provider<br>(You will pay the most) |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|                                                                           |                                           | Ambetter Virtual Care Visit:<br>No charge; <a href="#">deductible</a> does not apply                                                                                            |                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| If you have a hospital stay                                               | Facility fee (e.g., hospital room)        | 25% <a href="#">Coinsurance</a>                                                                                                                                                 | Not covered                                        | Prior authorization may be required. Covered No Limit.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|                                                                           | Physician/surgeon fees                    | 25% <a href="#">Coinsurance</a>                                                                                                                                                 | Not covered                                        | Prior authorization may be required. Covered No Limit.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services                       | No charge; <a href="#">deductible</a> does not apply<br><br>Ambetter Virtual Visit: No charge; <a href="#">deductible</a> does not apply<br><br>25% <a href="#">Coinsurance</a> | Not covered                                        | Prior authorization may be required. Covered No Limit. ( <a href="#">Primary Care Provider</a> (PCP) and other practitioner visits do not require prior authorization).                                                                                                                                                                                                                                                                                                                                                                       |
|                                                                           | Inpatient services                        | 25% <a href="#">Coinsurance</a>                                                                                                                                                 | Not covered                                        | Prior authorization may be required. Covered No Limit.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| If you are pregnant                                                       | Office visits                             | \$20 <a href="#">Copay</a> / visit; <a href="#">deductible</a> 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. <a href="#">Cost-sharing</a> does not apply for <a href="#">preventive services</a> , such as routine pre-natal and post-natal <a href="#">screenings</a> . Depending on the type of services, <a href="#">coinsurance</a> , <a href="#">deductible</a> or <a href="#">copayment</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). |
|                                                                           | Childbirth/delivery professional services | 25% <a href="#">Coinsurance</a>                                                                                                                                                 | Not covered                                        | Prior authorization may be required. <a href="#">Cost-sharing</a> does not apply for <a href="#">preventive services</a> . Depending on the type of services, <a href="#">copayment</a> , <a href="#">coinsurance</a> or <a href="#">deductible</a> may apply.                                                                                                                                                                                                                                                                                |
|                                                                           | Childbirth/delivery facility services     | 25% <a href="#">Coinsurance</a>                                                                                                                                                 | Not covered                                        | Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|                                                                           | <a href="#">Home health care</a>          | 25% <a href="#">Coinsurance</a>                                                                                                                                                 | Not covered                                        | Prior authorization may be required. Covered No Limit.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

| Common Medical Event                                                  | Services You May Need                     | What You Will Pay                                                                         |                                                    | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------------------------------------|-------------------------------------------|-------------------------------------------------------------------------------------------|----------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                       |                                           | Network Provider<br>(You will pay the least)                                              | Out-of-Network Provider<br>(You will pay the most) |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>If you need help recovering or have other special health needs</b> | <a href="#">Rehabilitation services</a>   | Outpatient: 25% <a href="#">Coinsurance</a><br>Inpatient: 25% <a href="#">Coinsurance</a> | Not covered                                        | Outpatient:<br>Prior authorization may be required. Outpatient rehabilitation is limited to the following: 30 combined visits per year for physical therapy and occupational therapy (combined with chiropractic care), 30 visits per year for speech therapy and 30 visits per year for pulmonary therapy. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis.<br>Inpatient:<br>Prior authorization may be required. Covered No Limit.   |
|                                                                       | <a href="#">Habilitation services</a>     | Outpatient: 25% <a href="#">Coinsurance</a><br>Inpatient: 25% <a href="#">Coinsurance</a> | Not covered                                        | Outpatient: Prior authorization may be required. Habilitation Outpatient services is limited to the following: 30 combined visits per year for physical therapy and occupational therapy (combined with chiropractic care), 30 visits per year for speech therapy, and 30 visits per year for pulmonary therapy. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis.<br>Inpatient: Prior authorization may be required. Covered No Limit. |
|                                                                       | <a href="#">Skilled nursing care</a>      | 25% <a href="#">Coinsurance</a>                                                           | Not covered                                        | Prior authorization may be required. Limited to 45 days per year.                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                                                                       | <a href="#">Durable medical equipment</a> | 25% <a href="#">Coinsurance</a>                                                           | Not covered                                        | Prior authorization may be required. Covered No Limit.                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                                                                       | <a href="#">Hospice services</a>          | 25% <a href="#">Coinsurance</a>                                                           | Not covered                                        | Prior authorization may be required. Covered No Limit. Respite Care covered as part of <a href="#">hospice services</a> only.                                                                                                                                                                                                                                                                                                                                                       |
| <b>If your child needs dental or eye care</b>                         | Children's eye exam                       | No charge; <a href="#">deductible</a> does not apply                                      | Not covered                                        | Limited to 1 visit per year.                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|                                                                       | Children's glasses                        | No charge; <a href="#">deductible</a> 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 (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- |                                                                        |                                                                                                                                |                                                      |
|------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|
| • Abortion (Except in cases when the life of the mother is endangered) | • Dental care (Adult)                                                                                                          | • Non-emergency care when traveling outside the U.S. |
| • Acupuncture                                                          | • Hearing aids                                                                                                                 | • Private-duty nursing                               |
| • Cosmetic surgery                                                     | • Long-Term Care (Long Term Acute Care is a covered benefit. Long Term Nursing Care/ Custodial Care is not a covered benefit.) | • Routine eye care (Adult)                           |

#### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- |                                                                                                                                           |                                                                                                                                                       |                        |
|-------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| • Bariatric surgery (Limited to 1 surgery per lifetime.)                                                                                  | • Infertility treatment (Coverage is provided for diagnostic, counseling, and planning services for treatment of an underlying cause of infertility.) | • Weight loss programs |
| • Chiropractic care (Limited to 30 combined visits per year (combined for occupational therapy, physical therapy and chiropractic care).) | • 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 Meridian at 1-833-993-2426 (TTY/TDD Relay 711); Department of Insurance and Financial Services, 530 W. Allegan Street, 7th Floor, Lansing, MI 48933, Phone No. 1-877-999-6442; Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272); Michigan Health Options at 1-877-527-9431; 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](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: Department of Insurance and Financial Services, 530 W. Allegan Street, 7th Floor, Lansing, MI 48933, Phone No. 1-877-999-6442. Additionally, a consumer assistance program can help you file your appeal. Contact

**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 1-833-993-2426 (TTY/TDD Relay 711).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-993-2426 (TTY/TDD Relay 711).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-833-993-2426 (TTY/TDD Relay 711).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-833-993-2426 (TTY/TDD Relay 711).

*To see examples of how this [plan](#) 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 [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 Baby

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

|                                                                 |       |
|-----------------------------------------------------------------|-------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$950 |
| ■ <a href="#">Specialist copayment</a>                          | \$45  |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 25%   |
| ■ Other <a href="#">coinsurance</a>                             | 25%   |

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*)

|                           |                 |
|---------------------------|-----------------|
| <b>Total Example Cost</b> | <b>\$12,700</b> |
|---------------------------|-----------------|

In this example, Peg would pay:

| Cost Sharing                      |                |
|-----------------------------------|----------------|
| <a href="#">Deductibles</a>       | \$950          |
| <a href="#">Copayments</a>        | \$300          |
| <a href="#">Coinsurance</a>       | \$2,000        |
| What isn't covered                |                |
| Limits or exclusions              | \$60           |
| <b>The total Peg would pay is</b> | <b>\$3,310</b> |

### Managing Joe's Type 2 Diabetes

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

|                                                                 |       |
|-----------------------------------------------------------------|-------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$950 |
| ■ <a href="#">Specialist copayment</a>                          | \$45  |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 25%   |
| ■ Other <a href="#">coinsurance</a>                             | 25%   |

This EXAMPLE event includes services like:

[Primary care physician](#) office visits (*including disease education*)  
[Diagnostic tests](#) (*blood work*)  
[Prescription drugs](#)  
[Durable medical equipment](#) (*glucose meter*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$5,600</b> |
|---------------------------|----------------|

In this example, Joe would pay:

| Cost Sharing                      |                |
|-----------------------------------|----------------|
| <a href="#">Deductibles</a>       | \$800          |
| <a href="#">Copayments</a>        | \$1,100        |
| <a href="#">Coinsurance</a>       | \$0            |
| What isn't covered                |                |
| Limits or exclusions              | \$20           |
| <b>The total Joe would pay is</b> | <b>\$1,920</b> |

### Mia's Simple Fracture

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

|                                                                 |       |
|-----------------------------------------------------------------|-------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$950 |
| ■ <a href="#">Specialist copayment</a>                          | \$45  |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 25%   |
| ■ Other <a href="#">coinsurance</a>                             | 25%   |

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)  
[Diagnostic tests](#) (*x-ray*)  
[Durable medical equipment](#) (*crutches*)  
[Rehabilitation services](#) (*physical therapy*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$2,800</b> |
|---------------------------|----------------|

In this example, Mia would pay:

| Cost Sharing                      |                |
|-----------------------------------|----------------|
| <a href="#">Deductibles</a>       | \$950          |
| <a href="#">Copayments</a>        | \$100          |
| <a href="#">Coinsurance</a>       | \$400          |
| What isn't covered                |                |
| Limits or exclusions              | \$0            |
| <b>The total Mia would pay is</b> | <b>\$1,450</b> |



|                        |                                                                                                                                                                                                                                                                                                          |
|------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Spanish:</b>        | Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de Meridian, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-833-933-2426 (TTY Relay 711).                                                            |
| <b>Arabic:</b>         | 1-833-933-2426 (TTY Relay 711) إذا كان لديك أو لدى شخص تساعد أسئلة حول Ambetter from Meridian ، لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم ات                                                                                                          |
| <b>Chinese:</b>        | 如果您，或是您正在協助的對象，有關於 Ambetter from Meridian 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 1-833-933-2426 (TTY Relay 711)。                                                                                                                                                                                      |
| <b>Syriac:</b>         | ان اتلوخن خورنه مبقرى المساعدة يمصيوتون متلفلتن الدوا مشى Ambetter from Meridian يمصيوت مبقيوتن المساعدة.. وخني لا شقلخ زوزة منوخن .<br>ان اتلوخون بارا الأني مندي .وان مترجم رقم تلفون 1-833-933-2426 (TTY Relay 711)                                                                                   |
| <b>Vietnamese :</b>    | Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from Meridian, 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 1-833-933-2426 (TTY Relay 711).                                                    |
| <b>Albanian:</b>       | Nëse ju, apo dikush që ju po ndihmoni, ka pyetje në lidhje me Ambetter from Meridian, ju keni të drejtë të merrni ndihmë dhe informacion në gjuhën tuaj pa asnjë kosto. Për të folur me anë të një përkthyesi, telefononi 1-833-933-2426 (TTY Relay 711).                                                |
| <b>Korean:</b>         | 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from Meridian 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-833-933-2426 (TTY Relay 711) 로 전화하십시오.                                                                                                                             |
| <b>Bengali:</b>        | যদি আপনার, বা আপনি সাহায্য করছেন এমন কোন ব্যক্তির Ambetter from Meridian নিয়ে কোন প্রশ্ন থাকে, তাহলে আপনার বিনামূল্যে সাহায্য পাবার ও আপনার ভাষায় সে ব্যাপারে তথ্য প্রাপ্তির অধিকার রয়েছে। একজন দোভাষীর সঙ্গে কথা বলার জন্য 1-833-933-2426 (TTY Relay 711) নম্বরে কল করুন।                            |
| <b>Polish:</b>         | Jeżeli ty lub osoba, której pomagasz, macie pytania na temat planów oferowanych za pośrednictwem Ambetter from Meridian, macie prawo poprosić o bezpłatną pomoc i informacje w języku ojczystym. Aby skorzystać z pomocy tłumacza, zadzwoń pod numer 1-833-933-2426 (TTY Relay 711).                     |
| <b>German:</b>         | Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Meridian Health 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 1-833-933-2426 (TTY Relay 711) an.                            |
| <b>Italian:</b>        | Se lei, o una persona che lei sta aiutando, avesse domande su Ambetter from Meridian, ha diritto a usufruire gratuitamente di assistenza e informazioni nella sua lingua. Per parlare con un interprete, chiami l'1-833-933-2426 (TTY Relay 711).                                                        |
| <b>Japanese:</b>       | Ambetter from Meridian 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、1-833-933-2426 (TTY Relay 711) までお電話ください。                                                                                                                                                                         |
| <b>Russian:</b>        | В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter from Meridian вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-833-933-2426 (TTY Relay 711). |
| <b>Serbo Croatian:</b> | Ako Vi, ili neko kome pomažete, imate pitanja u vezi Ambetter from Meridian, imate pravo na besplatnu pomoć i informaciju na sopstvenom jeziku. Ukoliko želite da pričate sa prevodiocem, pozovite broj 1-833-933-2426 (TTY Relay 711).                                                                  |
| <b>Tagalog:</b>        | Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter from Meridian, may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-833-933-2426 (TTY Relay 711).                                     |

### Statement of Non-Discrimination

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

Ambetter from Meridian:

- 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 Meridian at 1-833-993-2426 (TTY Relay 711).

If you believe that Ambetter from Meridian 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 Meridian, Attn: Appeals and Grievances, PO Box 10341 Van Nuys CA, 91410, 1-833-993- 2426 (TTY Relay 711), Fax 1-833-886-7956. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Ambetter from Meridian 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>.