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 <a href="https://ambetter.louisianahealthconnect.com/2023-brochures.html">https://ambetter.louisianahealthconnect.com/2023-brochures.html</a>, or call 1-833-635-0450 (TTY 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 <a href="https://www.healthcare.gov/sbc-glossary">https://www.healthcare.gov/sbc-glossary</a> or call 1-833-635-0450 (TTY 711) to request a copy.

| Important Questions   | Answers  | Why This Matters:   |
|---|--|---|
| What is the overall<br>deductible?  | \$0 individual / \$0 family  | See the Common Medical Events chart below for your costs for services this plan covers.   |
| Are there services<br>covered before you meet<br>your <u>deductible</u> ? | Yes.   | This plan covers items and services even if you haven't yet met the deductible amount.  |
| Are there other<br><u>deductibles</u> for specific<br>services?           | No.  | You don't have to meet <u>deductibles</u> for specific services.  |
| What is the <u>out-of-pocket</u><br>limit for this <u>plan</u> ?          | Not Applicable.  | This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.  |
| What is not included in the <u>out-of-pocket limit</u> ?                  | Not Applicable.  | This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.  |
| Will you pay less if you<br>use a <u>network provider</u> ?               | Yes. See<br>https://ambetter.louisianahea<br>lthconnect.com/findadoc or<br>call 1-833-635-0450 (TTY<br>711) for a list of <u>network</u><br>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 <u>referral</u> to see a <u>specialist</u> ?                | No.  | You can see the <u>specialist</u> you choose without a <u>referral</u> .  |

|  |  | What You Will Pay  |  |  |  |
|--|--|--|--|--|--|
| Common<br>Medical Event                                    | Services You May Need                            | Indian Health Care<br>Provider (IHCP) &<br>Non-IHCP In-Network<br>Provider<br>(You will pay the<br>least)  | Non-IHCP Out-Of-<br>Network Provider<br>(You will pay the<br>most) | Limitations, Exceptions, & Other Important<br>Information  |  |
|  | Primary care visit to treat an injury or illness | No charge  | Not covered  | Unlimited Virtual Care Visits received from Ambetter Telehealth covered at No Charge, providers covered in full.   |  |
| lf you visit a health                                      | Specialist visit                                 | No charge  | Not covered  | Covered No Limit.  |  |
| care <u>provider's</u> office<br>or clinic                 | Preventive care/screening/<br>immunization       | No charge  | 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.  |  |
| lf you have a test   | <u>Diagnostic test</u> (x-ray, blood<br>work)    | No charge for<br>laboratory &<br>professional services<br>No charge for x-ray &<br>diagnostic imaging<br>No charge for<br>laboratory &<br>professional services<br>and x-ray & diagnostic<br>imaging at other<br>places of service | Not covered  | Prior authorization may be required. Covered No Limit.<br>Other places of service may include Hospital,<br>Emergency Room, or Outpatient Facility.<br>Failure to obtain prior authorization for any service that<br>requires prior authorization will result in a denial of<br>benefits. See your policy for more details. |  |
|  | Imaging (CT/PET scans, MRIs)                     | No charge  | Not covered  | Prior authorization may be required. Covered No Limit.   |  |
| If you need drugs to<br>treat your illness or<br>condition | Generic drugs (Tier 1)                           | Preferred Generic<br>Retail: No charge<br>Generic Retail: No<br>charge   | 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.   |  |
|  | Preferred brand drugs (Tier 2)                   | Retail: No charge  | Not covered  |  |  |

|   |   | What You  | Will Pay   |   |
|---|---|---|--|---|
| Common<br>Medical Event   | Services You May Need                             | Indian Health Care<br>Provider (IHCP) &<br>Non-IHCP In-Network<br>Provider<br>(You will pay the<br>least) | Non-IHCP Out-Of-<br>Network Provider<br>(You will pay the<br>most) | Limitations, Exceptions, & Other Important<br>Information   |
| More information about<br>prescription drug<br>coverage is available at | Non-preferred brand drugs<br>(Tier 3)             | Retail: No charge   | Not covered  | Prior authorization may be required. Prescription drugs<br>are provided up to 30 days retail and up to 90 days<br>through mail order.   |
| https://ambetter.louisi<br>anahealthconnect.com<br>/2023formulary.      | Specialty drugs (Tier 4)                          | Retail: No charge   | Not covered  | Prior authorization may be required. <u>Prescription drugs</u><br>are provided up to 30 days retail and up to 30 days<br>through mail order. (Note: Limited to <u>copayment</u> or<br><u>coinsurance</u> applicable to specialty tiered drug amount<br>not to exceed \$150 dollars per month for each drug up<br>to a thirty-day supply, is met). |
| If you have outpatient  | Facility fee (e.g., ambulatory<br>surgery center) | No charge   | Not covered  | Prior authorization may be required. Covered No Limit.  |
| surgery   | Physician/surgeon fees                            | No charge   | Not covered  | Prior authorization may be required. Covered No Limit.  |
|   | Emergency room care                               | No charge   | No charge;<br><u>deductible</u> does not<br>apply                  | Covered No Limit.   |
| If you need immediate medical attention                                 | Emergency medical<br>transportation               | No charge   | No charge;<br><u>deductible</u> does not<br>apply                  | Covered No Limit. Note: Prior authorization is not<br>required for emergency transport, however, all non-<br>emergent transport requires prior authorization. If you<br>receive service from an out of <u>network</u> ground/water<br>ambulance <u>provider</u> , you may be subject to <u>balance</u><br><u>billing</u> .                        |
|   | <u>Urgent care</u>                                | No charge   | Not covered  | Covered No Limit.   |
| If you have a hospital  | Facility fee (e.g., hospital room)                | No charge   | Not covered  | Prior authorization may be required. Covered No Limit.  |
| stay  | Physician/surgeon fees                            | No charge   | Not covered  | Prior authorization may be required. Covered No Limit.  |
| If you need mental<br>health, behavioral                                | Outpatient services                               | No charge   | Not covered  | Prior authorization may be required. Covered No Limit.<br>( <u>Primary care provider</u> (PCP) and other practitioner<br>visits do not require prior authorization).  |
| health, or substance<br>abuse services                                  | Inpatient services                                | No charge   | Not covered  | Prior authorization may be required. Covered No Limit.  |

|   |   | What You Will Pay   |             |   |
|---|---|---|-------------|---|
| Common<br>Medical Event   | Services You May Need                     | s You May Need Indian Health Care<br>Provider (IHCP) & Non-IHCP Out-Of-<br>Non-IHCP In-Network<br>Provider<br>(You will pay the<br>least) Information |             | Limitations, Exceptions, & Other Important<br>Information   |
| lf you are pregnant   | Office visits                             | No charge   | Not covered | Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. <u>Cost-sharing</u> does not apply for <u>preventive services</u> , such as routine pre-natal and post-natal <u>screenings</u> . Depending on the type of services, <u>coinsurance</u> , <u>deductible</u> or <u>copayment</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). |
|   | Childbirth/delivery professional services | No charge   | Not covered | Prior authorization may be required. <u>Cost-sharing</u> does not apply for <u>preventive services</u> . Depending on the   |
|   | Childbirth/delivery facility services     | No charge   | Not covered | type of services, <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u><br>may apply. Maternity care may include tests and<br>services described elsewhere in the SBC (i.e.<br>ultrasound).  |
|   | Home health care                          | No charge   | Not covered | Prior authorization may be required. Covered No Limit.  |
|   | Rehabilitation services                   | Outpatient:<br>No charge<br>Inpatient:<br>No charge   | Not covered | Outpatient: Prior authorization may be required.<br>Covered No Limit.<br>Inpatient:<br>Prior authorization may be required. Covered No Limit.   |
| If you need help<br>recovering or have<br>other special health<br>needs | Habilitation services                     | Outpatient: No charge<br>Inpatient:<br>No charge  | Not covered | Outpatient:<br>Prior authorization may be required. Covered No Limit.<br>Inpatient:<br>Prior authorization may be required. Covered No Limit.   |
|   | Skilled nursing care                      | No charge   | Not covered | Prior authorization may be required. Covered No Limit.  |
|   | Durable medical equipment                 | No charge   | Not covered | Prior authorization may be required. Covered No Limit.<br>Note: Medical foods/low protein food products for the<br>treatment of inherited metabolic diseases are subject<br>to applicable <u>deductible</u> , <u>coinsurance</u> & <u>copayment</u><br>amounts; member's cost share shall not exceed more<br>than \$200 dollars per month.  |

| Common<br>Medical Event                   | Services You May Need      | What You<br>Indian Health Care<br>Provider (IHCP) &<br>Non-IHCP In-Network<br>Provider<br>(You will pay the<br>least) | Will Pay<br>Non-IHCP Out-Of-<br>Network Provider<br>(You will pay the<br>most) | Limitations, Exceptions, & Other Important<br>Information |
|---|----------------------------|---|--|---|
|   | Hospice services           | No charge   | Not covered  | Prior authorization may be required. Covered No Limit.    |
| If your child needs<br>dental or eye care | Children's eye exam        | No charge   | Not covered  | Limited to 1 visit per year.                              |
|   | Children's glasses         | No charge   | 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 (Ch  | eck your policy or <u>plan</u> document for more informat  | ion and a list of any other <u>excluded services</u> .)                                  |  |  |
|--|--|--|--|--|
| Abortion   | Dental care (Children)   | • Non-emergency care when traveling outside the  |  |  |
| Acupuncture  | Infertility treatment (Note: Coverage is available   | U.S.   |  |  |
| Bariatric surgery  | for diagnosis and services required to correct underlying medical causes of infertility.)  | Weight loss programs   |  |  |
| Cosmetic surgery   | <ul> <li>Long-Term Care (Long Term Acute Care is a<br/>covered benefit. Long Term Nursing Care/<br/>Custodial Care is not a covered benefit.)</li> </ul> |  |  |  |
| Other Covered Services (Limitations may apply to   | these services. This isn't a complete list. Please see   | your <u>plan</u> document.)  |  |  |
| Chiropractic care  | • Hearing aids (Limited to 1 per ear every 3 years.)   |  |  |  |
| <ul> <li>Dental care (Adult-visit &amp; item limits apply per<br/>year. \$1,000 annual dollar limit per year per<br/>person.)</li> </ul> | <ul> <li>Private-duty nursing (Inpatient private duty<br/>nursing services are not covered, only<br/>outpatient.)</li> </ul>                             | <ul><li>year. Dollar allowance applies to hardware.)</li><li>Routine foot care</li></ul> |  |  |

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 Louisiana Healthcare Connections at 1-833-635-0450 (TTY 711); 1702 N. Third Street; P.O. Box 94214; Baton Rouge, LA 70802; Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272); 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="https://www.HealthCare.gov">Health Insurance Marketplace</a>. For more information about the <a href="https://www.HealthCare.gov">Marketplace</a>. For more information about the <a href="https://www.HealthCare.gov">Marketplace</a>. Page of the state of

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: 1702 N. Third Street; P.O. Box 94214; Baton Rouge, LA 70802 Additionally, a consumer assistance program can help you file your appeal. Contact 800-259-5300

#### 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 1-833-635-0450 (TTY 711). Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-635-0450 (TTY 711). Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-833-635-0450 (TTY 711). Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-833-635-0450 (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 plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

| <b>Peg is Having a Ba</b><br>(9 months of in-network pre-nata<br>hospital delivery  | al care and a | Managing Joe's Type<br>(a year of routine in-network care<br>condition)  |               | Mia's Simple Find (in-network emergency room vis  |                               |
|---|---------------|--|---------------|---|-------------------------------|
| The plan's overall deductible   | \$0           | The plan's overall deductibl   | \$0           | The plan's overall deductibl  | l <u>e</u> \$0                |
| Specialist coinsurance  | 0%            | Specialist coinsurance   | 0%            | Specialist coinsurance  | 0%                            |
| Hospital (facility) coinsurance   | 0%            | Hospital (facility) coinsurant   | <u>ce</u> 0%  | Hospital (facility) <u>coinsuran</u>  | <u>ce</u> 0%                  |
| Other <u>coinsurance</u>  | 0%            | Other <u>coinsurance</u>   | 0%            | Other <u>coinsurance</u>  | 0%                            |
| This EXAMPLE event includes services like:<br><u>Specialist</u> office visits (prenatal care)<br>Childbirth/Delivery Professional Services<br>Childbirth/Delivery Facility Services<br><u>Diagnostic tests</u> (ultrasounds and blood work)<br><u>Specialist visit (anesthesia)</u> |               | This EXAMPLE event includes<br><u>Primary care physician</u> office visit<br>disease education)<br><u>Diagnostic tests</u> (blood work)<br><u>Prescription drugs</u><br><u>Durable medical equipment</u> (gluo | ts (including | This EXAMPLE event includes<br>Emergency room care (including<br>Diagnostic tests (x-ray)<br>Durable medical equipment (crut<br>Rehabilitation services (physical | n medical supplies)<br>tches) |
| Total Example Cost  | \$12,700      | Total Example Cost   | \$5,600       | Total Example Cost  | \$2,80                        |

### In this example, Peg would pay:

| Cost Sharin                | g    |
|----------------------------|------|
| <u>Deductibles</u>         | \$0  |
| <u>Copayments</u>          | \$0  |
| Coinsurance                | \$0  |
| What isn't cove            | ered |
| Limits or exclusions       | \$0  |
| The total Peg would pay is | \$0  |

| conultion)                                      |              |  |
|---|--------------|--|
| The <u>plan's</u> overall <u>deductible</u>     |              |  |
| Specialist coinsurance                          |              |  |
| Hospital (facility) coinsurar                   | <u>ice</u>   |  |
| Other <u>coinsurance</u>                        |              |  |
| This EXAMPLE event includes services like:      |              |  |
| Primary care physician office visits (including |              |  |
| disease education)                              |              |  |
| Diagnostic tests (blood work)                   |              |  |
| Prescription drugs                              |              |  |
| Durable medical equipment (glu                  | icose meter) |  |
| Total Example Cost                              | \$5,         |  |
|   |              |  |

# In this example, Joe would pay:

| q    |
|------|
|      |
| \$0  |
| \$0  |
| \$0  |
| ered |
| \$0  |
| \$0  |
|      |

## In this example, Mia would pay:

| g    |
|------|
| \$0  |
| \$0  |
| \$0  |
| ered |
| \$0  |
| \$0  |
|      |



| Spanish:    | Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter from Louisiana Healthcare Connections, tiene<br>derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-833-635-0450 (TTY<br>711).  |
|-------------|--|
| French:     | Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from Louisiana Healthcare Connections, vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez-le 1-833-<br>635-0450 (TTY 711).                                      |
| Vietnamese: | Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter from Louisiana Healthcare Connections, quý vị sẽ có quyền<br>được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-833-635-0450<br>(TTY 711).  |
| Chinese:    | 如果您,或是您正在協助的對象,有關於 Ambetter from Louisiana Healthcare Connections 方面的問題,您有權利免費以您的母語得<br>到幫助和訊息。如果要與一位翻譯員講話,請撥電話 1-833-635-0450 (TTY 711)。  |
| Aushia      | ا كان لديك أو لدى شخص تساعده أسئلة حولAmbetter from Louisiana Healthcare Connections، لديك الحق في الحصول على المساعدة والمعلومات  |
| Arabic:     | ضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ 1-833-635-0450 (TTY 711).   |
| Tagalog:    | Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter from Louisiana Healthcare Connections, may<br>karapatan ka na makakuha ng tulong at impormasyon sa iyong wika nang walang gastos. Upang makausap ang isang tagasalin,<br>tumawag sa 1-833-635-0450 (TTY 711).                                   |
| Korean:     | 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter from Louisiana Healthcare Connections 에 관해서 질문이 있다면 그러한 도움과 정보를<br>귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-833-635-0450 (TTY 711) 번으로 전화하십시오.  |
| Portuguese: | Se você ou alguém que estiver a ajudar tiver dúvidas sobre a Ambetter from Louisiana Healthcare Connections, tem o direito de obter ajuda e informações no seu idioma gratuitamente. Para falar com um intérprete, ligue para 1-833-635-0450 (TTY 711).  |
| Laotian:    | ຖ້າທ່ານ ຫຼືຄົນທີ່ທ່ານກຳລັງຊ່ວຍເຫຼືອ ມີຄຳຖາມກ່ຽວກັບ Ambetter from Louisiana Healthcare Connections, ທ່ານມີສິດທີ່ຈະໄດ້ຮັບການຊ່ວຍເຫຼືອແລະຂໍ້<br>ມູນຂ່າວສານທີ່ເປັນພາສາຂອງທ່ານ ໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ. ເພື່ອຈະເວົ້າກັບນາຍພາສາ ໃຫ້ໂທຫາ 1-833-635-0450 (TTY 711).   |
| Japanese:   | Ambetter from Louisiana Healthcare Connections 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<br>料でご提供いたします。通訳が必要な場合は、1-833-635-0450 (TTY 711) までお電話ください。   |
| Urdu:       | ئر Ambetter from Louisiana Healthcare Connections کے بارے میں آپ کے، یا جن کی آپ مدد کر رہے ہیں، ان کے سوالات ہوں تو، آپ کو اپنی زبان میں<br>فت مدد اور معلومات حاصل کرنے کا حق ہے۔ کسی مترجم سے بات کرنے کے لیے 1-833-635-0450 (TTY 711) پر کال کریں۔   |
| German:     | Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Louisiana Healthcare Connections hat, haben Sie das Recht,<br>kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer<br>1-833-635-0450 (TTY 711) an.                                 |
| Porojan     | ئر شما، يا کسي که به او کمک مي کنيد سؤالي در مورد Ambetter from Louisiana Healthcare Connections داريد، از اين حق برخورداريد که کمک و  |
| Persian:    | طلاعات را بصورت رایگان به زبان خود دریافت کنید. براي صحبت کردن با مترجم با شماره 1-833-635-0450 (TTY 711) تماس بگيريد.   |
| Russian:    | В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter<br>from Louisiana Healthcare Connections вы имеете право получить бесплатную помощь и информацию на своем родном язык<br>Чтобы поговорить с переводчиком, позвоните по телефону 1-833-635-0450 (ТТҮ 711). |
| Thai:       | หากท่านหรือผู้ที่ท่านให้ความช่วยเหลืออยู่ในขณะนี้มีคำถามเกี่ยวกับ Ambetter from Louisiana Healthcare Connections ท่านมีสิทธิ์ที่จะได้รับ<br>ความช่วยเหลือและข้อมูลในภาษาของท่าน โดยไม่เสียค่าใช้จ่ายใด ๆ ทั้งสิ้น หากต้องการใช้บริการล่าม กรุณาโทรศัพท์ติดต่อที่หมายเลข 1-833-<br>635-0450 (TTY 711).                          |

#### Statement of Non-Discrimination

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