# Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services Ambetter of North Carolina Inc.

Complete Gold + Vision + Adult Dental: Zero Cost Sharing Plan Variation

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://ambetterofnorthcarolina.com/2023-brochures.html">https://ambetterofnorthcarolina.com/2023-brochures.html</a>, or call 1-833-863-1310 (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 <a href="https://www.healthcare.gov/sbc-glossary">https://www.healthcare.gov/sbc-glossary</a> or call 1-833-863-1310 (Relay 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0 individual / \$0 family.	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your <u>deductible</u> ?	Yes.	This <u>plan</u> covers 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.
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> 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 out-of-pocket limit?	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 use a <u>network provider</u> ?	Yes. See https://ambetterofnorthcarolin a.com/findadoc or call 1-833- 863-1310 (Relay 711) for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider</u> <u>network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u> <u>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 Medical Event	Services You May Need	Indian Health Care Provider (IHCP) & Non- IHCP In-Network Provider (You will pay the least)	Non-IHCP Out-Of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
lf you visit a boolth	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.
If you visit a health care <u>provider's</u> office	<u>Specialist</u> visit	No charge	Not covered	Covered No Limit.
or clinic	Preventive care/screening/ 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 work)	No charge for laboratory & professional services No charge for x-ray & diagnostic imaging No charge 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)	No charge	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: No charge Generic Retail: No 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.
More information about prescription drug coverage is available at <u>https://ambetterofnort</u> <u>hcarolina.com/2023for</u> <u>mulary</u> .	Preferred brand drugs (Tier 2)	Retail: No charge	Not covered	Prior authorization may be required.
	Non-preferred brand drugs (Tier 3)	Retail: No charge	Not covered	Prescription drugs are provided up to 30 days retail and up to 90 days through mail order.
	Specialty drugs (Tier 4)	Retail: No charge	Not covered	Prior authorization may be required. <u>Prescription drugs</u> are provided up to 30 days retail and up to 30 days through mail order.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	Not covered	Prior authorization may be required. Covered No Limit.

		What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) & Non- IHCP In-Network Provider (You will pay the least)	Non-IHCP Out-Of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Physician/surgeon fees	No charge	Not covered	Prior authorization may be required. Covered No Limit.	
	Emergency room care	No charge	No charge; <u>deductible</u> does not apply	Covered No Limit.	
If you need immediate medical attention	Emergency medical transportation	No charge	No charge; <u>deductible</u> does not apply	Covered No Limit. Note: Prior authorization is not required for emergency transport, however, all non-emergent transport requires prior authorization. If you receive service from an out of <u>network</u> ground/water ambulance <u>provider</u> , you may be subject to <u>balance</u> <u>billing</u> .	
	Urgent care	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 health, behavioral health, or substance	Outpatient services	No charge	Not covered	Prior authorization may be required. Covered No Limit. (Primary care provider (PCP) and other practitioner visits do not require prior authorization).	
abuse services	Inpatient services	No charge	Not covered	Prior authorization may be required. Covered No Limit.	
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	

	What You Will Pay				
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					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-</u> <u>sharing</u> does not apply for <u>preventive</u>
		Childbirth/delivery facility services	No charge	Not covered	<u>services</u> . Depending on the type of services, <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
		Home health care	No charge	Not covered	Prior authorization may be required. Covered No Limit.
If you need help recovering or have other special health needs	recovering or have other special health	Rehabilitation services	Outpatient: No charge Inpatient: No charge	Not covered	Outpatient: Prior authorization may be required. Limited to 30 visits per year for outpatient speech therapy; limited to a combined 30 visits per year for outpatient occupational therapy, physical therapy and chiropractic care. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. Inpatient: Prior authorization may be required. Covered No Limit.
	needs	Habilitation services	Outpatient: No charge Inpatient: No charge	Not covered	Outpatient: Prior authorization may be required. Limited to 30 visits per year for outpatient speech therapy; limited to a combined 30 visits per year for outpatient occupational therapy, physical therapy and chiropractic care. Note: Habilitation therapy limits do not apply when provided for a mental health/substance use disorder diagnosis.

		What You	Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) & Non- IHCP In-Network Provider (You will pay the least)	Non-IHCP Out-Of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
				Inpatient: Prior authorization may be required. Covered No Limit.	
	Skilled nursing care	No charge	Not covered	Prior authorization may be required. Limited to 60 days per year.	
	Durable medical equipment	No charge	Not covered	Prior authorization may be required. Covered No Limit.	
	Hospice services	No charge	Not covered	Prior authorization may be required. Covered No Limit.	
If your shild peeds	Children's eye exam	No charge	Not covered	Limited to 1 exam per year.	
If your child needs dental or eye care	Children's glasses	No charge	Not covered	Limited to 1 item per year.	
uental of eye care	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 of rape, incest, or • when the life of the mother is endangered)
- Dental care (Children) •
- 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.
- Weight loss programs

Acupuncture Cosmetic surgery ٠

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Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)				
Bariatric surgery ( <u>Medically necessary</u> for the	Hearing aids (Limited to 1 hearing aid per	Private-duty nursing		
treatment of diseases and ailments.)	hearing impaired ear, and replacement hearing aids, once every 36 months.)	Routine eye care (Adult-one visit & one item per		
• Chiropractic care (Limited to a combined 30 visits		year. Dollar allowance applies to hardware.)		
per year for outpatient occupational therapy, physical therapy and chiropractic care.)	<ul> <li>Infertility treatment (Includes certain services related to: diagnosis, correction of underlying</li> </ul>	Routine foot care		
<ul> <li>Dental care (Adult-visit &amp; item limits apply per year. \$1,000 annual dollar limit per year per person.)</li> </ul>	medical conditions that cause infertility and treatment. Note: a lifetime benefit limit applies, per member, of three medical ovulation induction cycles.)			

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 North Carolina Inc. at 1-833-863-1310 (Relay 711); North Carolina Department of Insurance, 1201 Mail Service Center Raleigh, NC 27699-1201, Phone No. 1-800-546-5664 or 1-919-807-6750.; 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.Marketplace">Marketplace</a>. For more information about the <a href="https://www.Marketplace">https://www.Marketplace</a>. For more information about the <a href="https://www.Marketplace">https://www.Marketplace</a>. For more information about the <a href="https://www.Marketplace">https://www.Mar

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 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: North Carolina Department of Insurance, 1201 Mail Service Center Raleigh, NC 27699-1201, Phone No. 1-800-546-5664 or 1-919-807-6750. Additionally, a consumer assistance program can help you file your appeal. Contact 877-885-0231.

# 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 1-833-863-1310 (Relay 711). Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-863-1310 (Relay 711). Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-833-863-1310 (Relay 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</b> (9 months of in-network p and a hospital del	re-natal care	Managing Joe's Type (a year of routine in-networ controlled cond
The <u>plan's</u> overall <u>deductib</u>	<u>le</u> \$0	The plan's overall deductib
Specialist coinsurance	0%	Specialist coinsurance
Hospital (facility) coinsurar	<u></u>	Hospital (facility) coinsurar
Other <u>coinsurance</u>		Other <u>coinsurance</u>
This EXAMPLE event includes services like: <u>Specialist</u> office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood work) <u>Specialist</u> visit (anesthesia)		This EXAMPLE event includes <u>Primary care physician</u> office vis disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glu
Total Example Cost	\$12,700	Total Example Cost

### In this example. Peg would pay:

g		
\$0		
\$0		
\$0		
ered		
\$60		
\$0		

Managing Joe's Type (a year of routine in-networ controlled condi	k care of a well-	
The plan's overall deductib	<u>le</u> \$0	
Specialist coinsurance	0%	
Hospital (facility) coinsurant	<u>ice</u> 0%	
Other <u>coinsurance</u>		
This EXAMPLE event includes <u>Primary care physician</u> office vis <i>disease education</i> ) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glue	its (including	
Total Example Cost	\$5,600	

# In this example, Joe would pay:

	-	
Cost Sharing		
<u>Deductibles</u>	\$C	
<u>Copayments</u>	\$C	
Coinsurance	\$(	
What isn't cove	ered	
Limits or exclusions	\$20	
The total Joe would pay is	\$0	

#### **Mia's Simple Fracture** (in-network emergency room visit and follow up care)

\$0	The plan's overall <u>deductible</u>	\$0
0%	Specialist coinsurance	0%
0%	Hospital (facility) <u>coinsurance</u>	0%
0%	Other <u>coinsurance</u>	0%
	This EXAMPLE event includes services like:	
	Emergency room care (including medical supplies)	
	Diagnostic tests (x-ray)	
	Durable medical equipment (crutches)	
	Rehabilitation services (physical therapy)	

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

Cost Sharing		
<u>Deductibles</u>	\$0	
Copayments	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$0	



Spanish:	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter of North Carolina Inc., tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-833-863-1310 (Relay 711).	
Chinese:	如果您,或是您正在協助的對象,有關於 Ambetter of North Carolina Inc.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 1-833-863-1310 (Relay 711).	
Vietnamese:	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Ambetter of North Carolina Inc., quý vị sẽ có quyền được giúp và có thêm thôn tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-833-863-1310 (Relay 711).	
Korean:	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Ambetter of North Carolina Inc. 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용	
	부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-833-863-1310 (Relay 711) 로 전화하십시오.	
French:	Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter of North Carolina Inc., vous avez le droit de bénéficier gratuitement d'aide et d'informations dans votre langue. Pour parler à un interprète, appelez le 1-833-863-1310 (Relay 711).	
Arabic:	ذا كان لديك أو لدى شخص تساعده أسئلة حول من بلغة عنه من المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل (Relay 711) Relay-1310،	
Hmong:	Yog koj, los yog tej tus neeg uas koj pab ntawd, muaj lus nug txog Ambetter of North Carolina Inc., koj muaj cai kom lawv muab cov ntshiab lus qhia uas tau muab sau ua koj hom lus pub dawb rau koj. Yog koj xav nrog ib tug neeg txhais lus tham, hu rau 1-833-863-1310 (Relay 711).	
Russian:	В случае возникновения у вас или у лица, которому вы помогаете, каких-либо вопросов о программе страхования Ambetter of North Carolina Inc., вы имеете право получить бесплатную помощь и информацию на своем родном языке. Чтобы поговорить с переводчиком, позвоните по телефону 1-833-863-1310 (Relay 711).	
Tagalog:	Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Ambetter of North Carolina Inc., may karapatan ka na makakuha nang tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-833-863-1310 (Relay 711).	
Gujarati:	જે તમને અથવા તમે જેમની મદદ કરી રહ્યા હોય તેમને, Ambetter of North Carolina Inc., વિશે કોઈ પ્રશ્ન હોય તો તમને, કોઈ ખર્ચ વિના તમારી ભાષામાં મદદ અને માહિતી પ્રાપ્ત કરવાનો અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે 1-833-863-1310 (Relay 711) ઉપર કૉલ કરો.	
Mon-Khmer, Cambodian:	ប្រសិនលោកអ្នកឬ នរណាម្នាក់ដែលអ្នកកំពុងតែជួយមានបញ្ហាអំពី Ambetter of North Carolina Inc., អ្នកមានសិទ្ធិទទួលបានជំនួយនិងព័ត៌មានជា ភាសាលោកអ្នកដោយឥតគិតថ្លៃ៖ សូមនិយាយទៅកាន់អ្នកបកប្រែតាមលេខ 1-833-863-1310 (Relay 711).	
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter of North Carolina Inc., 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 1-833-863-1310 (Relay 711) an.	
Hindi:	आप या जिसकी आप मदद कर रहे हैं उनके, Ambetter of North Carolina Inc., 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 1-833-863-1310 (Relay 711) पर कॉल करें।	
Laotian:	ຖ້າທ່ານ ຫຼືຄົນທີ່ທ່ານກຳລັງຊ່ວຍເຫຼືອ ມີຄຳຖາມກ່ຽວກັບ Ambetter of North Carolina, ທ່ານມີສິດທີ່ຈະໄດ້ຮັບການຊ່ວຍເຫຼືອແລະຂໍ້ມູນຂ່າວສານທີ່ເປັນພາສາຂອງທ່ານ ໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ. ເພື່ອຈະເວົ້າກັບນາຍພາສາ ໃຫ້ໂທຫາ 1-833-863-1310 (Relay 711).	
Japanese:	Ambetter of North Carolina Inc., 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、1-833-863-1310 (Relay 711) までお電話ください。	

#### Statement of Non-Discrimination

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

Ambetter of North Carolina Inc.:

- Provides free aids and services to people with disabilities to communicate effectively withus, 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 North Carolina Inc., at 1-833-863-1310 (Relay 711).

If you believe that Ambetter of North Carolina Inc., 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 North Carolina Inc., ATTN: Ambetter Grievances and Appeals Department, PO Box 10341 Van Nuys CA, 91410, 1-833-863-1310 (Relay 711), Fax 1-833-886-7956. You can file a grievance by mail or fax. If you need help filing a grievance, Ambetter of North Carolina Inc., 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 <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 http://www.hhs.gov/ocr/office/file/index.html.