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.buckeyehealthplan.com/2024-brochures.html">https://ambetter.buckeyehealthplan.com/2024-brochures.html</a>, or call 1-877-687-1189 (TTY 1-877-941-9236). 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 or call 1-877-687-1189</a> (TTY 1-877-941-9236) to request a copy.

**Important Questions** Why This Matters: Answers Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the What is the overall plan, each family member must meet their own individual deductible until the total \$7,500 individual / \$15,000 family. deductible? amount of deductible expenses paid by all family members meets the overall family deductible. Yes. Preventive care services, primary care, This plan covers some items and services even if you haven't yet met the specialist, and urgent care office visits, children's deductible amount. But a copayment or coinsurance may apply. For example, Are there services this plan covers certain preventive services without cost sharing and before you eve exam and glasses, lab-work, and generic covered before you meet drugs are covered before you meet your meet your deductible. See a list of covered preventive services at your deductible? deductible. https://www.healthcare.gov/coverage/preventive-care-benefits/. Are there other deductibles for specific No. You don't have to meet deductibles for specific services. services? The out-of-pocket limit is the most you could pay in a year for covered services. If For network providers: \$9,400 individual / \$18,800 What is the out-of-pocket you have other family members in this plan, they have to meet their own out-oflimit for this plan? family. Not applicable for out-of-network providers. pocket limits until the overall family out-of-pocket limit has been met. Premiums, balance-billing charges, penalties for What is not included in Even though you pay these expenses, they don't count toward the out-of-pocket failure to obtain preauthorization for services, and the out-of-pocket limit? limit. health care this plan doesn't cover. This plan uses a provider network. You will pay less if you use a provider in the Yes. See plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's Will you pay less if you https://ambetter.buckeyehealthplan.com/findadoc use a network provider? or call 1-877-687-1189 (TTY 1-877-941-9236) for charge and what your plan pays (balance billing). Be aware, your network a list of network providers. provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services. Do you need a referral to No. You can see the specialist you choose without a referral. see a specialist?

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

Common		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
	Primary care visit to treat an injury or illness	\$50 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Covered No Limit.	
If you visit a health care provider's office	<u>Specialist</u> visit	\$100 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Covered No Limit.	
or clinic	Preventive care/screening/ immunization	No charge; <u>deductible</u> does not apply	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	50% <u>Coinsurance</u> for laboratory & professional services 50% <u>Coinsurance</u> for x- ray & diagnostic imaging 50% <u>Coinsurance</u> for laboratory & professional services and x-ray & diagnostic imaging at other places of service	Not covered	Prior authorization may be required. Covered No Limit. Other places of service may include: Hospital, Emergency Room, or Outpatient Facility. Failure to obtain prior authorization for any service that requires prior authorization will result in a denial of benefits.	
	Imaging (CT/PET scans, MRIs)	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at https://ambetter.bucke	Generic drugs (Tier 1)	Preferred Generic Retail: \$25 <u>Copay</u> / prescription; <u>deductible</u> does not apply Generic Retail: \$25 <u>Copay</u> / prescription; <u>deductible</u> does not apply	Not covered	Prior authorization may be required. <u>Prescription drugs</u> are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 2.5x retail <u>cost-</u> <u>sharing</u> amount.	
yehealthplan.com/202 4formulary.	Preferred brand drugs (Tier 2)	Retail: \$50 <u>Copay</u> / prescription	Not covered	Prior authorization may be required. Prescription drugs are provided up to 30 days	

Common		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
	Non-preferred brand and non- preferred generic drugs (Tier 3)	Retail: \$100 <u>Copay</u> / prescription	Not covered	retail and up to 90 days through mail order. Mail orders are subject to 2.5x retail <u>cost-</u> <u>sharing</u> amount.	
	Specialty drugs (Tier 4)	Retail: \$500 <u>Copay</u> / prescription	Not covered	Prior authorization may be required. <u>Prescription drugs</u> are provided up to 30 days retail and up to 30 days through mail order.	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
surgery	Physician/surgeon fees	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
	Emergency room care	50% Coinsurance	50% Coinsurance	Covered No Limit.	
If you need immediate medical attention	Emergency medical transportation	50% Coinsurance	50% <u>Coinsurance</u>	Covered No Limit. Note: Prior authorization is not required for emergency transport, however, all non-emergent transport requires prior authorization. If you receive service from an out of <u>network</u> ground/water ambulance <u>provider</u> , you may be subject to <u>balance</u> <u>billing</u> .	
	<u>Urgent care</u>	\$75 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Covered No Limit.	
lf you have a hospital	Facility fee (e.g., hospital room)	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
stay	tay         Physician/surgeon fees         50% Coinsurance         Not co		Not covered	Prior authorization may be required. Covered No Limit.	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit: \$50 <u>Copay</u> / visit; <u>deductible</u> does not apply; Other Outpatient Services: 50% <u>Coinsurance</u>	Not covered	Prior authorization may be required. Covered No Limit. ( <u>Primary Care Provider</u> (PCP) and other practitioner office visits do not require prior authorization.)	
	Inpatient services	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
If you are pregnant	Office visits	\$50 <u>Copay</u> / visit; <u>deductible</u> does not apply	Not covered	Prior authorization not required for deliveries within the standard timeframe per federal	

Common		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
				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	50% Coinsurance	Not covered	Prior authorization may be required. <u>Cost-</u> <u>sharing</u> does not apply for <u>preventive</u>	
	Childbirth/delivery facility services	50% <u>Coinsurance</u>	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	50% Coinsurance	Not covered	Prior authorization may be required. Limited to 100 visits per year.	
If you need help recovering or have other special health needs	Rehabilitation services	Outpatient: \$50 <u>Copay</u> / visit; <u>deductible</u> does not apply Inpatient: 50% <u>Coinsurance</u>	Not covered	Outpatient: Prior authorization may be required. Rehabilitation therapy: speech, occupational, and physical therapy limited to 20 visits each, cardiac limited to 36 visits and pulmonary limited to 20 visits per year. Services may be used for intensive day rehabilitation. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. Inpatient: Prior authorization may be required. Limited to 60 days per year. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis.	
	Habilitation services	Outpatient: \$50 <u>Copay</u> / visit; <u>deductible</u> does not apply Inpatient:	Not covered	Outpatient: Prior authorization may be required. Covered No Limit. Inpatient: Prior authorization may be required. Limited to 60 days per year. Note: Limits do not apply	

Common		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
		50% Coinsurance		when provided for a mental health/substance use disorder diagnosis.	
	Skilled nursing care	50% Coinsurance	Not covered	Prior authorization may be required. Limited to 90 days per year.	
	Durable medical equipment	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
	Hospice services	50% Coinsurance	Not covered	Prior authorization may be required. Covered No Limit.	
	Children's eye exam	No charge; <u>deductible</u> does not apply	Not covered	Limited to 1 visit per year.	
If your child needs dental or eye care	Children's glasses	No charge; <u>deductible</u> does not apply	Not covered	Limited to 1 item per year.	
	Children's dental check-up	Not covered	Not covered	None	

# **Excluded Services & Other Covered Services:**

Services Your Plan Generally Does NOT Cover (Cl	heck your policy or <u>plan</u> document for more informa	ation and a list of any other <u>excluded services</u> .)			
<ul> <li>Abortion (Except in cases when the life of the mother is endangered)</li> </ul>	Cosmetic surgery	Long-term care			
Acupuncture	Dental care (Children)	<ul> <li>Non-emergency care when traveling outside the U.S.</li> </ul>			
Bariatric surgery	Hearing aids	<ul> <li>Weight loss programs</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 (Limited to 12 visits per year)	<ul> <li>Infertility treatment (Limited to services for diagnostic tests to find the cause of infertility)</li> </ul>	<ul> <li>Routine eye care (Adult-one visit &amp; one item per year. Dollar allowance applies to hardware.)</li> </ul>			
<ul> <li>Dental care (Adult-visit &amp; item limits apply per year. \$1,000 annual dollar limit per year per person.)</li> </ul>	<ul> <li>Private-duty nursing (Limited to 90 visits per year)</li> </ul>	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 Buckeye Health <u>Plan</u> at 1-877-687-1189 (TTY 1-877-941-9236); Ohio Department of Insurance, 50 W. Town Street, Third Floor - Suite 300 Columbus, Ohio 43215, Phone No. 1-800-686-1526. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health</u> Insurance Marketplace. For more information about the <u>Marketplace</u>, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Ohio Department of Insurance, 50 W. Town Street, Third Floor - Suite 300 Columbus, Ohio 43215, Phone No. 1-800-686-1526.

#### 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 1-877-687-1189 (TTY 1-877-941-9236). Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-687-1189 (TTY 1-877-941-9236). Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-877-687-1189 (TTY 1-877-941-9236). Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-877-687-1189 (TTY 1-877-941-9236).

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

<b>Peg is Having a</b> (9 months of in-network pro a hospital del	e-natal care and	
The plan's overall deductib	<u>le</u> \$7,500	
Specialist copayment	\$100	
Hospital (facility) coinsurar	<u>1ce</u> 50%	
Other <u>coinsurance</u> 50		
This EXAMPLE event includes services like: <u>Specialist</u> office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood work) <u>Specialist</u> visit (anesthesia)		
Total Example Cost	\$12,700	

In	this	example,	Peg	would	pay:

	· .		
Cost Sharing			
<u>Deductibles</u>	\$7,500		
<u>Copayments</u>	\$60		
Coinsurance	\$1,200		
What isn't covered			
Limits or exclusions	\$60		
The total Peg would pay is	\$8,820		

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well- controlled condition)		
The plan's overall deductib	<u>le</u> \$7,500	
Specialist copayment	\$100	
Hospital (facility) coinsurar	<u>ice</u> 50%	
Other coinsurance		
This EXAMPLE event includes <u>Primary care physician</u> office vis disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glu	sits (including	
Total Example Cost	\$5.600	

# In this example, Joe would pay:

•		
Cost Sharing		
\$4,000		
\$700		
\$0		
What isn't covered		
\$20		
\$4,720		

# Mia's Simple Fracture

	follow up care)	anu
00	The <u>plan's</u> overall <u>deductible</u>	\$7,500
00	Specialist copayment	\$100
%	Hospital (facility) <u>coinsurance</u>	50%
%	Other <u>coinsurance</u>	50%
	This EXAMPLE event includes services	s 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 Sharin	g	
<u>Deductibles</u>	\$2,100	
Copayments	\$500	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$2,600	



English:	If you, or someone you are helping, have questions about Ambetter from Buckeye Health Plan, and are not proficient in English, you have the right to get help and information in your language at no cost and in a timely manner. If you, or someone you are helping, have an auditory and/or visual condition that impedes communication, you have the right to receive auxiliary aids and services at no cost and in a timely manner. To receive translation or auxiliary services, please contact Member Services at 1-877-687-1189 (TTY 1-877-941-9236).
Spanish:	Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de Buckeye Health Plan y no domina el inglés, tiene derecho a obtener ayuda e información en su idioma sin costo alguno y de manera oportuna. Si usted, o alguien a quien está ayudando, tiene un impedimento auditivo o visual que le dificulta la comunicación, tiene derecho a recibir ayuda y servicios auxiliares sin costo alguno y de manera oportuna. Para recibir servicios auxiliares o de traducción, comuníquese con Servicios para Miembros al 1-877-687-1189 (TTY 1-877-941-9236).
Chinese:	如果您,或是您正在協助的對象,有關於 Ambetter from Buckeye Health Plan 方面的問題,且不精通英語,您有權利免費並及時 以您的母語獲幫助和訊息。如果您,或您正在協助的對象有聽力和/或視力上的問題,阻礙了溝通,您有權利免費並及時獲得輔助支 援與服務。若要取得翻譯或輔助服務,請聯絡會員服務部,電話是 1-877-687-1189 (TTY 1-877-941-9236)。
German:	Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Buckeye Health Plan hat und nicht Englisch spricht, haben Sie das Recht, kostenlos und zeitnah Hilfe und Informationen in Ihrer Sprache zu erhalten. Falls Sie oder jemand, dem Sie helfen, eine Hör und/oder Sehbeeinträchtigung hat, die die Kommunikation beeinflusst, haben Sie das Recht, kostenlos und zeitnah zusätzliche Hilfe und Dienstleistungen zu erhalten. Um eine Übersetzung oder zusätzliche Dienstleistungen zu erhalten, wenden Sie sich an den Kundendienst unter 1-877-687-1189 (TTY 1-877-941-9236).
Arabic:	إذا كان لديك أو لدى شخص تساعده أسئلة حول Ambetter from Buckeye Health Plan، ولم تكن بارعًا باللغة الإنكليزية، فلديك الحق في الحصول على المساعدة والمعلومات بلغتك من دون أي تكلفة وفي الوقت المناسب. إذا كنت أنت أو أي شخص تساعده تعانى من حالة سمعية و/أو بصرية تعيق التواصل، فلديك الحق في تلقي مساعدات وخدمات إضافية من دون أي تكلفة وفي الوقت المناسب. لثلقي خدمات الترجمة أو خدمات إضافية، يرجى الاتصال بـ خدمات الأعضاء ع على (926-871-877) (TTY) و1-877-687-1189.
Pennsylvania Dutch:	Wann du, odder epper wer dir helft, hen Frooge iwwer Ambetter from Buckeye Health Plan, un sin net proficient in Englisch, du hoscht die Recht um Helf zu griege un Information in dei Schprooch mitaus Koscht un in en zeitlich Manner. Wann du, odder epper wer dir helft, hen en Auditory un/odder Sehlich Condition die iss schlecht fer Communication, du hoscht die Recht Auxiliary Aids zu griege un Services mitaus Koscht un in en zeitlich Manner. Fer Iwwersetzing odder Auxiliary Services zu griege, sei so gut un ruff Member Services um 1-877-687-1189 (TTY 1-877-941-9236).
Russian:	Если у вас или у лица, которому вы помогаете, возникли какие либо вопросы о программе страхования Ambetter from Buckeye Health Plan, при этом вы недостаточно хорошо владеете английским языком, вы имеете право на бесплатную и своевременную помощь и информацию на своем родном языке. Если у вас или у лица, которому вы помогаете, наблюдается какое либо нарушение слуха и/или зрения, которое препятствует коммуникации, вы имеете право на бесплатные и своевременные вспомогательные услуги и помощь. Для получения услуг перевода или вспомогательных услуг обратитесь в отдел обслуживания участников программы страхования по номеру 1-877-687-1189 (TTY 1-877-941-9236).
French:	Si vous même ou une personne que vous aidez avez des questions à propos d'Ambetter from Buckeye Health Plan et que vous ne maîtrisez pas l'anglais, vous pouvez bénéficier gratuitement et en temps utile d'aide et d'informations dans votre langue. Si vous même ou une personne que vous aidez souffrez d'un trouble auditif ou visuel qui entrave la communication, vous pouvez bénéficier gratuitement et en temps utile d'aides et de services auxiliaires. Pour profiter de services de traduction ou de services auxiliaires, veuillez contacter Services aux membres au 1-877-687-1189 (TTY 1-877-941-9236).
Vietnamese:	Nếu quý vị hoặc người mà quý vị đang giúp đỡ có câu hỏi về Ambetter from Buckeye Health Plan và không thành thạo tiếng Anh, quý vị có quyền được trợ giúp và nhận thông tin bằng ngôn ngữ của mình miễn phí và kịp thời. Nếu quý vị hoặc người mà quý vị đang giúp đỡ mắc bệnh về thính giác và/hoặc thị giác gây cản trở giao tiếp, quý vị có quyền được nhận các hỗ trợ và dịch vụ phụ trợ miễn phí và kịp thời. Để nhận dịch vụ thông dịch hoặc dịch vụ phụ trợ, vui lòng liên hệ bộ phận Dịch Vụ Thành Viên theo số 1-877-687-1189 (TTY 1-877-941-9236).
Cushite:	Isin, ykn namni biraa isin gargaartan, Ambetter from Buckeye Health Plan gaaffii qabdu yoo ta'ee fiAfaan Ingiliffaa hin beektanu taanan, yeroodhaan afaan barbaaddaniin kaffaltii tokko malee odeeffannoo barbaaddan argachuudhaaf mirga qabdu. Isin, ykn namni isin gargaartan, rakkoo dhageettii fi/ykn agartii kan haasaa keessan irratti dhiibbaa qabu qabdu taanan, gargaarsa dhageettii argachuu fi tajaajiloota kaffaltii malee argachuudhaaf mirga qabdu. Tajaajiloota hiikkaa afaanii fi dhageettii argachuudhaaf, maaloo Tajaajiloota Maamilaa karaa 1-877-687-1189 (TTY 1-877-941-9236)qunnamaa.
Korean:	귀하 또는 귀하의 도움을 받는 분이 Ambetter from Buckeye Health Plan에 대한 질문이 있는 경우 영어에 능숙하지 않으시면 해당 언어로 시의적절하게 무료 지원과 정보를 받을 권리가 있습니다. 귀하 또는 귀하의 도움을 받는 분이 청각 및/또는 시각적으로 의사소통에 장애가 있는 경우 시의적절하게 무료 보조 도구 및 서비스를 받을 권리가 있습니다. 번역 또는 보조 서비스를 받으시려면 1-877-687-1189(TTY 1-877-941-9236)번으로가입자 서비스부에 연락해주십시오.

Italian:	Se Lei o una persona a cui sta fornendo assistenza ha domande su Ambetter from Buckeye Health Plan e non ha una perfetta padronanza della lingua inglese, ha il diritto di ricevere aiuto e informazioni nella Sua lingua gratuitamente e tempestivamente. Se Lei o una persona a cui sta fornendo assistenza presenta una condizione uditiva e/o visiva che impedisce la comunicazione, ha il diritto di ricevere servizi ausiliari gratuitamente e tempestivamente. Per ricevere una traduzione o un servizio ausiliario, contatti i Servizi per i membri al numero 1-877-687-1189 (TTY 1-877-941-9236).
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