



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://ambetter.silversummithealthplan.com/2024-brochures.html>, or call 1-866-263-8134 (TTY/TDD 1-855-868-4945). 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 1-866-263-8134 (TTY/TDD 1-855-868-4945) to request a copy.

| Important Questions                                                 | Answers                                                                                                                                                                                                                     | Why This Matters:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|---------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| What is the overall <u>deductible</u> ?                             | \$0 at Indian Health Care <u>Provider</u> (IHCP) or with IHCP <u>referral</u> at non-IHCP; or \$0 individual / \$0 family                                                                                                   | See the Common Medical Events chart below for your cost for services this <u>plan</u> covers.                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Are there services covered before you meet your <u>deductible</u> ? | There is no <u>deductible</u> .                                                                                                                                                                                             | This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .                                            |
| Are there other <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 limit</u> for this <u>plan</u> ?       | For <u>network providers</u> : \$5,500 individual / \$11,000 family. Not applicable for <u>out-of-network providers</u> .                                                                                                   | The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.                                                                                                                                                                                                                                                                                     |
| What is not included in the <u>out-of-pocket limit</u> ?            | <u>Premiums</u> , <u>balance-billing</u> charges, penalties for failure to obtain <u>preauthorization</u> for services, and health care this <u>plan</u> doesn't cover.                                                     | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Will you pay less if you use a <u>network provider</u> ?            | Yes. See <a href="https://ambetter.silversummithealthplan.com/finda-doc">https://ambetter.silversummithealthplan.com/finda-doc</a> or call 1-866-263-8134 (TTY/TDD 1-855-868-4945) for a list of <u>network providers</u> . | 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> .                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |



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                                                                                                                                                                                                                                                                                                                 |
|------------------------------------------------------------------------|--------------------------------------------------------|-------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                        |                                                        | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP In-Network Provider (You will pay more)                                                                                                                                                                                                                                       | Non-IHCP Out-of-Network Provider (You will pay the most) |                                                                                                                                                                                                                                                                                                                                                                        |
| If you visit a health care <a href="#">provider's</a> office or clinic | Primary care visit to treat an injury or illness       | No charge                                                   | \$5 <a href="#">Copay</a> / visit                                                                                                                                                                                                                                                      | Not covered                                              | Unlimited Virtual 24/7 Care Visits received from Ambetter's designated telehealth <a href="#">provider</a> covered at No Charge, <a href="#">providers</a> covered in full. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                                                                                                       |
|                                                                        | <a href="#">Specialist</a> visit                       | No charge                                                   | \$60 <a href="#">Copay</a> / visit                                                                                                                                                                                                                                                     | Not covered                                              | Covered No Limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                                                                                                                                                                                                                                                                 |
|                                                                        | <a href="#">Preventive care/screening/immunization</a> | No charge                                                   | No charge                                                                                                                                                                                                                                                                              | 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)    | No charge                                                   | \$40 <a href="#">Copay</a> / visit for laboratory & professional services<br>\$75 <a href="#">Copay</a> / visit for x-ray & diagnostic imaging<br>\$200 <a href="#">Copay</a> / visit 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. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . |
|                                                                        | Imaging (CT/PET scans, MRIs)                           | No charge                                                   | \$75 <a href="#">Copay</a> / visit                                                                                                                                                                                                                                                     | Not covered                                              | Prior authorization may be required. Covered No Limit. Diagnostic mammograms and other imaging that may be used for the detection of breast cancer are covered without cost share in accordance with Nevada law. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                                                                  |

| Common Medical Event                                                                                                                                                                                                                                                                                                                         | Services You May Need                            | What You Will Pay                                           |                                                                                                                                 |                                                          | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                                                                                                                                                                                              |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|-------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                                                                                                                                                              |                                                  | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP In-Network Provider (You will pay more)                                                                                | Non-IHCP Out-of-Network Provider (You will pay the most) |                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>If you need drugs to treat your illness or condition</b><br>More information about <a href="https://ambetter.silversummithealthplan.com/2024formulary">prescription drug coverage</a> is available at <a href="https://ambetter.silversummithealthplan.com/2024formulary">https://ambetter.silversummithealthplan.com/2024formulary</a> . | Generic drugs (Tier 1)                           | No charge                                                   | Preferred Generic Retail: \$3 <a href="#">Copay</a> / prescription<br>Generic Retail: \$15 <a href="#">Copay</a> / prescription | 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. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                                                                                                    |
|                                                                                                                                                                                                                                                                                                                                              | Preferred brand drugs (Tier 2)                   | No charge                                                   | Retail: \$50 <a href="#">Copay</a> / prescription                                                                               | 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. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                                                                                                    |
|                                                                                                                                                                                                                                                                                                                                              | Non-preferred brand drugs (Tier 3)               | No charge                                                   | Retail: 50% <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 90 days through mail order. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                                                                                                                                                                                |
|                                                                                                                                                                                                                                                                                                                                              | <a href="#">Specialty drugs</a> (Tier 4)         | No charge                                                   | Retail: 50% <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. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                                                                                                                                                                                |
| <b>If you have outpatient surgery</b>                                                                                                                                                                                                                                                                                                        | Facility fee (e.g., ambulatory surgery center)   | No charge                                                   | \$200 <a href="#">Copay</a> / visit                                                                                             | Not covered                                              | Prior authorization may be required. Covered No Limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                                                                                                                                                                                                                                                                         |
|                                                                                                                                                                                                                                                                                                                                              | Physician/surgeon fees                           | No charge                                                   | \$200 <a href="#">Copay</a> / visit                                                                                             | Not covered                                              | Prior authorization may be required. Covered No Limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                                                                                                                                                                                                                                                                         |
| <b>If you need immediate medical attention</b>                                                                                                                                                                                                                                                                                               | <a href="#">Emergency room care</a>              | No charge                                                   | 30% <a href="#">Coinsurance</a>                                                                                                 | 30% <a href="#">Coinsurance</a>                          | Covered No Limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                                                                                                                                                                                                                                                                                                              |
|                                                                                                                                                                                                                                                                                                                                              | <a href="#">Emergency medical transportation</a> | No charge                                                   | 30% <a href="#">Coinsurance</a>                                                                                                 | 30% <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="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . |
|                                                                                                                                                                                                                                                                                                                                              | <a href="#">Urgent care</a>                      | No charge                                                   | \$35 <a href="#">Copay</a> / visit                                                                                              | Not covered                                              | Covered No Limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                                                                                                                                                                                                                                                                                                              |

| Common Medical Event                                                      | Services You May Need                     | What You Will Pay                                           |                                                                                                                    |                                                          | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|---------------------------------------------------------------------------|-------------------------------------------|-------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                           |                                           | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP In-Network Provider (You will pay more)                                                                   | Non-IHCP Out-of-Network Provider (You will pay the most) |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| If you have a hospital stay                                               | Facility fee (e.g., hospital room)        | No charge                                                   | 30% <a href="#">Coinsurance</a>                                                                                    | Not covered                                              | Prior authorization may be required. Covered No Limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|                                                                           | Physician/surgeon fees                    | No charge                                                   | 30% <a href="#">Coinsurance</a>                                                                                    | Not covered                                              | Prior authorization may be required. Covered No Limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services                       | No charge                                                   | Office Visit: \$5 <a href="#">Copay</a> / visit;<br>Other Outpatient Services: \$200 <a href="#">Copay</a> / visit | Not covered                                              | Prior authorization may be required. Covered No Limit. ( <a href="#">Primary Care Provider</a> (PCP) and other practitioner office visits do not require prior authorization.) <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                                                                                                                                                                                                                                                                                                                                                                 |
|                                                                           | Inpatient services                        | No charge                                                   | 30% <a href="#">Coinsurance</a>                                                                                    | Not covered                                              | Prior authorization may be required. Covered No Limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| If you are pregnant                                                       | Office visits                             | No charge                                                   | \$5 <a href="#">Copay</a> / visit                                                                                  | 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). <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . |
|                                                                           | Childbirth/delivery professional services | No charge                                                   | 30% <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. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                                                                                                                                                                                |
|                                                                           | Childbirth/delivery facility services     | No charge                                                   | 30% <a href="#">Coinsurance</a>                                                                                    | Not covered                                              | <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

| Common Medical Event                                           | Services You May Need                   | What You Will Pay                                           |                                                                                              |                                                          | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|----------------------------------------------------------------|-----------------------------------------|-------------------------------------------------------------|----------------------------------------------------------------------------------------------|----------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                |                                         | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP In-Network Provider (You will pay more)                                             | Non-IHCP Out-of-Network Provider (You will pay the most) |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| If you need help recovering or have other special health needs | <a href="#">Home health care</a>        | No charge                                                   | 30% <a href="#">Coinsurance</a>                                                              | Not covered                                              | Prior authorization may be required. Unlimited except for the following: limited to 1 medical social service consultation per course of treatment and 1 nutrition consultation. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                                                                                                                                                                                                                                                                                                                                              |
|                                                                | <a href="#">Rehabilitation services</a> | No charge                                                   | Outpatient: \$50 <a href="#">Copay</a> / visit<br>Inpatient: 30% <a href="#">Coinsurance</a> | Not covered                                              | Outpatient: Prior authorization may be required. Inpatient and outpatient <a href="#">rehabilitation services</a> are limited to a combined 120 visits per year. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. Inpatient: Prior authorization may be required. Inpatient and outpatient <a href="#">rehabilitation services</a> are limited to a combined 120 visits per year. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . |
|                                                                | <a href="#">Habilitation services</a>   | No charge                                                   | Outpatient: \$50 <a href="#">Copay</a> / visit<br>Inpatient: 30% <a href="#">Coinsurance</a> | Not covered                                              | Outpatient: Prior authorization may be required. Inpatient and outpatient <a href="#">rehabilitation services</a> are limited to a combined 120 visits per year. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. Inpatient: Prior authorization may be required. Inpatient and outpatient <a href="#">rehabilitation services</a> are limited to a combined 120 visits per year. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . |
|                                                                | <a href="#">Skilled nursing care</a>    | No charge                                                   | 30% <a href="#">Coinsurance</a>                                                              | Not covered                                              | Prior authorization may be required. Limited to 100 days per year. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

| Common Medical Event                   | Services You May Need                     | What You Will Pay                                           |                                                      |                                                          | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                  |
|----------------------------------------|-------------------------------------------|-------------------------------------------------------------|------------------------------------------------------|----------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                        |                                           | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP In-Network Provider (You will pay more)     | Non-IHCP Out-of-Network Provider (You will pay the most) |                                                                                                                                                                                                                                         |
|                                        | <a href="#">Durable medical equipment</a> | No charge                                                   | 30% <a href="#">Coinsurance</a>                      | Not covered                                              | Prior authorization may be required. Purchased items are limited to 1 every 3 years. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                                                               |
|                                        | <a href="#">Hospice services</a>          | No charge                                                   | 30% <a href="#">Coinsurance</a>                      | Not covered                                              | Prior authorization may be required. Unlimited except for the following: bereavement services are limited to 5 group therapy sessions per episode. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . |
| If your child needs dental or eye care | Children's eye exam                       | No charge                                                   | No charge; <a href="#">deductible</a> does not apply | Not covered                                              | Limited to 1 visit per year. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                                                                                                                       |
|                                        | Children's glasses                        | No charge                                                   | No charge; <a href="#">deductible</a> does not apply | Not covered                                              | Limited to 1 item per year. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                                                                                                                        |
|                                        | Children's dental check-up                | Not covered                                                 | Not covered                                          | Not covered                                              | None                                                                                                                                                                                                                                    |

#### Excluded Services & Other Covered Services:

| Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .) |                                                                                                                                                                                                           |                                                                                                                                                                      |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>Abortion (Except in cases of rape, incest, or when the life of the mother is endangered)</li> <li>Acupuncture</li> <li>Cosmetic surgery</li> </ul>         | <ul style="list-style-type: none"> <li>Dental care (Adult)</li> <li>Dental care (Children)</li> <li>Long-term care</li> </ul>                                                                             | <ul style="list-style-type: none"> <li>Non-emergency care when traveling outside the U.S.</li> <li>Routine eye care (Adult)</li> <li>Weight loss programs</li> </ul> |
| Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)                                                      |                                                                                                                                                                                                           |                                                                                                                                                                      |
| <ul style="list-style-type: none"> <li>Bariatric surgery (Limited to 1 procedure per lifetime.)</li> <li>Chiropractic care (Limited to 20 visits per year.)</li> </ul>                            | <ul style="list-style-type: none"> <li>Hearing aids (Limited to 1 item every 3 years.)</li> <li>Infertility treatment (Artificial insemination services are limited to 6 cycles per lifetime.)</li> </ul> | <ul style="list-style-type: none"> <li>Private-duty nursing</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 SilverSummit Healthplan at 1-866-263-8134 (TTY/TDD 1-855-868-4945); Nevada Division of Insurance, 3300 W. Sahara Ave., Suite 275, Las Vegas, Nevada 89102 1-888-872-3234.; Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272); Office of Personnel Management Multi State

[Plan](https://www.opm.gov/healthcare-insurance/multi-state-plan-program/external-review/) 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: Nevada Division of Insurance, 3300 W. Sahara Ave., Suite 275, Las Vegas, Nevada 89102 1-888-872-3234.

**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 1-866-263-8134 (TTY/TDD 1-855-868-4945).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-263-8134 (TTY/TDD 1-855-868-4945).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-866-263-8134 (TTY/TDD 1-855-868-4945).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-866-263-8134 (TTY/TDD 1-855-868-4945).

*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> | \$0  |
| ■ <a href="#">Specialist</a> <a href="#">copayment</a>          | \$60 |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 30%  |
| ■ Other <a href="#">coinsurance</a>                             | 30%  |

This EXAMPLE event includes services like:

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

|                    |          |
|--------------------|----------|
| Total Example Cost | \$12,700 |
|--------------------|----------|

In this example, Peg would pay:

| Cost Sharing                |     |
|-----------------------------|-----|
| <a href="#">Deductibles</a> | \$0 |
| <a href="#">Copayments</a>  | \$0 |
| <a href="#">Coinsurance</a> | \$0 |
| What isn't covered          |     |
| Limits or exclusions        | \$0 |
| The total Peg would pay is  | \$0 |

### 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> | \$0  |
| ■ <a href="#">Specialist</a> <a href="#">copayment</a>          | \$60 |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 30%  |
| ■ Other <a href="#">coinsurance</a>                             | 30%  |

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*)

|                    |         |
|--------------------|---------|
| Total Example Cost | \$5,600 |
|--------------------|---------|

In this example, Joe would pay:

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

### Mia's Simple Fracture

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

|                                                                 |      |
|-----------------------------------------------------------------|------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$0  |
| ■ <a href="#">Specialist</a> <a href="#">copayment</a>          | \$60 |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 30%  |
| ■ Other <a href="#">coinsurance</a>                             | 30%  |

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 |
|--------------------|---------|

In this example, Mia would pay:

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

Note: These numbers assume the patient received care from an IHCP [provider](#) or with IHCP [referral](#) at a non-IHCP. If you receive care from a non-IHCP [provider](#) without a [referral](#) from an IHCP your costs may be higher.



FROM



|                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|--------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>English:</b>    | If you, or someone you are helping, have questions about Ambetter from SilverSummit Healthplan, 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 1-866-263-8134 (TTY 1-855-868-4945).                                                                                                                          |
| <b>Spanish:</b>    | Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter de SilverSummit Healthplan 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 1-866-263-8134 (TTY 1-855-868-4945).                                                                                                        |
| <b>Tagalog:</b>    | Kung ikaw, o ang iyong tinutulungan, ay may mga katanungan tungkol sa Ambetter from SilverSummit Healthplan, at hindi ka mahusay sa Ingles, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika nang walang gastos at sa maagap na paraan. Kung ikaw, o ang iyong tinutulungan, ay may kondisyon sa pandinig at/o paningin na nakakaapekto sa komunikasyon, may karapatan kang makatanggap ng mga karagdagang tulong at serbisyo nang walang gastos at sa maagap na paraan. Para makatanggap ng mga serbisyo sa pagsasalin o mga karagdagang serbisyo, mangyaring makipag-ugnayan sa Mga Serbisyo para sa Miyembro sa 1-866-263-8134 (TTY 1-855-868-4945).                |
| <b>Chinese:</b>    | 如果您，或是您正在協助的對象，有關於 Ambetter from SilverSummit Healthplan 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 1-866-263-8134 (TTY 1-855-868-4945)。                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Korean:</b>     | 귀하 또는 귀하의 도움을 받는 분이 Ambetter from SilverSummit Healthplan에 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 1-866-263-8134(TTY 1-855-868-4945)번으로 가입자 서비스부에 연락해주시십시오.                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Vietnamese:</b> | Nếu quý vị hoặc người mà quý vị đang giúp đỡ có câu hỏi về Ambetter from SilverSummit Healthplan 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 1-866-263-8134 (TTY 1-855-868-4945).                                                                                                                          |
| <b>Amharic:</b>    | እርስዎ ወይም ሌላ የሚያግዙት ሰው፣ ስለ Ambetter from SilverSummit Healthplan ጥያቄ ካለዎት እና እንግሊዝኛ ብቁ ካልሆኑ፣ ያለምንም ወጪ እና በጊዜው በቋንቋዎ እርዳታ እና መረጃ የማግኘት መብት አልዎት። እርስዎ ወይም ሌላ የሚያግዙት ሰው፣ ግንኙነትን የሚያደናቅቁ የመስማት እና/ወይም የእይታ ችግር ካልዎት፣ አጋዥ እርዳታዎችን እና አገልግሎቶችን ያለ ምንም ወጪ እና በጊዜው የመቀበል መብት አልዎት። የትርጉም ወይም ረዳት አገልግሎቶችን ለማግኘት እስከ በ 1-866-263-8134 (TTY 1-855-868-4945) የአባል አገልግሎቶች ን ያናግሩ።                                                                                                                                                                                                                                                                                                                    |
| <b>Thai:</b>       | หากคุณหรือคนที่คุณกำลังให้ความช่วยเหลือมีคำถามเกี่ยวกับ Ambetter from SilverSummit Healthplan และไม่ชำนาญในการใช้ภาษาอังกฤษ คุณมีสิทธิ์ที่จะขอรับความช่วยเหลือและข้อมูลในภาษาของคุณโดยไม่เสียค่าใช้จ่ายอย่างทันท่วงที หากคุณหรือคนที่คุณกำลังให้ความช่วยเหลือมีภาวะด้านการฟังและ/หรือการมองเห็นที่เป็นอุปสรรคต่อการสื่อสาร คุณมีสิทธิ์ที่จะขอรับความช่วยเหลือและบริการเสริมโดยไม่เสียค่าใช้จ่ายอย่างทันท่วงที หากต้องการบริการด้านการแปลหรือบริการเสริม โปรดติดต่อ บริการสำหรับสมาชิก ที่หมายเลข 1-866-263-8134 (TTY 1-855-868-4945)                                                                                                                                                      |
| <b>Japanese:</b>   | ご自身やあなたが介護している他の人が、Ambetter from SilverSummit Healthplanについてご質問をお持ちの場合、英語に自信がなくても無料かつタイムリーにご希望の言語でヘルプや情報を得ることができます。ご自身や、あなたが介護している他の人の聴覚や視覚の状態のためやり取りが難しい場合でも、無料かつタイムリーに補助サービスを受けることができます。翻訳や補助サービスを受けるには、1-866-263-8134 (TTY 1-855-868-4945)のメンバーサービスにご連絡ください。                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Arabic:</b>     | إذا كان لديك أو لدى شخص تساعد أسئلة حول Ambetter from SilverSummit Healthplan، ولم تكن بارعا بالغة الإنكليزية، ف لديك الحق في الحصول على المساعدة والمعلومات بلغتك من دون أي تكلفة وفي الوقت المناسب. إذا كنت أنت أو أي شخص تساعد تعاني من حالة سمعية و/أو بصرية تعيق التواصل، ف لديك الحق في تلقي مساعدات وخدمات إضافية من دون أي تكلفة وفي الوقت المناسب. لتلقي خدمات الترجمة أو خدمات إضافية، يرجى الاتصال ب خدمات الأعضاء على 1-866-263-8134 (TTY 1-855-868-4945).                                                                                                                                                                                                                    |
| <b>Russian:</b>    | Если у вас или у лица, которому вы помогаете, возникли какие-либо вопросы о программе страхования Ambetter from SilverSummit Healthplan, 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 1-866-263-8134 (TTY 1-855-868-4945). |

|                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|-----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>French:</b>  | Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from SilverSummit Healthplan 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 1-866-263-8134 (TTY 1-855-868-4945).                                                                         |
| <b>Persian:</b> | اگر شما یا فردی که دارید به او کمک می‌کنید، سؤالی درباره Ambetter from SilverSummit Healthplan دارید، و انگلیسی نمی‌دانید، حق دارید کمک و اطلاعات را به زبان خودتان به رایگان و به موقع دریافت کنید. اگر شما یا فردی که دارید به او کمک می‌کنید مشکلات شنوایی یا بینایی دارد که برقراری ارتباط را سخت می‌کند، حق دارید کمک‌ها و خدمات امدادی را به زبان خودتان به رایگان و به موقع دریافت کنید. برای دریافت کمک‌ها و خدمات امدادی لطفاً با خدمات اعضا به شماره 1-866-263-8134 (TTY 1-855-868-4945) تماس بگیرید.                                                                                                                                                                                   |
| <b>Samoan:</b>  | Afai o oe, poo se tasi o e fesoasoani iai, e iai ni fesili e uiga i le Ambetter from SilverSummit Healthplan, ma e le lelei lau lgilisi, e iai lau aia tatau e maua ai le fesoasoani ma faamatalaga i lau gagana e aunoa ma se totogi ma i se taimi talafeagai. Afai o oe, poo se tasi o loo e fesoasoani ai, e iai se tulaga faaletonu i le faalogo ma/poo le vaai e faigata ai ona fesooota'i, e iai lau aia tatau e maua ai mea faalogo fesoasoani ma auunaga e aunoa ma se totogi ma i se taimi talafeagai. Ina ia maua auunaga faaliliu upu poo tulaga tau aafiaga tumau i le soifua, faamolemole, faafesoota'i le 'Auauanga Lautelei le 1-866-263-8134 (TTY 1-855-868-4945).                |
| <b>German:</b>  | Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from SilverSummit Healthplan 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 1-866-263-8134 (TTY 1-855-868-4945).                                                                                                    |
| <b>Ilocano:</b> | No sika, wenno ti maysa a tultulongam, ket addaan kadagiti saludsod maipapan iti Ambetter from SilverSummit Healthplan, ken saan a nalaing iti Ingles, adda karbengam a makagun-od iti tulong ken impormasion iti pagsasaom nga awan ti gastos ken iti naintiempuan a wagas. No sika, wenno ti maysa a tultulongam, ket addaan iti problema iti panagdengngeg ken/wenno panagkita a manglapped iti komunikasion, adda karbengam nga umawat kadagiti kanayonan a tulong ken serbisio nga awan ti gastos ken iti naintiempuan a wagas. Tapno makaawat kadagiti serbisio ti panagipatarus wenno katulongan, pangngaasim ta kontakem ti Serbisio iti Miembro iti 1-866-263-8134 (TTY 1-855-868-4945). |

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### Statement of Non-Discrimination

Ambetter from SilverSummit Healthplan is underwritten by SilverSummit Healthplan, Inc., which is a Qualified Health Plan issuer in the Nevada Health Insurance Marketplace. SilverSummit Healthplan, Inc. complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin (including limited English proficiency and primary language), age, disability, or sex (including pregnancy, sexual orientation, gender identity, or sex characteristics). This is a solicitation for insurance. © 2023 SilverSummit Healthplan, Inc. All rights reserved. [Ambetter.SilverSummitHealthplan.com](https://www.ambetter.silversummithealthplan.com)

If you, or someone you are helping, have questions about Ambetter from SilverSummit Healthplan, 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 1-866-263-8134 (TTY 1-855-868-4945). If you believe that SilverSummit Healthplan, Inc. has failed to provide these services or discriminated in another way on the basis of race, color, national origin (including limited English proficiency and primary language), age, disability, or sex (including pregnancy, sexual orientation, gender identity, or sex characteristics), please contact Member Services at 1-866-263-8134 (TTY 1-855-868-4945). You may also submit a grievance by phone to 1-866-263-8134 (TTY 1-855-868-4945). For information on filing a discrimination complaint directly with the U.S. Department of Health and Human Services, Office of Civil Rights, please visit <https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf>.

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