Summary of Benefits and Coverage: What this Plan Covers \& What You Pay for Covered Services Ambetter from Home State Health Premier Silver: 87\% AV Level Silver Plan

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.homestatehealth.com/2024-brochures.html, or call 1-855-650-3789 (TTY 711). For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary or call 1-855-650-3789 (TTY 711) to request a copy.

| Important Questions | Answers | Why This Matters: |
| :---: | :---: | :---: |
| What is the overall deductible? | \$2,500 individual / \$5,000 family. | 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 plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible. |
| Are there services covered before you meet your deductible? | Yes. Preventive care services, primary care, specialist, and urgent care office visits, children's eye exam and glasses, generic and preferred brand drugs are covered before you meet your deductible. | This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/. |
| Are there other deductibles for specific services? | No. | You don't have to meet deductibles for specific services. |
| What is the out-of-pocket limit for this plan? | For network providers: $\$ 2,500$ individual / $\$ 5,000$ family. Not applicable for out-of-network providers. | The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-ofpocket limits until the overall family out-of-pocket limit has been met. |
| What is not included in the out-of-pocket limit? | Premiums, balance-billing charges, penalties for failure to obtain preauthorization for services, and health care this plan doesn't cover. | Even though you pay these expenses, they don't count toward the out-of-pocket limit. |
| Will you pay less if you use a network provider? | Yes. See https://ambetter.homestatehealth.com/findadoc or call 1-855-650-3789 (TTY 711) for a list of network providers. | This plan uses a provider network. You will pay less if you use a provider in the 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 charge and what your plan pays (balance billing). Be aware, your network 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 see a specialist? | No. | You can see the specialist you choose without a referral. |

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

| Common Medical Event | Services You May Need | What You Will Pay |  | Limitations, Exceptions, \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) |  |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | No charge; deductible does not apply | Not covered | Unlimited Virtual 24/7 Care Visits received from Ambetter's designated telehealth provider covered at No Charge, providers covered in full, deductible does not apply. |
|  | Specialist visit | \$5 Copay / visit; deductible does not apply | Not covered | Covered No Limit. |
|  | Preventive care/screening/ immunization | No charge; deductible does not apply | Not covered | You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. |
| If you have a test | Diagnostic test (x-ray, blood work) | No charge for laboratory \& professional services <br> No charge for x-ray \& diagnostic imaging <br> No charge for laboratory \& professional services and x-ray \& diagnostic imaging at other places of service | Not covered | Prior authorization may be required. Covered No Limit. Other places of service may include: Hospital, Emergency Room, or Outpatient Facility. <br> Failure to obtain prior authorization for any service that requires prior authorization will result in a denial of benefits. |
|  | Imaging (CT/PET scans, MRIs) | No charge | Not covered | Prior authorization may be required. Covered No Limit. |
| If you need drugs to treat your illness or condition | Generic drugs (Tier 1) | Preferred Generic Retail: <br> No charge; deductible <br> does not apply <br> Generic Retail: No charge; deductible does not apply | Not covered | Prior authorization may be required. <br> Prescription drugs are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to $2.5 x$ retail costsharing amount. |


| Common Medical Event | Services You May Need | What You Will Pay |  | Limitations, Exceptions, \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) |  |
| More information about prescription drug coverage is available at https:/lambetter.home statehealth.com/2024f ormulary. | Preferred brand drugs (Tier 2) | Retail: \$25 Copay I prescription; deductible does not apply | Not covered | Prior authorization may be required. Prescription drugs are provided up to 30 days retail and up to 90 days through mail order. Mail orders are subject to 2.5 x retail costsharing amount. |
|  | Non-preferred brand and nonpreferred generic drugs (Tier 3) | Retail: No charge | Not covered |  |
|  | Specialty drugs (Tier 4) | Retail: No charge | Not covered | Prior authorization may be required. Prescription drugs are provided up to 30 days retail and up to 30 days through mail order. |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | No charge | Not covered | Prior authorization may be required. Covered No Limit. |
|  | Physician/surgeon fees | No charge | Not covered | Prior authorization may be required. Covered No Limit. |
| If you need immediate medical attention | Emergency room care | No charge | No charge | Covered No Limit. |
|  | Emergency medical transportation | No charge | No charge | 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 network ground/water ambulance provider, you may be subject to balance billing. |
|  | Urgent care | \$10 Copay / visit; deductible does not apply | \$10 Copay / visit; deductible does not apply | Covered No Limit. |
| If you have a hospital stay | Facility fee (e.g., hospital room) | No charge | Not covered | Prior authorization may be required. Covered No Limit. |
|  | Physician/surgeon fees | No charge | 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: No charge; deductible does not apply; <br> Other Outpatient Services: No charge | Not covered | Prior authorization may be required. Covered No Limit. (Primary Care Provider (PCP) and other practitioner office visits do not require prior authorization.) Note: Services (excluding Emergency Room Care / Emergency Services) rendered by an out-of-network provider are not covered under this plan, with the exception of two (2) sessions per year for diagnosis/assessment by a licensed mental |


| Common Medical Event | Services You May Need | What You Will Pay |  | Limitations, Exceptions, \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) |  |
|  |  |  |  | health provider (covered at applicable INN cost share). |
|  | Inpatient services | No charge | Not covered | Prior authorization may be required. Covered No Limit. |
| If you are pregnant | Office visits | No charge; deductible does not apply | Not covered | Prior authorization not required for deliveries within the standard timeframe per federal regulation, but may be required for other services. Cost-sharing does not apply for preventive services, such as routine pre-natal and post-natal screenings. Depending on the type of services, coinsurance, deductible or copayment may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). |
|  | Childbirth/delivery professional services | No charge | Not covered | Prior authorization may be required. Costsharing does not apply for preventive |
|  | Childbirth/delivery facility services | No charge | Not covered | copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). |
| If you need help recovering or have other special health needs | Home health care | No charge | Not covered | Prior authorization may be required. Limited to 100 visits per year. |
|  | Rehabilitation services | Outpatient: No charge; deductible does not apply Inpatient: No charge | Not covered | Outpatient: Prior authorization may be required. Limited to 20 visits per year per therapy (occupational and physical therapy); no limit applies for speech therapy or pulmonary therapy; limited to 36 visits per year for cardiac therapy. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. Inpatient: Prior authorization may be required. Covered No Limit. |
|  | Habilitation services | Outpatient: | Not covered | Outpatient: Prior authorization may be required. Limited to 20 visits per year per |


| Common Medical Event | Services You May Need | What You Will Pay |  | Limitations, Exceptions, \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) |  |
|  |  | No charge; deductible does not apply Inpatient: No charge |  | therapy (occupational and physical therapy); no limit applies for speech therapy or pulmonary therapy; limited to 36 visits per year for cardiac therapy. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis. (See the Schedule of Benefits for applicable cost share when provided for a non-medical diagnosis.) Inpatient: Prior authorization may be required. Covered No Limit. |
|  | Skilled nursing care | No charge | Not covered | Prior authorization may be required. Limited to 150 days per year. |
|  | Durable medical equipment | No charge | Not covered | Prior authorization may be required. Covered No Limit. |
|  | Hospice services | No charge | Not covered | Prior authorization may be required. Covered No Limit. |
| If your child needs dental or eye care | Children's eye exam | No charge; deductible does not apply | Not covered | Limited to 1 visit per year. |
|  | Children's glasses | No charge; deductible does not apply | Not covered | Limited to 1 item per year. |
|  | Children's dental check-up | Not covered | Not covered | None |

Excluded Services \& Other Covered Services:

## Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Abortion (Except in cases when the life of the mother is endangered)
- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Dental care (Children)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Weight loss programs
－Chiropractic care（Limited to 26 visits per year． Visits in excess of 26 require prior authorization．）
－Private－duty nursing（Limited to 82 visits per year．）
－Hearing aids（Limited to 1 per ear per year．）

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 Home State Health at 1－855－650－3789（TTY 711）；Missouri Department of Insurance，PO Box 690，Jefferson City，MO 65102－0690，Phone No．1－573－ 751－4126．；Department of Labor＇s Employee Benefits Security Administration at 1－866－444－EBSA（3272）；Office of Personnel Management Multi State Plan Program at https：／／www．opm．gov／healthcare－insurance／multi－state－plan－program／external－review／．Other coverage options may be available to you too，including buying individual insurance coverage through the Health Insurance Marketplace．For more information about the Marketplace，visit www．HealthCare．gov 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：Missouri Department of Insurance，PO Box 690，Jefferson City，MO 65102－0690，Phone No．1－573－751－4126．

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 1－855－650－3789（TTY 711）．
Tagalog（Tagalog）：Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1－855－650－3789（TTY 711）．
Chinese（中文）：如果需要中文的帮助，请拨打这个号码 1－855－650－3789（TTY 711）．
Navajo（Dine）：Dinek＇ehgo shika at＇ohwol ninisingo，kwiijigo holne＇1－855－650－3789（TTY 711）．
To see examples of how this plan might cover costs for a sample medical situation，see the next section．

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


|  | If you，or someone you are helping，have questions about Ambetter from Home State Health，and are not proficient in English， <br> 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 <br> helping，have an auditory and／or visual condition that impedes communication，you have the right to receive auxiliary aids and <br> services at no cost and in a timely manner．To receive translation or auxiliary services，please contact Member Services at <br> $1-855-650-3789$（TTY 711）． |
| :--- | :--- |
| English：$\quad$Si usted，o alguien a quien está ayudando，tiene preguntas acerca de Ambetter de Home State Health y no domina el inglés， <br> tiene derecho a obtener ayuda e información en su idioma sin costo alguno y de manera oportuna．Si usted，o alguien a quien <br> está ayudando，tiene un impedimento auditivo o visual que le dificulta la comunicación，tiene derecho a recibir ayuda y servicios <br> auxiliares sin costo alguno y de manera oportuna．Para recibir servicios auxiliares o de traducción，comuníquese con Servicios <br> para Miembros al 1－855－650－3789（TTY 711）． |  |
| Spanish：$\quad$（Ther |  |

## Chinese：

如果您，或是您正在協助的對象，有關於 Ambetter from Home State Health 方面的問題，且不精通英語，您有權利免費並及時以 Chinese．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 1－855－650－3789（TTY 711）。

| Vietnamese： | Nếu quý vị hoặc người mà quý vị đang giúp đỡ có câu hỏi về Ambetter from Home State Health 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 đở mắc bệnh về thính giác và／hoặc thị giác gây cản trở giao tiếp，quý vị có quyền được nhận các hổ trợ và dịch vụ phụ trợ miến phí và kịp thời．Để nhận dịch vụ thống dịch hoặc dịch vụ phụ trợ，vui lòng liên hệ bộ phận Dịch Vụ Thành Viên theo số 1－855－650－3789（TTY 711）． |
| :---: | :---: |
| Serbo－Croatian： | Ako Vi，ili neko kome pomažete，imate pitanja u vezi sa Ambetter from Home State Health，a ne govorite engleski jezik，imate pravo na besplatnu i blagovremenu pomoć i informacije na sopstvenom jeziku．Ako Vi，ili neko kome pomažete，imate neki poremećaj sluha i／ili vida zbog kojeg je onemogućena komunikacija，imate pravo da besplatno i blagovremeno dobijete pomagala i pomoćne usluge．Obratite se odeljenju za pružanje usluga članovima pozivom na broj 1－855－650－3789（TTY 711）da biste dobili usluge prevoda ili pomoćne usluge． |

## German：

Falls Sie oder jemand，dem Sie helfen，Fragen zu Ambetter from Home State Health 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 1－855－650－3789（TTY 711）．

|  |  |
| :---: | :---: |
| Arabic： |  <br>  |

귀하 또는 귀하의 도움을 받는 분이 Ambetter from Home State Health에 대한 질문이 있는 경우 영어에 능숙하지 않으시면 해당
Korean：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 1－855－650－3789（TTY 711）번으로 가입자 서비스부에 연락해주십시오．

## Russian：

Если у вас или у лица，которому вы помогаете，возникли какие－либо вопросы о программе страхования Ambetter from Home State Health，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 1－855－650－3789（TTY 711）．

| French： | 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 1－855－650－3789（TTY 711）． |  |

Kung ikaw，o ang iyong tinutulungan，ay may mga katanungan tungkol sa Ambetter from Home State Health，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．

## Tagalog：

 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 1－855－650－3789（TTY 711）．| Pennsylvanian Dutch: | Wann du, odder epper wer dir helft, hen Frooge iwwer Ambetter from Home State Health, 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 1-855-650-3789 (TTY 711). |
| :---: | :---: |
| Persian: | اكر شما يا فردى كه داريد به او كمك مىكتند، سؤوالى درباره Ambetter from Home State Health داريد، و انكلبسى نمىدانيب، حق داريد كمكـو اطلاعات را به زبان <br>  <br>  تماس بگيريد. |
| Cushite: | Isin, ykn namni biraa isin gargaartan, Ambetter from Home State Health 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 1-855-650-3789 (TTY 711)qunnamaa. |
| Portuguese: | Se tiver dúvidas acerca da Ambetter from Home State Health, ou estiver a ajudar uma pessoa com dúvidas acerca desta, e não dominar o inglês, tem o direito de obter ajuda e informações no seu idioma sem qualquer custo e de forma atempada. Se tiver uma condição visual e/ou auditiva que dificulte a comunicação ou estiver a ajudar uma pessoa com uma condição deste tipo, tem o direito de receber equipamentos ou serviços de assistência sem qualquer custo e de forma atempada. Para receber traduções ou serviços de assistência, contacte serviços de membro através do número 1-855-650-3789 (TTY 711). |
| Amharic: |  <br>  <br>  <br>  |

## Statement of Non-Discrimination

Ambetter from Home State Health is underwritten by Celtic Insurance Company, which is a Qualified Health Plan issuer in the Missouri Health Insurance Marketplace. Celtic Insurance Company 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. Ambetter from Home State Health is underwritten by Celtic Insurance Company. © 2023 Celtic Insurance Company. All rights reserved. Ambetter.HomeStateHealth.com

If you, or someone you are helping, have questions about Ambetter from Home State Health, 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 1-855-650-3789 (TTY 711). If you believe that Celtic Insurance Company 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 1-855-650-3789 (TTY 711). You may also submit a grievance by phone to 1-855-650-3789 (TTY 711). 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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