



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://ambetterhealth.com/en/ar/2026-brochures.html>, or call 1-877-617-0390 (TTY 1-877-617-0392). 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 1-877-617-0390 (TTY 1-877-617-0392) to request a copy.

| Important Questions                                                             | Answers                                                                                                                                                                                                                                                                          | Why This Matters:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| What is the overall <a href="#">deductible</a> ?                                | \$0 at Indian Health Care <a href="#">Provider</a> (IHCP) or with IHCP <a href="#">referral</a> at non-IHCP; or <a href="#">network providers</a> : \$2,000 Individual / \$4,000 Family. <a href="#">Out-of-network providers</a> : \$10,000 Individual / \$20,000 Family.       | Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .                                                                                                                                                                                                            |
| Are there services covered before you meet your <a href="#">deductible</a> ?    | Yes. <a href="#">Preventive care</a> services, primary care, <a href="#">specialist</a> , and <a href="#">urgent care</a> visits, and certain <a href="#">prescription drugs</a> are covered before you meet your <a href="#">deductible</a> (see additional information below). | This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .                                                                       |
| Are there other <a href="#">deductibles</a> for specific services?              | No.                                                                                                                                                                                                                                                                              | You don't have to meet <a href="#">deductibles</a> for specific services.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ? | For <a href="#">network providers</a> : \$8,200 Individual / \$16,400 Family.<br>For <a href="#">out-of-network providers</a> : \$20,000 Individual / \$40,000 Family.                                                                                                           | The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.                                                                                                                                                                                                                                                                                                                                                             |
| What is not included in the <a href="#">out-of-pocket limit</a> ?               | <a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.                                                                                                                                                     | Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Will you pay less if you use a <a href="#">network provider</a> ?               | Yes. See <a href="https://ambetterhealth.com/en/ar/findadoc">https://ambetterhealth.com/en/ar/findadoc</a> or call 1-877-617-0390 (TTY 1-877-617-0392) for a list of <a href="#">network providers</a> .                                                                         | This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services. |

| Important Questions                                                          | Answers | Why This Matters:                                                                          |
|------------------------------------------------------------------------------|---------|--------------------------------------------------------------------------------------------|
| Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ? | No.     | You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> . |

 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                                                   | \$30 <a href="#">Copay</a> / visit; <a href="#">deductible</a> does not apply                                                                                                                                                                                                | 50% <a href="#">Coinsurance</a>                                                                                                                                                                                                                            | Covered No Limit. <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; <a href="#">deductible</a> does not apply                                                                                                                                                                                                | 50% <a href="#">Coinsurance</a>                                                                                                                                                                                                                            | None <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; <a href="#">deductible</a> does not apply                                                                                                                                                                                                                         | 50% <a href="#">Coinsurance</a>                                                                                                                                                                                                                            | 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. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                                                                                 |
| If you have a test                                                     | <a href="#">Diagnostic test</a> (x-ray, blood work)    | No charge                                                   | 25% <a href="#">Coinsurance</a> for laboratory & professional services<br>25% <a href="#">Coinsurance</a> for x-ray & diagnostic imaging<br>25% <a href="#">Coinsurance</a> for laboratory & professional services and x-ray & diagnostic imaging at other places of service | 50% <a href="#">Coinsurance</a> for laboratory & professional services<br>50% <a href="#">Coinsurance</a> for x-ray & diagnostic imaging<br>50% <a href="#">Coinsurance</a> for laboratory & professional services and x-ray & diagnostic imaging at other | Prior authorization may be required. Covered No Limit. Other places of service may include Hospital, Emergency Room, or Outpatient Facility. Failure to obtain prior authorization for any service that requires prior authorization will result in a denial of benefits. <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) |                                                                                                                                                                                                                                                                                                                  |
|                                                                                                                                                                                                                                                              |                                                           |                                                             |                                                                                                                                                                                                                                                | places of service                                        |                                                                                                                                                                                                                                                                                                                  |
|                                                                                                                                                                                                                                                              | Imaging (CT/PET scans, MRIs)                              | No charge                                                   | 25% <a href="#">Coinsurance</a>                                                                                                                                                                                                                | 50% <a href="#">Coinsurance</a>                          | 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 drugs to treat your illness or condition</b><br>More information about <a href="#">prescription drug coverage</a> is available at <a href="https://ambetterhealth.com/en/ar/2026formulary">https://ambetterhealth.com/en/ar/2026formulary</a> | Generic drugs                                             | No charge                                                   | Tier 1a - Preferred Generic Retail: \$15 <a href="#">Copay</a> / prescription; <a href="#">deductible</a> does not apply<br><br>Tier 1b - Generic Retail: \$15 <a href="#">Copay</a> / prescription; <a href="#">deductible</a> does not apply | 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                                     | No charge                                                   | Tier 2 - Retail: \$30 <a href="#">Copay</a> / prescription; <a href="#">deductible</a> does not apply                                                                                                                                          | 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 and Non-preferred generic drugs | No charge                                                   | Tier 3 - Retail: \$60 <a href="#">Copay</a> / prescription; <a href="#">deductible</a> does not apply                                                                                                                                          | Not covered                                              |                                                                                                                                                                                                                                                                                                                  |
|                                                                                                                                                                                                                                                              | <a href="#">Specialty drugs</a>                           | No charge                                                   | Tier 4 - Retail: \$250 <a href="#">Copay</a> / prescription; <a href="#">deductible</a> does not apply                                                                                                                                         | 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</b>                                                                                                                                                                                                                                           | Facility fee (e.g., ambulatory surgery)                   | No charge                                                   | 25% <a href="#">Coinsurance</a>                                                                                                                                                                                                                | 50% <a href="#">Coinsurance</a>                          | Prior authorization may be required. Covered No Limit.                                                                                                                                                                                                                                                           |

| 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)                                                                                                                                    |                                                                                                                                                                                                                                                                     |
| outpatient surgery                                                        | center)                                          |                                                             |                                                                                                                                                                                                                                          |                                                                                                                                                                                             | <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                                                                                                                                                                                |
|                                                                           | Physician/surgeon fees                           | No charge                                                   | 25% <a href="#">Coinsurance</a>                                                                                                                                                                                                          | 50% <a href="#">Coinsurance</a>                                                                                                                                                             | 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 immediate medical attention                                   | <a href="#">Emergency room care</a>              | No charge                                                   | 25% <a href="#">Coinsurance</a>                                                                                                                                                                                                          | 25% <a href="#">Coinsurance</a>                                                                                                                                                             | None <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                                                                                                                                                                           |
|                                                                           | <a href="#">Emergency medical transportation</a> | No charge                                                   | 25% <a href="#">Coinsurance</a>                                                                                                                                                                                                          | 25% <a href="#">Coinsurance</a>                                                                                                                                                             | Covered No Limit. Note: Prior authorization is not required for emergency transport, however, all non-emergent transport requires prior authorization. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                         |
|                                                                           | <a href="#">Urgent care</a>                      | No charge                                                   | \$45 <a href="#">Copay</a> / visit; <a href="#">deductible</a> does not apply                                                                                                                                                            | 50% <a href="#">Coinsurance</a>                                                                                                                                                             | None <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                                                                                                                                                                           |
| If you have a hospital stay                                               | Facility fee (e.g., hospital room)               | No charge                                                   | 25% <a href="#">Coinsurance</a>                                                                                                                                                                                                          | 50% <a href="#">Coinsurance</a>                                                                                                                                                             | 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                                                   | 25% <a href="#">Coinsurance</a>                                                                                                                                                                                                          | 50% <a href="#">Coinsurance</a>                                                                                                                                                             | 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: \$30 <a href="#">Copay</a> / visit; <a href="#">deductible</a> does not apply; Other Outpatient Services: 25% <a href="#">Coinsurance</a><br><br>Note: Cost share will be waived for Behavioral Health screening services. | Office Visit: 50% <a href="#">Coinsurance</a> ; Other Outpatient Services: 50% <a href="#">Coinsurance</a><br><br>Note: Cost share will be waived for Behavioral Health screening services. | 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                                                   | 25% <a href="#">Coinsurance</a>                                                                                                                                                                                                          | 50% <a href="#">Coinsurance</a>                                                                                                                                                             | 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                                                   | \$30 <a href="#">Copay</a> / visit;                                                                                                                                                                                                      | 50% <a href="#">Coinsurance</a>                                                                                                                                                             | Prior authorization not required for deliveries within the                                                                                                                                                                                                          |

| 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="#">deductible</a> does not apply                                                                                               |                                                                                           | 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                                                   | 25% <a href="#">Coinsurance</a>                                                                                                         | 50% <a href="#">Coinsurance</a>                                                           | 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                                                   | 25% <a href="#">Coinsurance</a>                                                                                                         | 50% <a href="#">Coinsurance</a>                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| If you need help recovering or have other special health needs | <a href="#">Home health care</a>          | No charge                                                   | 25% <a href="#">Coinsurance</a>                                                                                                         | 50% <a href="#">Coinsurance</a>                                                           | Prior authorization may be required. Limited to 50 visits per year. Note: Limits do not apply when provided for an acquired brain injury. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                                                                                                                                                                                                                                                                                                                                                                                        |
|                                                                | <a href="#">Rehabilitation services</a>   | No charge                                                   | Outpatient: \$30 <a href="#">Copay</a> / visit; <a href="#">deductible</a> does not apply<br>Inpatient: 25% <a href="#">Coinsurance</a> | Outpatient: 50% <a href="#">Coinsurance</a><br>Inpatient: 50% <a href="#">Coinsurance</a> | Outpatient: Prior authorization may be required. Limited to a combined 30 visit limit per year for outpatient physical therapy, speech therapy, occupational therapy, and chiropractic care. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis or an acquired brain injury.<br>Inpatient: Prior authorization may be required. Limited to 60 days per year. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis or an acquired brain injury. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . |
|                                                                | <a href="#">Habilitation services</a>     | No charge                                                   | Outpatient: \$30 <a href="#">Copay</a> / visit; <a href="#">deductible</a> does                                                         | Outpatient: 50% <a href="#">Coinsurance</a><br>Inpatient: 50%                             | Outpatient: Prior authorization may be required. Limited to a combined 30 visit limit per year for outpatient habilitation services; limited to 180 visits per year for                                                                                                                                                                                                                                                                                                                                                                                                                                               |

| 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)         |                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                                        |                                           |                                                             | not apply<br>Inpatient: 25% <a href="#">Coinsurance</a> | <a href="#">Coinsurance</a>                                      | developmental services. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis or an acquired brain injury.<br>Inpatient: Prior authorization may be required. Limited to 60 days per year. Note: Limits do not apply when provided for a mental health/substance use disorder diagnosis or an acquired brain injury.<br><a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . |
|                                        | <a href="#">Skilled nursing care</a>      | No charge                                                   | 25% <a href="#">Coinsurance</a>                         | 50% <a href="#">Coinsurance</a>                                  | Prior authorization may be required. Limited to 60 days per year. Note: Limits do not apply when provided for an acquired brain injury. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                                                                                                                                                                                                                        |
|                                        | <a href="#">Durable medical equipment</a> | No charge                                                   | 25% <a href="#">Coinsurance</a>                         | 50% <a href="#">Coinsurance</a>                                  | Prior authorization may be required. Covered No Limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .                                                                                                                                                                                                                                                                                                         |
|                                        | <a href="#">Hospice services</a>          | No charge                                                   | 25% <a href="#">Coinsurance</a>                         | 50% <a href="#">Coinsurance</a>                                  | Prior authorization may be required. Covered No Limit. <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    | Covered up to \$38.50; <a href="#">deductible</a> does not apply | Limited to 1 visit per year. <a href="#">Out-of-network provider</a> eye exam covered up to \$38.50. <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    | Covered up to \$50; <a href="#">deductible</a> does not apply    | Limited to 1 item per year. <a href="#">Out-of-network provider</a> frames or contacts covered up to \$50, see schedule for lens limit. <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 when the life of the member is endangered)</li> <li>Acupuncture</li> </ul>                                                       | <ul style="list-style-type: none"> <li>Dental care (Children)</li> <li>Long-term care</li> <li>Non-emergency care when traveling outside the</li> </ul> | <ul style="list-style-type: none"> <li>Private-duty nursing</li> <li>Routine eye care (Adult)</li> <li>Weight loss programs</li> </ul> |



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

- Cosmetic surgery U.S.
- Dental care (Adult)

**Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)**

- Bariatric surgery
- Hearing aids (Limited to 1 pair every 3 years)
- Routine foot care
- Chiropractic care (Limited to a combined 30 visit limit per year (combined for chiropractic care, physical therapy, speech therapy and occupational therapy))
- Infertility treatment

**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 Arkansas Health & Wellness at 1-877-617-0390 (TTY 1-877-617-0392); Arkansas Insurance Department, 1 Commerce Way, Little Rock, AR, 72202, Phone: 1-800-852-5494; Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272); Arkansas Consumer Assistance Program at 1-800-852-5494; or 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](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: Arkansas Insurance Department, 1 Commerce Way, Little Rock, AR, 72202, Phone: 1-800-852-5494. Additionally, a consumer assistance program can help you file your [appeal](#). Contact Arkansas Consumer Assistance Program at 1-800-852-5494.

**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 the Minimum Value Standards? Not Applicable**

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

**Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-877-617-0390 (TTY 1-877-617-0392).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-617-0390 (TTY 1-877-617-0392).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-877-617-0390 (TTY 1-877-617-0392).

Navajo (Dine): Dinekehgo shika at'ohwol ninisingo, kwijigo holne' 1-877-617-0390 (TTY 1-877-617-0392).

*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> | \$2,000 |
| ■ <a href="#">Specialist copayment</a>                          | \$60    |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 25%     |
| ■ Other <a href="#">coinsurance</a>                             | 25%     |

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*)

|                           |                 |
|---------------------------|-----------------|
| <b>Total Example Cost</b> | <b>\$12,700</b> |
|---------------------------|-----------------|

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        |
| <b>The total Peg would pay is</b> | <b>\$0</b> |

### 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> | \$2,000 |
| ■ <a href="#">Specialist copayment</a>                          | \$60    |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 25%     |
| ■ Other <a href="#">coinsurance</a>                             | 25%     |

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*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$5,600</b> |
|---------------------------|----------------|

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        |
| <b>The total Joe would pay is</b> | <b>\$0</b> |

### Mia's Simple Fracture

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

|                                                                 |         |
|-----------------------------------------------------------------|---------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$2,000 |
| ■ <a href="#">Specialist copayment</a>                          | \$60    |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 25%     |
| ■ Other <a href="#">coinsurance</a>                             | 25%     |

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)  
[Diagnostic tests](#) (*x-ray*)  
[Durable medical equipment](#) (*crutches*)  
[Rehabilitation services](#) (*physical therapy*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$2,800</b> |
|---------------------------|----------------|

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        |
| <b>The total Mia would pay is</b> | <b>\$0</b> |

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.

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.





FROM

arkansas  
health & wellness.**English:**

If you, or someone you are helping, have questions about Ambetter from Arkansas Health & Wellness, and are not proficient in English, you have the right to get help and information in your language at no cost and in a timely manner. If you, or someone you are helping, have an auditory and/or visual condition that impedes communication, you have the right to receive auxiliary aids and services at no cost and in a timely manner. To receive translation or auxiliary services, please contact Member Services at 1-877-617-0390 (TTY 1-877-617-0392).

**Spanish:**

Si usted, o alguien a quien está ayudando, tiene preguntas acerca de Ambetter from Arkansas Health & Wellness y no domina el inglés, tiene derecho a obtener ayuda e información en su idioma sin costo alguno y de manera oportuna. Si usted, o alguien a quien está ayudando, tiene un impedimento auditivo o visual que le dificulta la comunicación, tiene derecho a recibir ayuda y servicios auxiliares sin costo alguno y de manera oportuna. Para recibir servicios auxiliares o de traducción, comuníquese con Servicios para Miembros al 1-877-617-0390 (TTY 1-877-617-0392).

**Vietnamese:**

Nếu quý vị hoặc người mà quý vị đang giúp đỡ có câu hỏi về Ambetter from Arkansas Health & Wellness và không thành thạo tiếng Anh, quý vị có quyền được trợ giúp và nhận thông tin bằng ngôn ngữ của mình miễn phí và kịp thời. Nếu quý vị hoặc người mà quý vị đang giúp đỡ mắc bệnh về thính giác và/hoặc thị giác gây cản trở giao tiếp, quý vị có quyền được nhận các hỗ trợ và dịch vụ phụ trợ miễn phí và kịp thời. Để nhận dịch vụ thông dịch hoặc dịch vụ phụ trợ, vui lòng liên hệ bộ phận Dịch Vụ Thành Viên theo số 1-877-617-0390 (TTY 1-877-617-0392).

**Marshallese:**

Ñe kwe, ako juon armij eo kwoj jibañ e, ewōr am kajitok kake Ambetter from Arkansas Health & Wellness, im ejjab eman Kajin Pälle, ewōr am jimwe in bukot jibañ im kōmelele ko ilo kajin eo am ilo ejelok onean im ilo juon ien eo emokaj. Ñe kwe, ako juon armij eo kwoj jibañ e, ewōr am nañinmej eo ilo kōnaan im/ako loelakjān im ej kōmman an ben am kōnaan ippāñ ro jot, ewōr am jimwe in bōk kein jibañ im jerbal ko ilo ejelok onean im ilo juon ien eo emokaj. Ñan bōk jerbal in ukok ako jibañ, jouj topar Jerbal an Ro Uwaan ilo 1-877-617-0390 (TTY 1-877-617-0392).

**Chinese:**

如果您，或是您正在協助的對象，有關於 Ambetter from Arkansas Health & Wellness 方面的問題，且不精通英語，您有權利免費並及時以您的母語獲幫助和訊息。如果您，或您正在協助的對象有聽力和/或視力上的問題，阻礙了溝通，您有權利免費並及時獲得輔助支援與服務。若要取得翻譯或輔助服務，請聯絡會員服務部，電話是 1-877-617-0390 (TTY 1-877-617-0392)。

**Laotian:**

ຖ້າຫາກທ່ານ ຫຼື ຜູ້ໃດຜູ້ໜຶ່ງທີ່ທ່ານກຳລັງໃຫ້ການຊ່ວຍເຫຼືອ, ມີຄຳຖາມກ່ຽວກັບ Ambetter from Arkansas Health & Wellness, ແລະ ບໍ່ຊ່ຽວຊານພາສາອັງກິດ, ທ່ານມີສິດໄດ້ຮັບການຊ່ວຍເຫຼືອ ແລະ ຂໍ້ມູນທີ່ເປັນພາສາຂອງທ່ານໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ ແລະ ທັນເວລາ. ຖ້າຫາກທ່ານ ຫຼື ຜູ້ໃດຜູ້ໜຶ່ງທີ່ທ່ານກຳລັງໃຫ້ການຊ່ວຍເຫຼືອ, ມີສະພາບທາງການໄດ້ຍິນ ແລະ/ຫຼື ການເບິ່ງເຫັນທີ່ຂັດຂວາງການສື່ສານ, ທ່ານມີສິດໄດ້ຮັບການຊ່ວຍເຫຼືອ ແລະ ການບໍລິການເສີມໂດຍບໍ່ມີຄ່າໃຊ້ຈ່າຍ ແລະ ທັນເວລາ. ເພື່ອໃຫ້ໄດ້ຮັບການບໍລິການແປພາສາ ຫຼື ບໍລິການເສີມ, ກະລຸນາຕິດຕໍ່ຫາ Member Services (ການບໍລິການສະນາຊິກ) ໄດ້ທີ່ 1-877-617-0390 (TTY 1-877-617-0392).

**Tagalog:**

Kung ikaw, o ang iyong tinutulongan, ay may mga katanungan tungkol sa Ambetter from Arkansas Health & Wellness, 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 tinutulongan, ay may kondisyon sa pandinig at/o pannikin 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 1-877-617-0390 (TTY 1-877-617-0392).

**Arabic:**

إذا كان لديك أو لدى شخص تساعد أسئلة حول Ambetter from Arkansas Health & Wellness، ولم تكن بارعاً باللغة الإنكليزية، فلديك 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، فلديك الحق في تلقي مساعدات وخدمات إضافية من دون أي تكلفة وفي الوقت المناسب. لتلقي خدمات الترجمة أو خدمات إضافية، يرجى الاتصال بخدمات الأعضاء على 1-877-617-0390 (TTY 1-877-617-0392).

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**German:**

Falls Sie oder jemand, dem Sie helfen, Fragen zu Ambetter from Arkansas Health & Wellness hat und nicht Englisch spricht, haben Sie das Recht, kostenlos und zeitnah Hilfe und Informationen in Ihrer Sprache zu erhalten. Falls Sie oder jemand, dem Sie helfen, eine Hör- und/oder Sehbeeinträchtigung hat, die die Kommunikation beeinflusst, haben Sie das Recht, kostenlos und zeitnah zusätzliche Hilfe und Dienstleistungen zu erhalten. Um eine Übersetzung oder zusätzliche Dienstleistungen zu erhalten, wenden Sie sich an den Kundendienst unter 1-877-617-0390 (TTY 1-877-617-0392).

**French:**

Si vous-même ou une personne que vous aidez avez des questions à propos d'Ambetter from Arkansas Health & Wellness et que vous ne maîtrisez pas l'anglais, vous pouvez bénéficier gratuitement et en temps utile d'aide et d'informations dans votre langue. Si vous-même ou une personne que vous aidez souffrez d'un trouble auditif ou visuel qui entrave la communication, vous pouvez bénéficier gratuitement et en temps utile d'aides et de services auxiliaires. Pour profiter de services de traduction ou de services auxiliaires, veuillez contacter Services aux membres au 1-877-617-0390 (TTY 1-877-617-0392).

**Hmong:**

Yog tias koj, los sis ib tug neeg twg uas koj tab tom muab kev pab, muaj cov lus nug hais txog Ambetter from Arkansas Health & Wellness, thiab tsis paub lus Askiv zoo heev, koj muaj cai tau txais kev pab thiab tej ntaub ntawv qhia paub ua koj hom lus yam tsis tau them dab tsi li thiab kom tau raws sij hawm. Yog tias koj, los sis ib tug neeg twg uas koj tab tom pab, muaj tsos mob txog kev hnov lus thiab/los sis kev pom kev uas cuam tshuam txog kev sib txuas lus, koj muaj cai kom tau txais cov kev pab thiab cov kev pab cuam ntxiv yam tsis tau them dab tsi li thiab kom tau raws sij hawm. Txhawm rau kom tau txais cov kev pab cuam txhais ntawv los sis kev pab ntxiv, thov tiv tauj Member Services (Cov Chaw Muab Kev Pab Cuam Tswv Cuab) tau ntawm 1-877-617-0390 (TTY 1-877-617-0392).

**Korean:**

귀하 또는 귀하의 도움을 받는 분이 Ambetter from Arkansas Health & Wellness에 대한 질문이 있는 경우 영어에 능숙하지 않으시면 해당 언어로 시의적절하게 무료 지원과 정보를 받을 권리가 있습니다. 귀하 또는 귀하의 도움을 받는 분이 청각 및/또는 시각적으로 의사소통에 장애가 있는 경우 시의적절하게 무료 보조 도구 및 서비스를 받을 권리가 있습니다. 번역 또는 보조 서비스를 받으시려면 1-877-617-0390(TTY 1-877-617-0392)번으로 가입자 서비스부에 연락해주시요.

**Portuguese:**

Se tiver dúvidas acerca da Ambetter from Arkansas Health & Wellness, 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 1-877-617-0390 (TTY 1-877-617-0392).

**Japanese:**

ご自身やあなたが介護している他の人が、Ambetter from Arkansas Health & Wellness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、1-877-617-0390 (TTY 1-877-617-0392)のメンバーサービスにご連絡ください。

**Hindi:**

अगर आप या कोई ऐसा व्यक्ति जिसकी आप सहायता कर रहे हैं, के पास Ambetter from Arkansas Health & Wellness से जुड़े प्रश्न हैं और आप दोनों अंग्रेजी में माहिर नहीं हैं, तो आपको अपनी भाषा में मुफ्त और समय पर सहायता और जानकारी प्राप्त करने का अधिकार है. अगर आपको या किसी ऐसे व्यक्ति को जिसकी आप मदद कर रहे हैं, सुनने और/या देखने में समस्या होती है और इससे बातचीत बाधित होती है, तो आपको बिना किसी लागत के और समय पर सहायक सहायता और सेवाएं प्राप्त करने का अधिकार है. अनुवाद या सहायक सेवाएं प्राप्त करने के लिए कृपया 1-877-617-0390 (TTY 1-877-617-0392) पर सदस्य सेवाएं से संपर्क करें.

**Gujarati:**

જો તમને અથવા તમે જેમની મદદ કરી રહ્યા હો એવી કોઈ વ્યક્તિને Ambetter from Arkansas Health & Wellness વિશે પ્રશ્નો હોય અને અંગ્રેજીમાં પ્રવીણ ન હોય, તો તમને કોઈ ખર્ચ કર્યા વિના અને સમયસર તમારી ભાષામાં મદદ તથા માહિતી મેળવવાનો અધિકાર છે. જો તમે અથવા તમે જેમની મદદ કરી રહ્યા હો એવી કોઈ વ્યક્તિ શ્રવણશક્તિ અને/અથવા દૃષ્ટિવિષયક અવસ્થાથી પીડિત હોય કે જે સંચારને અવરોધતી હોય, તો તમને કોઈ ખર્ચ કર્યા વિના અને સમયસર સહાયક સહાય તથા સેવાઓ પ્રાપ્ત કરવાનો અધિકાર છે. અનુવાદ અથવા સહાયક સેવાઓ પ્રાપ્ત કરવા માટે, કૃપા કરીને 1-877-617-0390 (TTY 1-877-617-0392) પર સભ્યની સેવાઓનો સંપર્ક કરો.