Coverage for: Individual/Family | Plan Type: PPO



The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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, call 1-877-838-4949 or visit us at www.healthpartners.com. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary</u> or call 1-877-838-4949 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-network: \$6,350 Individual/ \$12,700 Family Out-of-network: \$20,000 Individual/ \$40,000 Family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes, some preventive care services are covered before you meet your deductible.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> . amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain preventive services without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	There are no other specific deductibles.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	In-network medical/pharmacy: \$9,450 Individual/\$18,900 Family There is no out-of-network out-of- pocket limit.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.

Important Questions	Answers	Why This Matters:
What is not included in the out-of-pocket limit?	Premium, balance-billed charges (unless balanced billing is prohibited), 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 <u>network provider</u> ?	Yes. See www.healthpartners.com/apexnetwork or call 1-877-838-4949 for a list of in- network providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the plan's <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No	You can see the in-network 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.

		What You Will Pay		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network <u>Provider</u> (You will pay the most)	Limitations, Exceptions, and Other Important Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	Primary Office Visit: \$0 copay for the first three visits and 30% coinsurance thereafter Convenience Care: \$0 copay for the first three visits and 30% coinsurance thereafterVirtuwell: No charge	Primary Office Visit: 50% coinsurance Convenience Care: 50% coinsurance	Each family member's first three combined office or urgent care visits are a copay. Other services like lab, x-rays, MRI/CT scans are covered at deductible/coinsurance.
	Specialist visit	\$0 copay for the first three visits and 30% coinsurance thereafter	50% coinsurance	Each family member's first three combined office or urgent care visits are a copay. Other services like lab, x-rays, MRI/CT scans are covered at deductible/coinsurance.
	Preventive care/screening/ immunization	No charge	50% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services

	Services You May Need	What You Will Pay			
Common Medical Event		Network Provider (You will pay the least)	Out-of-Network <u>Provider</u> (You will pay the most)	Limitations, Exceptions, and Other Important Information	
				needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	30% coinsurance	50% coinsurance	None	
n you nave a test	Imaging (CT/PET scans, MRIs)	30% coinsurance	50% coinsurance	None	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at healthpartners.com/preferredrx	Generic drugs	Generic Low Cost: \$5 copay/per prescription, Deductible does not apply at retail, \$15 copay/per 90 day supply, Deductible does not apply at mail Generic High Cost: \$25 copay/per prescription, Deductible does not apply at retail, \$75 copay/per 90 day supply, Deductible does not apply at mail	50% coinsurance at retail, mail not covered	30 day supply retail / 90 day supply mail order. Formulary insulin covered with no member cost-sharing after a \$25 benefit cap per prescription per month. USPTF A & B recommended preventive drugs obtained with a prescription, including OTC drugs, are covered with no member cost-sharing. Any amounts paid or reimbursed by a third party, including but not limited to: point of service rebates, manufacturer coupons, manufacturer debit cards or other forms of direct reimbursement to an insured for a product or service, will not apply towards deductible and/or out-of-pocket maximum, to the extent permitted under state and federal law.	
	Preferred brand drugs	30% coinsurance	50% coinsurance at retail, mail not covered	Drugs and drug tiers on the formulary may change with notice.	
	Non-preferred brand drugs	30% coinsurance	50% <u>coinsurance</u> at retail, mail not covered		
	Specialty drugs	50% coinsurance	Not covered	Specialty drugs are limited to drugs on the specialty drug list and must be obtained from a designated vendor.	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	50% coinsurance	None	
surgery	Physician/surgeon fees	30% coinsurance	50% <u>coinsurance</u>	None	

		What You Will Pay		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network <u>Provider</u> (You will pay the most)	Limitations, Exceptions, and Other Important Information
	Emergency room care	30% coinsurance	30% coinsurance	Out-of-network services follow in-network benefits.
If you need immediate medical attention	Emergency medical transportation	30% coinsurance	30% coinsurance	Out-of-network services follow in-network benefits.
	<u>Urgent care</u>	\$0 copay for the first three visits and 30% coinsurance thereafter	50% coinsurance	Each family member's first three combined office or urgent care visits are a copay. Other services like lab, x-rays, MRI/CT scans are covered at deductible/coinsurance.
If you have a hospital stay	Facility fee (e.g., hospital room)	30% coinsurance	50% coinsurance	None
	Physician/surgeon fees	30% coinsurance	50% coinsurance	None
If you need mental health, behavioral health, or substance abuse needs	Outpatient services	\$0 copay for the first three visits and 30% coinsurance thereafter	50% coinsurance	Each family member's first three combined office or urgent care visits are a copay. Other services like lab, x-rays, MRI/CT scans are covered at deductible/coinsurance.
	Inpatient services	30% coinsurance	50% coinsurance	None
	Office visits	No charge	50% coinsurance	Depending on the type of services, a copayment, coinsurance, or deductible may apply.
If you are pregnant	Childbirth/delivery professional services	30% coinsurance	50% coinsurance	None
	Childbirth/delivery facility services	30% coinsurance	50% coinsurance	None
	Home health care	30% coinsurance	50% <u>coinsurance</u>	120 visits per calendar year
	Rehabilitation services	30% coinsurance	50% coinsurance	None
If you need help recovering or have other special health needs	Habilitation services	30% coinsurance	50% coinsurance	None
	Skilled nursing care	30% coinsurance	50% coinsurance	120 days per calendar year
	Durable medical equipment	30% coinsurance	50% coinsurance	None
	Hospice services	30% coinsurance	50% coinsurance	Respite care is limited to 5 days and respite care and continuous care combined are limited to 30 days per episode.

		What You Will Pay		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network <u>Provider</u> (You will pay the most)	Limitations, Exceptions, and Other Important Information
	Children's eye exam	No charge	50% coinsurance	None
If your child needs dental or eye care	Children's glasses	30% coinsurance	Not covered	Limited to one pair of eyeglasses (lenses and frames) or one pair of contact lenses per calendar year.
	Children's dental check-up	30% coinsurance	50% coinsurance	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.)

Acupuncture

Infertility treatment

Private-duty nursing

Bariatric surgery

• Long-term care

• Routine eye care (Adult)

- Cosmetic surgery with the exception of port wine stain removal and reconstructive surgery
- Non-emergency care when traveling outside the U.S. Routine foot care

Dental care (Adults)

- Non-formulary drugs without a formulary exception
- Weight loss programs

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

• Chiropractic care

Hearing aids

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: Your plan at 1-800-883-2177, or the MN Dept of Health at 651-201-5100 / 1-800-657-3916, or the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. 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.mnsure.org or call 1-855-366-7873.

Your <u>Grievance</u> and <u>Appeals</u> <u>Rights</u>: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Your plan at 1-800-883-2177 or the MN Dept of Health at 651-201-5100 / 1-800-657-3916.

Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes <u>plan</u>, <u>health insurance</u> available through the <u>Marketplace</u> or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of <u>Minimum Essential Coverage</u>, you may not be eligible for the <u>premium tax credit</u>.

Does this plan meet Minimum Value Standards? Not Applicable.

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

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-877-838-4949.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-838-4949.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-866-843-3461.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-877-838-4949.

-To see examples of how this <u>plan</u> 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 (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health 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)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well- controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The plan's overall deductible Specialist copay Hospital (facility) coinsurance Other coinsurance 30%		 The plan's overall deductible Specialist copay Hospital (facility) coinsurance Other coinsurance 	\$6,350 \$0 30%	 The plan's overall deductible Specialist copay Hospital (facility) coinsurance Other coinsurance 	\$6,350 \$0 30% 30%
This EXAMPLE event includes services like: Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood work) Specialist visit (anesthesia)		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)		This EXAMPLE event includes services like: Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)	
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		<u>Cost Sharing</u>	
<u>Deductibles</u>	\$6,350	<u>Deductibles</u>	\$1,900	<u>Deductibles</u>	\$2,800
<u>Copayments</u>	\$0	<u>Copayments</u>	\$500	Copayments	\$5
Coinsurance	\$1,800	Coinsurance \$0		Coinsurance	\$0
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$70	Limits or exclusions	\$20	Limits or exclusions	\$0
The total Peg would pay is	\$8,220	The total Joe would pay is	\$2,420	The total Mia would pay is	\$2,800



Statement of Nondiscrimination for Health Plan Members

Our Responsibilities:

We follow Federal civil rights laws. We do not discriminate on the basis of race, color, national origin, age, disability or sex. We do not exclude people or treat them differently because of their race, color, national origin, age, disability or sex, including gender identity and sexual orientation.

- We help people with disabilities to communicate with us. This help is free. It includes:
 - Qualified sign language interpreters
 - Written information in other formats, such as large print, audio and accessible electronic formats
- We provide services for people who do not speak English or who are not comfortable speaking English. These services are free. They include:
 - Qualified interpreters
 - Information written in other languages

For Language or Communication Help:

Call 1-800-883-2177 if you need language or other communication help. (TTY: 711)

If you have questions about our non-discrimination policy:

Contact the Civil Rights Coordinator at 1-844-363-8732 or integrityandcompliance@healthpartners.com.

To File a Grievance:

If you believe that we have not provided these services or have discriminated against you because of your race, color, national origin, age, disability or sex, you can file a grievance by contacting the Civil Rights Coordinator at 1-844-363-8732, integrityandcompliance@ healthpartners.com or Civil Rights Coordinator, Office of Integrity and Compliance, MS 21103K, 8170 33rd Ave. S., Bloomington, MN 55425.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services Room 509F, HHH Building 200 Independence Avenue SW, Washington, DC 20201 1-800-368-1019, 800-537-7697 (TDD)

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Español (Spanish) ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-883-2177. (TTY: 711)	ພາສາລາວ (Laotian) ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-800-883-2177.(TTY: 711)
Hmoob (<i>Hmong</i>) LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-800-883-2177. (TTY: 711)	Deutsch (German) ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-883-2177. (TTY: 711)
Tiếng Việt (<i>Vietnamese)</i> CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-883-2177. (TTY: 711)	العربية (Arabic) العربية المحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر 217 كالمجان. اتصل برقم 2177-883-800 (رقم هاتف الصم والبكم: 711
繁體中文 (Chinese) 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。 請致電 1-800-883-2177.(TTY:711)	Français (French) ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-883-2177. (ATS: 711)
Русский (<i>Russian</i>) ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-883-2177. (телетайп: 711)	한국어 (Korean) 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-883-2177. (TTY: 711)
Af Soomaali <i>(Somali)</i> OGAYSIIS: Haddii aad ku hadasho afka soomaaliga, Waxaa kuu diyaar ah caawimaad xagga luqadda ah oo bilaash ah. Fadlan soo wac 1-800-883-2177. (TTY: 711)	Tagalog (<i>Tagalog</i>) PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-883-2177. (TTY: 711)

Page 1 of 2 Additional languages listed on page 2

Oromiffa (<i>Cushite [Oromo]</i>)	Italiano (Italian)
XIYYEEFFANNAA: Afaan dubbattu Oromiffa, tajaajila	ATTENZIONE: In caso la lingua parlata sia l'italiano,
gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa	sono disponibili servizi di assistenza linguistica gratuiti.
1-800-883-2177. (TTY: 711)	Chiamare il numero 1-800-883-2177. (TTY: 711)
አማርኛ (Amharic) ማስታወሻ: የሚናኅሩት ቋንቋ አማርኛ ከሆነ የትርቱም እርዳታ ድርጅቶች፤ በነጻ ሊያግዛዎት ተዘጋጀተዋል፡ ወደ ሚኪተለው ቁጥር ይደውሉ 1-800-883-2177. (መስማት ለተሳናቸው: 711)	ภาษาไทย <i>(Thai)</i> เรียน: กำคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-800-883-2177. (TTY: 711)
unD (Karen)	ελληνικά (<i>Greek</i>)
ဟိသူဉ်ပ ိသး- နမ့်ကတိ၊ ကညီ ကျိဉ်အဃိ, နမၤန့်၊ ကျိဉ်အတာမ်းစၤလၤ	ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας
တလက်ဘူဉ်လက်စု၊ နီတမံးဘဉ်သူနူဉ်လီး ကိုး 1-800-883-2177.	βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες
(TTY: 711)	παρέχονται δωρεάν. Καλέστε 1-800-883-2177. (ΤΤΥ: 711)
ខ្មែរ (Mon-Khmer, Cambodian)	Diné Bizaad (<i>Navajo</i>)
ប្រយ័គ្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា	Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad ,
ដោយមិនគិកឈ្នួល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ	saad bee áká'ánída'áwo'dé¢', t'áá jiik'eh, éí ná hóló, koji'
1-800-883-2177. (TTY: 711)	hódíílnih 1-800-883-2177. (TTY: 711)
Deitsch (Pennsylvanian Dutch) Wann du Deitsch schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-800-883-2177. (TTY: 711)	Ikirundi (Bantu – Kirundi) ICITONDERWA: Nimba uvuga Ikirundi, uzohabwa serivisi zo gufasha mu ndimi, ku buntu. Woterefona 1-800-883-2177. (TTY: 711)
Polski <i>(Polish)</i>	Kiswahili <i>(Swahili)</i>
UWAGA: Jeżeli mówisz po polsku, możesz skorzystać	KUMBUKA: Ikiwa unazungumza Kiswahili, unaweza
z bezpłatnej pomocy językowej. Zadzwoń pod numer	kupata, huduma za lugha, bila malipo. Piga simu
1-800-883-2177. (TTY: 711)	1-800-883-2177. (TTY: 711)
हिंदी (Hindi) ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-883-2177. (TTY: 711)	日本語 (Japanese) 注意事項:日本語を話される場合、 無料の言語支援をご利用いただけます。1-800-883-2177 (TTY: 711) まで、お電話にてご連絡ください。
Shqip (Albanian)	नेपाली (Nepali)
KUJDES: Nëse flitni shqip, për ju ka në dispozicion	ध्यान दिनुहोस्: तपाईंने नेपाली बोल्नुहुन्छ भने तपाईंनो निम्ति भाषा सहायता
shërbime të asistencës gjuhësore, pa pagesë. Telefononi	सेवाहरू निःशुल्क रूपमा उपलब्ध छ । फोन
në 1-800-883-2177. (TTY: 711)	गर्नुहोस् 1-800-883-2177 (टिटिवाइ: 711)
Srpsko-hrvatski (<i>Serbo-Croatian</i>)	Norsk (Norwegian)
OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge	MERK: Hvis du snakker norsk, er gratis
jezičke pomoći dostupne su vam besplatno. Nazovite	språkassistansetjenester tilgjengelige for deg. Ring
1-800-883-2177. (TTY: 711)	1-800-883-2177. (TTY: 711)
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