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 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 877-838-4949 to request a copy.

| Important Questions  | Answers   | Why This Matters:   |
|--|---|---|
| What is the overall deductible?                                      | Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP: \$0 In-network: \$3,000/Individual, \$6,000/Family Out-of-network: \$20,000/Individual, \$40,000/Family | Generally, you must pay all of the costs from providers 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> . |
| Are there other <u>deductibles</u> for specific services?            | No  | You don't have to meet <u>deductibles</u> for specific services.  |
| What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ? | In-network medical/pharmacy: \$8,500 Individual/\$17,000 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/atlasnetwork 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.

| Common Services You May Medical Event Need             |  | Indian Health Care<br>Provider (IHCP)<br>(You will pay the<br>least) | Non-IHCP Network Provider (You will pay more)  | Non-IHCP Out-of-<br>Network Provider<br>(You will pay the<br>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 | No charge  | Primary Office Visit: \$25 copay/Per Visit, Deductible does not apply Convenience Care: \$10 copay/Per Visit, Deductible does not apply Virtuwell: No charge | Primary Office Visit:<br>Convenience Care:<br>50% coinsurance      | None   |
| Spe  | Specialist visit                                 | No charge  | \$75 <u>copay</u> /Per Visit,<br><u>Deductible</u> does not<br>apply   | 50% coinsurance  | None   |
|  | Preventive care/screening/ immunization          | No charge  | No charge  | 50% coinsurance  | None   |

| Common<br>Medical Event   | Services You May<br>Need                  | Indian Health Care<br>Provider (IHCP)<br>(You will pay the<br>least) | Non-IHCP Network Provider (You will pay more)  | Non-IHCP Out-of-<br>Network Provider<br>(You will pay the<br>most)  | Limitations, Exceptions, and Other Important Information  |  |
|---|---|--|--|---|---|--|
| If you have a test  | Diagnostic test (x-ray, blood work)       | No charge  | 25% coinsurance  | 50% coinsurance   | None  |  |
| ii you nave a test  | Imaging (CT/PET scans, MRIs)              | No charge  | 25% 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/genericsadvantagerx | MRIs)  Formulary: No Non-formulary charge |  | Formulary Low Cost: \$5 copay/Per Prescription, Deductible does not apply at retail, \$15 copay/per 90 day supply, Deductible does not apply at mail Formulary High Cost: \$25 copay/Per Prescription, Deductible does not apply at retail, \$75 copay/per 90 day supply, Deductible does not apply at mail Non-formulary: 50% coinsurance | Formulary: 50% coinsurance at retail, mail not covered Non-formulary: 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. |  |
|   | Formulary brand drugs                     | No charge  | 25% coinsurance  | 50% <u>coinsurance</u> at retail, mail not covered  |   |  |
|   | Non-formulary brand drugs                 | No charge  | 50% coinsurance  | 50% <u>coinsurance</u> at retail, mail not covered  |   |  |
|   | Specialty drugs                           | No charge  | 50% coinsurance  | Not covered   | Specialty drugs are limited to drugs on the specialty drug list and must be obtained from a designated vendor.  |  |

| Common<br>Medical Event   | Services You May<br>Need                       | Indian Health Care Provider (IHCP) (You will pay the least) | What You Will Pay  Non-IHCP Network  Provider  (You will pay more)                        | Non-IHCP Out-of-<br>Network Provider<br>(You will pay the<br>most) | Limitations, Exceptions, and Other Important Information    |
|---|--|---|---|--|---|
| If you have outpatient surgery  | Facility fee (e.g., ambulatory surgery center) | No charge   | 25% coinsurance   | 50% coinsurance  | None  |
|   | Physician/surgeon fees                         | No charge   | 25% <u>coinsurance</u>  | 50% coinsurance  | None  |
| If you need   | Emergency room care                            | No charge   | 25% coinsurance   | 25% coinsurance  | Out-of-network services apply to the in-network deductible. |
| If you need immediate medical   | Emergency medical transportation               | No charge   | 25% coinsurance   | 25% coinsurance  | Out-of-network services apply to the in-network deductible. |
| attention   | Urgent care                                    | No charge   | \$75 copay/Per Visit, Deductible does not apply   | 50% coinsurance  | None  |
| If you have a   | Facility fee (e.g., hospital room)             | No charge   | 25% <u>coinsurance</u>  | 50% coinsurance  | None  |
| hospital stay   | Physician/surgeon fees                         | No charge   | 25% coinsurance   | 50% coinsurance  | None  |
| If you need mental<br>health, behavioral<br>health, or                  | Outpatient services                            | No charge   | \$25 copay/Per Visit, Deductible does not apply   | 50% coinsurance  | None  |
| substance abuse needs   | Inpatient services                             | No charge   | 25% coinsurance   | 50% coinsurance  | None  |
|   | Office visits                                  | No charge   | No charge   | 50% coinsurance  | None  |
| If you are pregnant   | Childbirth/delivery professional services      | No charge   | 25% coinsurance   | 50% coinsurance  | None  |
|   | Childbirth/delivery facility services          | No charge   | 25% coinsurance   | 50% coinsurance  | None  |
| If you need help<br>recovering or have<br>other special<br>health needs | Home health care                               | No charge   | Primary: \$25 copay/Per Visit, Deductible does not apply Specialty: \$75 copay/Per Visit, | Not covered  | 60 visits per calendar year                                 |

| Common<br>Medical Event                   | Services You May<br>Need            | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP Network Provider (You will pay more)  | Non-IHCP Out-of-<br>Network Provider<br>(You will pay the<br>most) | Limitations, Exceptions, and Other Important Information  |
|---|-------------------------------------|---|--|--|---|
|   |                                     |   | Deductible does not apply  |  |   |
|   | Rehabilitation services             | No charge   | Primary: \$25 <u>copay</u> /Per Visit, <u>Deductible</u> does not  apply  Specialty: \$75 <u>copay</u> /Per Visit, <u>Deductible</u> does not  apply | 50% coinsurance  | Limited to 20 visits each per calendar year   |
|   | Habilitation services               | No charge   | Primary: \$25 <u>copay</u> /Per Visit, <u>Deductible</u> does not  apply  Specialty: \$75 <u>copay</u> /Per Visit, <u>Deductible</u> does not  apply | 50% coinsurance  | Limited to 20 visits each per calendar year   |
|   | Skilled nursing care                | No charge   | 25% <u>coinsurance</u>   | 50% <u>coinsurance</u>   | 30 days per confinement   |
|   | <u>Durable medical</u><br>equipment |   | 25% coinsurance  | 50% coinsurance  | None  |
|   | Hospice services                    | No charge   | 25% coinsurance  | Not covered  | Respite care is limited to 5 days per episode and respite care and continuous care combined are limited to 30 days per episode. |
|   | Children's eye exam                 | No charge   | No charge  | 50% coinsurance  | None  |
| If your child needs<br>dental or eye care | Children's glasses                  | No charge   | 25% 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-<br>up      | Not covered   | Not covered  | Not covered  | None  |

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

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

- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult) (and children)

- Infertility treatment
- Long-term care
  - Non-emergency care when traveling outside the U.S. Termination of pregnancy, except in cases of
  - Private-duty nursing

- Routine eye care (Adult)
- Routine foot care
- Termination of pregnancy, except in cases of rape, incest, or danger to the life of the mother.
- 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 (Adult)

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 Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov or the Wisconsin Office of the Commissioner of Insurance at 608-266-0103 / 1-800-236-8517. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance 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 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: Your plan at 1-800-883-2177 or the Wisconsin Office of the Commissioner of Insurance at 608-266-0103 / 1-800-236-8517. Additionally, a consumer assistance program can help you file your appeal. Contact the Wisconsin Office of the Commissioner of Insurance at 608-266-0103 / 1-800-236-8517.

# Does this <u>plan</u> provide <u>Minimum Essential Coverage</u>? Yes.

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

### Does this plan meet Minimum Value Standards? Not Applicable.

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

#### **Language Access Services:**

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

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1-877-838-4949.

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

### **About these Coverage Examples:**

What isn't covered

\$0

\$0

Limits or exclusions

The total Joe would pay is

Limits or exclusions

The total Peg would pay is



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

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|--|--------------------|--|-------------------|---|---------|
| 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 \$3,000 ■ Specialist copay \$75 ■ Hospital (facility) 25% coinsurance ■ Other coinsurance 25%  |                    | ■ The plan's overall deductible \$3,000 ■ Specialist copay \$75 ■ Hospital (facility) 25% coinsurance ■ Other coinsurance 25%  |                   | Specialist copay Hospital (facility) coinsurance  |         |
| 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   |                    | <u>Cost Sharing</u>  |                   | Cost Sharing  |         |
| <u>Deductibles</u>   | \$0                | <u>Deductibles*</u>  | \$0               | <u>Deductibles*</u>   | \$0     |
| <u>Copayments</u>  | \$0                | <u>Copayments</u>  | \$0               | <u>Copayments</u>   | \$0     |
| <u>Coinsurance</u>   | \$0                | Coinsurance  | \$0               | <u>Coinsurance</u>  | \$0     |

Note: These numbers assume that 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.

What isn't covered

\$0

\$0

Limits or exclusions

The total Mia would pay is

\$0

\$0

What isn't covered



#### **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.

- 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)

bilaash ah. Fadlan soo wac 1-800-883-2177. (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)

walang bayad. Tumawag sa 1-800-883-2177. (TTY: 711)

|  | 1-800-368-1019, 800-537-7697 (TDD)  |
|--|---|
| Español (Spanish)<br>ATENCIÓN: si habla español, tiene a su disposición<br>servicios gratuitos de asistencia lingüística. Llame al<br>1-800-883-2177. (TTY: 711)     | ພາສາລາວ (Laotian)<br>ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ,<br>ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ,<br>ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-800-883-2177. (TTY: 711)  |
| Hmoob (Hmong)<br>LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog<br>lus, muaj kev pab dawb rau koj. Hu rau 1-800-883-2177.<br>(TTY: 711)                     | Deutsch ( <i>German</i> )<br>ACHTUNG: Wenn Sie Deutsch sprechen, stehen<br>Ihnen kostenlos sprachliche Hilfsdienstleistungen zur<br>Verfügung. Rufnummer: 1-800-883-2177. (TTY: 711)  |
| Tiếng Việt (Vietnamese)<br>CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ<br>ngôn ngữ miễn phí dành cho bạn. Gọi số<br>1-800-883-2177. (TTY: 711)              | (Arabic) العربية المحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر الكه: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر الكم: 311 لك بالمجان. اتصل برقم 2177-883-800 (رقم هاتف الصم والبكم: 311 |
| 繁體中文 (Chinese)<br>注意:如果您使用繁體中文,您可以免費獲得語言援助服務。<br>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> )<br>ВНИМАНИЕ: Если вы говорите на русском языке, то<br>вам доступны бесплатные услуги перевода. Звоните<br>1-800-883-2177. (телетайп: 711) | 한국어 (Korean)<br>주의: 한국어를 사용하시는 경우, 언어 지원 서비스를<br>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                                       | Tagalog ( <i>Tagalog</i> ) PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang  |

Page 1 of 2 Additional languages listed on page 2 2

| 100 000 100 100 100 100 100 100 100 100  |
|--|
| Italiano ( <i>Italian</i> ) ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-883-2177. (TTY: 711)               |
| ภาษาไทย <i>(Thai)</i><br>เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร<br>1-800-883-2177. (TTY: 711)   |
| ελληνικά ( <i>Greek</i> )<br>ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας<br>βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες<br>παρέχονται δωρεάν. Καλέστε 1-800-883-2177. (ΤΤΥ: 711)                |
| Diné Bizaad ( <i>Navajo</i> )<br>Díí baa akó nínízin: Díí saad bee yáníłti'go <b>Diné Bizaad</b> ,<br>saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, koji'<br>hódíílnih 1-800-883-2177. (TTY: 711) |
| Ikirundi ( <i>Bantu – Kirundi</i> )<br>ICITONDERWA: Nimba uvuga Ikirundi, uzohabwa serivisi<br>zo gufasha mu ndimi, ku buntu. Woterefona<br>1-800-883-2177. (TTY: 711)                                     |
| Kiswahili <i>(Swahili)</i><br>KUMBUKA: Ikiwa unazungumza Kiswahili, unaweza<br>kupata, huduma za lugha, bila malipo. Piga simu<br>1-800-883-2177. (TTY: 711)   |
| 日本語 (Japanese)<br>注意事項:日本語を話される場合、<br>無料の言語支援をご利用いただけます。1-800-883-2177<br>(TTY: 711) まで、お電話にてご連絡ください。  |
| नेपाली (Nepali)<br>ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायता<br>सेवाहरू निःशुक्क रूपमा उपलब्ध छ । फोन<br>गर्नुहोस् 1-800-883-2177 (टिटिवाइ: 711)                           |
| Norsk (Norwegian)<br>MERK: Hvis du snakker norsk, er gratis<br>språkassistansetjenester tilgjengelige for deg. Ring<br>1-800-883-2177. (TTY: 711)  |
| Adamawa (Fulfulde, Sudanic)<br>MAANDO: To a waawi Adamawa, e woodi ballooji-ma to<br>ekkitaaki wolde caahu. Noddu 1-800-883-2177.<br>(TTY: 711)  |
| Українська (Ukranian) УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-800-883-2177. (телетайп: 711)                   |
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