## Summary of Benefits and Coverage: What this <u>Plan</u> Covers & What You Pay For Covered Services HealthPartners:Atlas \$50 w/Copay P-S Cost Share Reduction Silver

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 <u>deductible</u> ?	In-network: \$50 Individual/ \$100 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 <u>deductible</u> ?	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 <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
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: \$1,500 Individual/\$3,000 Family There is no out-of-network <u>out-of-</u> <u>pocket limit</u> .	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.

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Important Questions	Answers	Why This Matters:
What is not included in the out-of-pocket limit?	Premium, balance-billed charges (unless <u>balanced billing</u> is prohibited), and health care this <u>plan</u> 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 <u>www.healthpartners.com/atlasnetwork</u> or call 1-877-838-4949 for a list of <u>in-</u> <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the 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 <u>specialist</u> you choose without a <u>referral</u> .

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

Common Medical Event Services You May Need		What You Will Pay			
		<u>Network Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, and Other Important Information	
If you visit a health care <u>provider's</u>	Primary care visit to treat an injury or illness	Primary Office Visit: \$5 <u>copay</u> /Per Visit, <u>Deductible</u> does not apply Convenience Care: \$5 <u>copay</u> , <u>Deductible</u> does not apply Virtuwell: No charge	Primary Office Visit: 50% <u>coinsurance</u> Convenience Care: 50% <u>coinsurance</u>	None	
office or clinic	<u>Specialist</u> visit	\$15 <u>copay</u> /Per Visit, <u>Deductible</u> does not apply	50% coinsurance	None	
	Preventive care/screening/ immunization	No charge	50% <u>coinsurance</u>	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.	
If you have a test	Diagnostic test (x-ray, blood work)	5% coinsurance	50% coinsurance	None	

		What Y	′ou Will Pay		
Common Medical Event	Services You May Need	<u>Network Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, and Other Important Information	
	Imaging (CT/PET scans, MRIs)	5% <u>coinsurance</u>	50% coinsurance	None	
If you need drugs to treat your illness or condition More information about <u>prescription</u> <u>drug coverage</u> is available at <u>healthpartners.com/</u> genericsadvantagerx	Generic drugs	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	<u>Formulary</u> : 50% <u>coinsurance</u> at retail, mail not covered <u>Non-formulary</u> : 50% <u>coinsurance</u> 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	5% <u>coinsurance</u>	50% <u>coinsurance</u> at retail, mail not covered		
	Non-formulary brand drugs	50% <u>coinsurance</u>	50% <u>coinsurance</u> at retail, mail not covered		
	Specialty drugs	50% <u>coinsurance</u>	Not covered	Specialty drugs are limited to drugs on the specialty drug list and must be obtained from a designated vendor.	
If you have	Facility fee (e.g., ambulatory surgery center)	5% coinsurance	50% coinsurance	None	
outpatient surgery	Physician/surgeon fees	5% coinsurance	50% <u>coinsurance</u>	None	
If you need immediate medical	Emergency room care	5% coinsurance	5% <u>coinsurance</u>	Out-of-network services apply to the in-network deductible.	
attention	Emergency medical transportation	5% coinsurance	5% coinsurance	Out-of-network services apply to the in-network deductible.	

		What Y	ou Will Pay		
Common Medical Event	Services You May Need	<u>Network Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, and Other Important Information	
	Urgent care	\$15 <u>copay</u> /Per Visit, <u>Deductible</u> does not apply	50% coinsurance	None	
lf you have a hospital stay	Facility fee (e.g., hospital room)	5% coinsurance	50% coinsurance	None	
nospital stay	Physician/surgeon fees	5% coinsurance	50% coinsurance	None	
If you need mental health, behavioral health, or	Outpatient services	\$5 <u>copay</u> /Per Visit, <u>Deductible</u> does not apply	50% coinsurance	None	
substance abuse needs	Inpatient services	5% <u>coinsurance</u>	50% coinsurance	None	
	Office visits	No charge	50% coinsurance	Depending on the type of services, a copayment, coinsurance, or deductible may apply.	
lf you are pregnant	Childbirth/delivery professional services	5% coinsurance	50% coinsurance	None	
	Childbirth/delivery facility services	5% coinsurance	50% coinsurance	None	
	Home health care	Primary: \$5 <u>copay</u> /Per Visit, <u>Deductible</u> does not apply Specialty: \$15 <u>copay</u> /Per Visit, <u>Deductible</u> does not apply	Not covered	60 visits per calendar year	
If you need help recovering or have other special health needs	Rehabilitation services	Primary: \$5 <u>copay</u> /Per Visit, <u>Deductible</u> does not apply Specialty: \$15 <u>copay</u> /Per Visit, <u>Deductible</u> does not apply	50% <u>coinsurance</u>	Limited to 20 visits each per calendar year	
	Habilitation services	Primary: \$5 <u>copay</u> /Per Visit, <u>Deductible</u> does not apply	50% coinsurance	Limited to 20 visits each per calendar year	

		What You Will Pay			
Common Medical Event	Services You May Need	<u>Network Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, and Other Important Information	
		Specialty: \$15 <u>copay</u> /Per Visit, <u>Deductible</u> does not apply			
	Skilled nursing care	5% coinsurance	50% coinsurance	30 days per confinement	
	Durable medical equipment	5% coinsurance	50% coinsurance	None	
	Hospice services	5% 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	50% coinsurance	None	
If your child needs dental or eye care	Children's glasses	5% <u>coinsurance</u>	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	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	<ul> <li>Infertility treatment</li> </ul>	Routine eye care (Adult)		
Bariatric surgery	Long-term care	Routine foot care		
Cosmetic surgery	<ul> <li>Non-emergency care when traveling outside the U.S.</li> </ul>	• Termination of pregnancy, except in cases of rape, incest, or danger to the life of the mother.		
Dental care (Adult) (and children)	<ul> <li>Private-duty nursing</li> </ul>	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	<ul> <li>Hearing aids (Adult)</li> </ul>			

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: 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 <u>Grievance</u> and <u>Appeals</u> Rights: 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 <u>plan</u> 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 <u>appeal</u>. Contact the Wisconsin Office of the Commissioner of Insurance at 608-266-0103 / 1-800-236-8517.

Does this plan provide Minimum Essential Coverage? 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.

—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:



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.

<b>Peg is Having a Baby</b> (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 <u>plan's</u> overall <u>deductible</u>	\$50	The <u>plan's</u> overall <u>deductible</u> \$50		■ The <u>plan's</u> overall <u>deductible</u>	\$50
Specialist <u>copay</u>	\$15	Specialist <u>copay</u> \$15		Specialist <u>copay</u>	\$15
Hospital (facility)	5%	Hospital (facility)	5%	Hospital (facility)	5%
<u>coinsurance</u>		<u>coinsurance</u>		<u>coinsurance</u>	
Other <u>coinsurance</u>	5%	Other <u>coinsurance</u>	5%	Other <u>coinsurance</u>	5%
This EXAMPLE event includes so Specialist office visits (prenatal can Childbirth/Delivery Professional Se Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and a Specialist visit (anesthesia) Total Example Cost	ervices s	This EXAMPLE event includes se Primary care physician office visits disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucos Total Example Cost	(including	This EXAMPLE event includes se <u>Emergency room care</u> (including me <u>Diagnostic test</u> (x-ray) <u>Durable medical equipment</u> (crutche <u>Rehabilitation services</u> (physical then <u>Total Example Cost</u>	dical supplies) es)
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
<u>Cost Sharing</u>		Cost Sharing		Cost Sharing	
Deductibles	\$50	Deductibles*	\$50	Deductibles*	\$50
Copayments	\$0	Copayments	\$500	Copayments	\$80
Coinsurance	\$600	Coinsurance	\$40	Coinsurance	\$100
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$0

The total Joe would pay is

\$710

\$230

The total Mia would pay is

\$610



## **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)

# 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)

ພາສາລາວ (Laotian)		
ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 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)		
العربية (Arabic) ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 2177-888-883-1(رقم هاتف الصم والبكم: 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)		
한국어 (Korean) 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-883-2177. (TTY: 71		
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) ages listed on page 2		

Oromiffa ( <i>Cushite [Oromo])</i>	Italiano <i>(Italian)</i>
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: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ 1-800-883-2177. (መስማት ለተሳናቸው: 711)	ภาษาไทย <i>(Thai)</i> เวียน: ถ้าคุณพูดภาษาไทยคุณสามารถไว้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-800-883-2177. (TTY: 711)
unD <i>(Karen)</i>	ελληνικά (Greek)
<b>లీఎ్జన్ఎరువః–</b> శత్రీగాయి గామ్లో గృరీజుటి, శల్కిక్ గృరీజుయోత్తాంగాలు	ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας
రాజుర్వాస్థిలు శ్రీరాత్యవాస్తు శ్రీనికి గో: 1-800-883-2177.	βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίεα
(TTY: 711)	παρέχονται δωρεάν. Καλέστε 1-800-883-2177. (TTY: 711)
ខ្មែរ <i>(Mon-Khmer, Cambodian)</i>	Diné Bizaad ( <i>Navajo</i> )
ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា	Díí baa akó nínízin: Díí saad bee yáníłti'go <b>Diné Bizaad</b> ,
ដោយមិនកិតឈ្នួល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ	saad bee áká'ánída'áwo'dęę', t'áá jiik'eh, éí ná hóló, kojį'
1-800-883-2177. (TTY: 711)	hódíílnih 1-800-883-2177. (TTY: 711)
Deitsch ( <i>Pennsylvanian Dutch</i> )	Ikirundi <i>(Bantu – Kirundi)</i>
Wann du Deitsch schwetzscht, kannscht du mitaus Koschte	ICITONDERWA: Nimba uvuga Ikirundi, uzohabwa serivis
ebber gricke, ass dihr helft mit die englisch Schprooch.	zo gufasha mu ndimi, ku buntu. Woterefona
Ruf selli Nummer uff: Call 1-800-883-2177. (TTY: 711)	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。1-800-883-217 (TTY:711)まで、お電話にてご連絡ください。
Shqip <i>(Albanian)</i>	नेपाली (Nepali)
KUJDES: Nëse flitni shqip, për ju ka në dispozicion	ध्यान दिनुहोस्: तपाईने नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायत
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 <i>(Norwegian)</i>
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
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મુચના: જો તમે ગુજરાતી બોલતા હ્રો, તો નિ:શુલ્ક ભાષા	MAANDO: To a waawi Adamawa, e woodi ballooji-ma to
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