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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
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: \$7,000 Individual/\$14,000 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 <u>specialist</u> you choose without a <u>referral</u> .



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	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (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	No charge	Primary Office Visit: 20% coinsurance Convenience Care: 20% coinsurance Virtuwell: 0% coinsurance	Primary Office Visit: 50% coinsurance Convenience Care: 50% coinsurance	None
office of cliffic	Specialist visit	No charge	20% coinsurance	50% coinsurance	None
Preventive care/screening/immunization		No charge	No charge	50% coinsurance	None
If you have a test	Diagnostic test (x-ray, blood work)	No charge	20% coinsurance	50% coinsurance	None
If you have a test	Imaging (CT/PET scans, MRIs)	No charge	20% coinsurance	50% coinsurance	None

Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, and Other Important Information	
If you need drugs to treat your illness or condition More information	Generic drugs	Formulary: No charge Non-formulary: No charge	Formulary: 20% coinsurance 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.	
about prescription drug coverage is	Formulary brand drugs	No charge	20% coinsurance	50% <u>coinsurance</u> at retail, mail not covered		
available at healthpartners.com/	Non-formulary brand drugs	No charge	50% coinsurance	50% coinsurance at retail, mail not covered		
genericsadvantagerx	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.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	20% coinsurance	50% coinsurance	None	
	Physician/surgeon fees	No charge	20% coinsurance	50% coinsurance	None	
If you need immediate medical	Emergency room care	No charge	20% coinsurance	20% coinsurance	Out-of-network services apply to the in-network deductible.	
attention	Emergency medical transportation	No charge	20% coinsurance	20% coinsurance	Out-of-network services apply to the in-network deductible.	
	Urgent care	No charge	20% coinsurance	50% coinsurance	None	
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	20% coinsurance	50% coinsurance	None	
	Physician/surgeon fees	No charge	20% coinsurance	50% coinsurance	None	
If you need mental	Outpatient services	No charge	20% coinsurance	50% coinsurance	None	
health, behavioral health, or	Inpatient services	No charge	20% coinsurance	50% coinsurance	None	

	Services You May Need				
Common Medical Event		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, and Other Important Information
substance abuse needs					
	Office visits	No charge	No charge	50% coinsurance	None
If you are pregnant	Childbirth/delivery professional services	No charge	20% coinsurance	50% coinsurance	None
	Childbirth/delivery facility services	No charge	20% coinsurance	50% coinsurance	None
	Home health care	No charge	20% coinsurance	Not covered	60 visits per calendar year
	Rehabilitation services	No charge	20% coinsurance	50% coinsurance	Limited to 20 visits each per calendar year
If you need help	Habilitation services	No charge	20% coinsurance	50% coinsurance	Limited to 20 visits each per calendar year
recovering or have	Skilled nursing care	No charge	20% coinsurance	50% coinsurance	30 days per confinement
other special health needs	Durable medical equipment	No charge	20% coinsurance	50% coinsurance	None
	Hospice services	No charge	20% 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 dental or eye care	Children's glasses	No charge	20% 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	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:



Coinsurance

Limits or exclusions

The total Peg would pay is

What isn't covered

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.

,				,	J
Peg is Having a E (9 months of in-network pre-na hospital delivery)	tal care and a	Managing Joe's type 2 (a year of routine in-network controlled condition	are of a well-	Mia's Simple Fracture (in-network emergency room visit and follow up care)	
 The plan's overall deductible Specialist coinsurance Hospital (facility) coinsurance Other coinsurance 	\$3,000 20% 20% 20%	■ The plan's overall deductible \$3,000 ■ Specialist coinsurance 20% ■ Hospital (facility) 20% coinsurance ■ Other coinsurance 20%		■ The plan's overall deductible ■ Specialist coinsurance ■ Hospital (facility) coinsurance ■ Other coinsurance	\$3,000 20% 20% 20%
This EXAMPLE event includes services like: Specialist office visits (prenatal care)		This EXAMPLE event includes services like: Primary care physician office visits (including		This EXAMPLE event includes services like: Emergency room care (including medical supplies)	
Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and blood work</i>)		disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u>		Diagnostic test (x-ray) Durable medical equipment (crutch Rehabilitation services (physical the	,
Specialist visit (anesthesia)		Durable medical equipment (glucose meter)			
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		Cost Sharing	
<u>Deductibles</u>	\$0	Deductibles* \$0		Deductibles*	\$0
Copayments	\$0	Copayments	\$0	Copayments	\$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

\$0

Coinsurance

Limits or exclusions

The total Mia would pay is

What isn't covered

\$0

\$0

\$0

Coinsurance

Limits or exclusions

The total Joe would pay is

\$0

\$0

\$0



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)

	1 000 000 1015/000 007 7057 (122)
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)	(Arabic) العربية ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر 711 والبكم: 171 الصماعات 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	Tagalog (<i>Tagalog</i>) PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang

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Italiano (Italian) 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> เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถไฮ้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-800-883-2177. (TTY: 711)
ελληνικά (Greek) ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-800-883-2177. (ΤΓΥ: 711)
Diné Bizaad (<i>Navajo</i>) Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad , saad bee áká'ánída'áwo'dęę', t'áá jiik'eh, éí ná hóló, koj <u>i</u> ' hódíílnih 1-800-883-2177. (TTY: 711)
Ikirundi <i>(Bantu – Kirundi)</i> ICITONDERWA: Nimba uvuga Ikirundi, uzohabwa serivisi zo gufasha mu ndimi, ku buntu. Woterefona 1-800-883-2177. (TTY: 711)
Kiswahili <i>(Swahili)</i> KUMBUKA: Ikiwa unazungumza Kiswahili, unaweza kupata, huduma za lugha, bila malipo. Piga simu 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。
नेपाली (Nepali) ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छ । फोन गर्नुहोस् 1-800-883-2177 (टिटिवाइ: 711)
Norsk (Norwegian) MERK: Hvis du snakker norsk, er gratis språkassistansetjenester tilgjengelige for deg. Ring 1-800-883-2177. (TTY: 711)
Adamawa (Fulfulde, Sudanic) MAANDO: To a waawi Adamawa, e woodi ballooji-ma to ekkitaaki wolde caahu. Noddu 1-800-883-2177. (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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