



This is only a summary: If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.medica.com or by calling 800-918-6165.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$6,850 Individual/ \$13,700 Family for in-network services, \$10,000 Individual/ \$20,000 Family out-of-network . If you have other family members on the policy, the overall family deductible must be met before the plan begins to pay. Deductible does not apply to preventive care or co-pay services from in-network providers .	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	Yes. \$7,150 Individual/ \$14,300 Family for in-network services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit?	Premiums, balance-billed charges, health care this plan doesn't cover, out-of-network deductible and co-insurance .	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a network of providers?	Yes. For a list of in-network providers , see www.medica.com/insureproviders or call 800-918-6165 or 711 (TTY users).	If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a specialist?	No. You don't need a referral to see a specialist .	You can see the specialist you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 6. See your policy or plan document for additional information about excluded services .

Questions: Call 800-918-6165 or visit us at www.medica.com.

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at <http://www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf> or call 800-918-6165 to request a copy.

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- **Co-payments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Co-insurance** is your share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **co-insurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an **out-of-network provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an **out-of-network** hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use **in-network providers** by charging you lower **deductibles**, **co-payments** and **co-insurance** amounts.

Common Medical Event	Services You May Need	Your cost if you use an In-network Provider Out-of-network Provider		Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$80 co-pay/ visit	50% co-insurance	---none---
	Specialist visit	\$150 co-pay/ visit	50% co-insurance	---none---
	Other practitioner office visit	\$80 co-pay/ visit for chiropractic care. \$20 co-pay/ visit for convenience care.	50% co-insurance for chiropractic care or convenience care	---none---
	Preventive care/ screening/ immunization	No charge	50% co-insurance	---none---
If you have a test	Diagnostic test (x-ray, blood work)	50% co-insurance	50% co-insurance	---none---
	Imaging (CT/PET scans, MRIs)	50% co-insurance	50% co-insurance	---none---
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.medicare.com/ifbpharmacy .	Preferred Generic (PG) and Generic (G)	PG: \$10 co-pay/ prescription G: \$20 co-pay/ prescription	Not covered	Up to a 31-day supply per prescription. For non-preferred brand, 50% co-insurance for orally-administered cancer treatment medications. No charge for preventive drugs.
	Preferred Brand	50% co-insurance	Not covered	
	Non-Preferred Brand	70% co-insurance	Not covered	
	Preferred Specialty Drugs (PSD) Non-Preferred Specialty Drugs (NPSD)	PSD: 30% co-insurance NPSD: 50% co-insurance	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	50% co-insurance	50% co-insurance	---none---
	Physician/surgeon fees	50% co-insurance	50% co-insurance	---none---

Common Medical Event	Services You May Need	Your cost if you use an		Limitations & Exceptions
		In-network Provider	Out-of-network Provider	
If you need immediate medical attention	Emergency room services	50% co-insurance	Covered as an in-network benefit	---none---
	Emergency medical transportation	50% co-insurance	Covered as an in-network benefit	---none---
	Urgent care	\$80 co-pay/ visit	Covered as an in-network benefit	---none---
If you have a hospital stay	Facility fee (e.g., hospital room)	50% co-insurance	50% co-insurance	---none---
	Physician/surgeon fee	50% co-insurance	50% co-insurance	---none---
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	\$80 co-pay/ visit	50% co-insurance	---none---
	Mental/Behavioral health inpatient services	50% co-insurance	50% co-insurance	---none---
	Substance use disorder outpatient services	\$80 co-pay/ visit	50% co-insurance	---none---
	Substance use disorder inpatient services	50% co-insurance	50% co-insurance	---none---
If you are pregnant	Prenatal and postnatal care	50% co-insurance	50% co-insurance	---none---
	Delivery and all inpatient services	50% co-insurance	50% co-insurance	---none---
If you need help recovering or have other special health needs	Home health care	50% co-insurance	Not covered	---none---
	Rehabilitation services	50% co-insurance	50% co-insurance	---none---
	Habilitation services	50% co-insurance	50% co-insurance	---none---
	Skilled nursing care	50% co-insurance	50% co-insurance	---none---
	Durable medical equipment	50% co-insurance	50% co-insurance	---none---
	Hospice service	50% co-insurance	Not covered	Respite care is limited to 5 consecutive days, up to a lifetime maximum of 15 inpatient days and 15 outpatient days.

Common Medical Event	Services You May Need	Your cost if you use an		Limitations & Exceptions
		In-network Provider	Out-of-network Provider	
If your child needs dental or eye care	Eye exam	\$80 co-pay/ visit	50% co-insurance	Limited to one refractive eye exam/ year to end of month member turns 19.
	Glasses	50% co-insurance	50% co-insurance	Limited to one pair of glasses or contacts/ year to end of month member turns 19.
	Dental check-up	Not covered	Not covered	No coverage for dental check-ups.

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- | | | |
|--|--|----------------------------|
| ● Acupuncture | ● Hearing aids | ● Private duty nursing |
| ● Cosmetic Surgery | ● Infertility treatment | ● Routine eye care (Adult) |
| ● Dental Care (Adult) | ● Long-term care | ● Routine foot care |
| ● Elective, induced abortions, except as medically necessary to protect the life of the mother | ● Non-emergency care when traveling outside the U.S. | ● Weight loss programs |

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- | | |
|--|---------------------|
| ● Bariatric surgery with prior authorization | ● Chiropractic care |
|--|---------------------|

Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if: •You commit fraud •The insurer stops offering services in the State •You move outside the coverage area.

For more information on your rights to continue coverage, contact the insurer at 800-918-6165. You may also contact your state insurance department at: 515-281-5705 or 877-955-1212.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: Iowa Insurance Division at 515-281-5705 or 877-955-1212.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

For assistance, call the number included in this document or on the back of your ID card.

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若需要中文协助，请拨打本文件内或您会员卡背面的电话号码。

Para sa tulong sa Tagalog, tawagan ang numerong kabilang sa dokumentong ito o sa likod ng iyong ID card.

Para obtener asistencia en español, llame al número de teléfono que se incluye en este documento o al dorso de su tarjeta de identificación.

----- *To see examples of how this plan might cover costs for a sample medical situation, see the next page.* -----

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$1,120
- Patient pays \$6,420

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$5,400
Co-pays	\$20
Co-insurance	\$0
Limits or exclusions	\$1,000
Total	\$6,420

Limits or exclusions include Hospital charges (Baby) and non-covered drugs. Baby costs would be covered separately if enrolled.

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$2,700
- Patient pays \$2,700

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$1,700
Co-pays	\$1,000
Co-insurance	\$0
Limits or exclusions	\$0
Total	\$2,700

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- **Out-of-pocket** expenses are based only on treating the condition in the example.
- The patient received all care from **in-network providers**. If the patient had received care from **out-of-network providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **co-payments**, and **co-insurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in **out-of-pocket** costs, such as **co-payments**, **deductibles**, and **co-insurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay **out-of-pocket** expenses.

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