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 800-918-6164.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	**$1,000** Individual/ **$3,000** 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. $4,000** Individual/ **$8,000** 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 *specific* 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 800-918-6164 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**.

- **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	Your cost if you use an 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	$30 co-pay/ visit	50% co-insurance	---none---
	Specialist visit	$30 co-pay/ visit	50% co-insurance	---none---
	Other practitioner office visit	$30 co-pay/ visit for chiropractic and osteopathic manipulations. $10 co-pay/ visit for preferred convenience care or $20 co-pay/ visit for non-preferred convenience care.	50% co-insurance	Manipulations limited to 20 visits/ year. See Rehabilitation & Habilitation for other limits that may apply.
	Preventive care/ screening/ immunization	No charge	50% co-insurance	---none---
If you have a test	Diagnostic test (x-ray, blood work)	$30 co-pay/ visit	50% co-insurance	---none---
	Imaging (CT/PET scans, MRIs)	$150 co-pay/ service. 25% co-insurance for related services received from a physician.	50% co-insurance	Prior authorization required for PET scans.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at **www.medica.com/ifbpharmacy**.	Generic	$5 co-pay/ prescription	Not covered	Up to a 31-day supply per prescription. Prior authorization may be required. For non-preferred brand and preferred/non-preferred specialty drugs, $35 co-pay/prescription for orally-administered cancer treatment medications. No charge for preventive drugs.
	Preferred Brand	$35 co-pay/ prescription	Not covered	
	Non-Preferred Brand	$150 co-pay/ prescription	Not covered	
	Preferred Specialty Drugs (PSD) Non-Preferred Specialty Drugs (NPSD)	PSD: $250 co-pay/ prescription NPSD: $500 co-pay/ prescription	Not covered	

Common Medical Event	Services You May Need	Your cost if you use an In-network Provider	Your cost if you use an Out-of-network Provider	Limitations & Exceptions
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	25% co-insurance	50% co-insurance	Prior authorization may be required.
	Physician/surgeon fees	25% co-insurance	50% co-insurance	Prior authorization may be required.
If you need immediate medical attention	Emergency room services	$150 co-pay/ visit	Covered as an in-network benefit	---none---
	Emergency medical transportation	25% co-insurance	Covered as an in-network benefit	---none---
	Urgent care	$30 co-pay/ visit	Covered as an in-network benefit	---none---
If you have a hospital stay	Facility fee (e.g., hospital room)	$250 co-pay/ day for 1st 5 days. After 5 days, you pay nothing.	50% co-insurance	Notification required. Prior authorization may be required.
	Physician/surgeon fee	25% co-insurance	50% co-insurance	---none---
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$30 co-pay/ visit	50% co-insurance	---none---
	Mental/Behavioral health inpatient services	$250 co-pay/ day for 1st 5 days. After 5 days, you pay nothing.	50% co-insurance	Notification required. Prior authorization may be required.
	Substance use disorder outpatient services	$30 co-pay/ visit	50% co-insurance	---none---
	Substance use disorder inpatient services	$250 co-pay/ day for 1st 5 days. After 5 days, you pay nothing.	50% co-insurance	Notification required. Prior authorization may be required.
If you are pregnant	Prenatal and postnatal care	25% co-insurance	50% co-insurance	---none---
	Delivery and all inpatient services	$250 co-pay/ day for 1st 5 days. After 5 days, you pay nothing for facility fee. 25% coinsurance for physician fee.	50% co-insurance	---none---

Common Medical Event	Services You May Need	Your cost if you use an In-network Provider	Your cost if you use an Out-of-network Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	25% co-insurance	Not covered	Limited to 60 days/ year. Prior authorization required.
	Rehabilitation services	$30 co-pay/ visit	50% co-insurance	Outpatient physical, occupational, speech and physiotherapy: 45 visits/ year. Outpatient cardiac rehabilitation: 18 visits per event/ year. Outpatient pulmonary rehabilitation: 18 visits/ year.
	Habilitation services	$30 co-pay/ visit	50% co-insurance	Outpatient physical, occupational, speech and physiotherapy: 45 visits/ year. Outpatient cardiac rehabilitation: 18 visits per event/ year. Outpatient pulmonary rehabilitation: 18 visits/ year.
	Skilled nursing care	$250 co-pay/ day for 1st 5 days. After 5 days, you pay nothing.	50% co-insurance	Limited to 60 inpatient days/ year. Prior authorization required.
	Durable medical equipment	25% co-insurance	50% co-insurance	---none---
	Hospice service	25% co-insurance	Not covered	---none---
If your child needs dental or eye care	Eye exam	$30 co-pay/ visit	50% co-insurance	Limited to one refractive eye exam/ year to end of month member turns 19.
	Glasses	25% 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
- Bariatric surgery
- Cosmetic Surgery
- Dental Care (Adult)
- Elective, induced abortions, except as medically necessary to protect the life of the mother
- Hearing aids
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private duty nursing
- Routine eye care (Adult)
- Routine foot care except for some conditions
- 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.)

- 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 800-918-6164. You may also contact your state insurance department at Nebraska Department of Insurance, PO Box 82089, Lincoln, NE 68501-2089, 402-471-2201 or 877-564-7323.

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: Nebraska Department of Insurance, PO Box 82089, Lincoln, NE 68501-2089, 402-471-2201 or 877-564-7323.

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.

Dine k'ehji shich'i' hadoodzih ninizingo, beesh bee hane'e binumber naaltsoos bikaahigii bich'i' hodiilnih ei doodaii bee neehozin biniiye nanitinigii bine'dee bikaa doo aldo'.

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** $4,640
- **Patient pays** $2,900

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	$1,000
Co-pays	$500
Co-insurance	$400
Limits or exclusions	$1,000
Total	**$2,900**

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** $3,700
- **Patient pays** $1,700

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	$1,000
Co-pays	$500
Co-insurance	$200
Limits or exclusions	$0
Total	**$1,700**

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.

Questions: Call 800-918-6164 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 800-918-6164 to request a copy.

Discrimination is Against the Law

Medica complies with applicable Federal civil rights laws and will not discriminate against any person on the basis of race, color, national origin, age, disability or sex. Medica:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: TTY communication and written information in other formats (large print, audio, other formats).
- Provides free language services to people whose primary language is not English, such as: Qualified interpreters and information written in other languages.

If you need these services, call the number included in this document or on the back of your Medica ID card. If you believe that Medica has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Civil Rights Coordinator, Mail Route CP250,
PO Box 9310, Minneapolis, MN 55443-9310,
952-992-3422 (phone/fax), TTY 711,
civilrightscoordinator@medica.com

You can file a grievance in person or by mail, fax, or email. You may also contact the Civil Rights Coordinator if you need assistance with filing a complaint.

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, 200 Independence Avenue, SW Room 509F, HHH Building, Washington, D.C. 20201, 800-368-1019, 800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

If you want free help translating this information, call the number included in this document or on the back of your Medica ID card.

Si desea asistencia gratuita para traducir esta información, llame al número que figura en este documento o en la parte posterior de su tarjeta de identificación de Medica.

Yog koj xav tau kev pab dawb kom txhais daim ntawv no, hu rau tus xov tooj nyob hauv daim ntawv no los yog nyob nraum qab ntawm koj daim npav Medica ID.

如果您需要免費翻譯此資訊，請致電本文檔中或者在您的Medica ID卡背面包含的號碼。

Nếu quý vị muốn trợ giúp dịch thông tin này miễn phí, hãy gọi vào số có trong tài liệu này hoặc ở mặt sau thẻ ID Medica của quý vị.

Odeeffannoo kana gargaarsa tolaan akka isinii hiikamu yoo barbaaddan, lakkoobsa barruu kana keessatti argamu ykn ka dugda kaardii Waraqaa Eenyummaa Medica irra jiruun bilbila'a.

إذا كنت تريد مساعدة مجانية في ترجمة هذه المعلومات. فاتصل على الرقم الوارد في هذه الوثيقة أو على ظهر بطاقة تعريف ميديكا الخاصة بك.

Если Вы хотите получить бесплатную помощь в переводе этой информации, позвоните по номеру телефона, указанному в данном документе и на обратной стороне Вашей индентификационной карты Medica.

ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໃນການແປຂໍ້ມູນນີ້ຟຣີ, ໃຫ້ໂທຫາເລກໝາຍທີ່ມີຢູ່ໃນເອກະສານນີ້ ຫຼື ຢູ່ດ້ານຫຼັງຂອງບັດ Medica ຂອງທ່ານ.

이 정보를 번역하는 데 무료로 도움을 받고 싶으시면, 이 문서에 포함된 전화번호나 Medica ID 카드 뒷면의 전화번호로 전화하십시오.

Si vous voulez une assistance gratuite pour traduire ces informations, appelez le numéro indiqué dans ce document ou au dos de votre carte d'identification Medica.

နမ့္အဲၚ်ာတၢ်ကျိုးထံစၢၤကလီနၤ်နၤတၢ်ဂ့ၢ်တၢ်ကျိုးအံၤလၢအကလီန့ၣ်,ကိးလီတဲစိနီၣ်ဂံၢ်လၢအပၣ်ယှာ်လၢလံာ်တီလံာ်မီအပူၤအံၤမ့တမ့ၢ်ဖဲနန့ၢ်ခိၣ်ခလေၣ်ဆှၣ်သးခးက့အလိၢ်ခံတကပၤအဖိခိၣ်န့ၣ်တက့ၢ်.

Kung nais mo ng libreng tulong sa pagsasalin ng impormasyong ito, tawagan ang numero na kasama sa dokumentong ito o sa likod ng iyong Kard ng Medica ID.

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Ako želite besplatnu pomoć za prijevod ovih informacija, nazovite broj naveden u ovom dokumentu ili na poleđini svoje ID kartice Medica.

Díí t'áá jíík'e shá ata' hodoonih nínízingo éí ninaaltsoos Medica bee néího'dílzinígí bine'déé' námboo biká'ígíijį' béésh bee hodíilnih.

Wenn Sie bei der Übersetzung dieser Informationen kostenlose Hilfe in Anspruch nehmen möchten, rufen Sie bitte die in diesem Dokument oder auf der Rückseite Ihrer Medica-ID-Karte angegebene Nummer an.