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The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) 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, visit www.medica.com/members or call 866-416-7438. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary at https://www.healthcare.gov/sbc-glossary or call 866-416-7438 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$750 Individual / \$2,250 Family for Tier 1 - preferred and \$1,500 Individual / \$4,500 Family for Tier 2 - standard in-network services. There is no coverage out-of-network. Tier 1 preferred deductible applies to Tier 2-standard deductible. In-network deductible will not exceed Tier 2 limit.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your deductible?	Yes. Preventive care, preventive prescriptions and copay services from in-network providers 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 <u>preventive services</u> 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 deductibles for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	\$6,500 Individual/ \$13,000 Family for Tier 1 - preferred and \$7,500 Individual/ \$15,000 Family for Tier 2 - standard in-network services. There is no coverage for out-of-network services. Tier 1 preferred out-of-pocket applies to Tier 2-standard out-of-pocket . In-network out-of-pocket will not exceed Tier 2 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.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges 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 network provider?	Yes. Visit www.medica.com/connectproviders or call 866-416-7438 (TTY:711) for a list of network providers .	This plan uses a provider network. You will pay the least if you use a provider in the Tier 1 - preferred network. You will pay more if you use a provider in the Tier 2 - standard network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.

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^{*} For more information about limitations and exceptions, see the plan or policy document at www.Medica.com/members.

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services $\overline{MEDICA}_{\text{\tiny ®}}$ KS Connect Gold Copay



All coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

			What You Will Pay		
Common Medical Event	Services You May Need	Tier 1 - Preferred In-Network Provider (You will pay the least)	Tier 2 - Standard In-Network Provider (You will pay more) (You	Out-of-Network Provider ou will pay the most)	Limitations, Exceptions & Other Important Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	Primary care: \$30 copay/visit. Deductible does not apply. Retail health clinics: \$10 copay/visit. Deductible does not apply. Spinal manipulation: \$30 copay/visit. Deductible does not apply.	Primary care: \$60 copay/visit. Deductible does not apply. Retail health clinics: \$20 copay/visit. Deductible does not apply. Spinal manipulation: \$60 copay/visit. Deductible does not apply.	Not covered	none
	Specialist visit	\$60 copay/ visit. Deductible does not apply.	\$120 <u>copay</u> / visit. <u>Deductible</u> does not apply.	Not covered	none
	Preventive care/ screening/ immunization	No charge. <u>Deductible</u> does not apply.	No charge. <u>Deductible</u> does not apply.	Not covered	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.
W	Diagnostic test (x-ray, blood work)	30% coinsurance	30% coinsurance	Not covered	none
If you have a test	Imaging (CT/PET scans, MRIs)	30% coinsurance	30% coinsurance	Not covered	none

			What You Will Pay		
Common Medical Event			Tier 2 - Standard In-Network Provider (You will pay more) (Y	Out-of-Network Provider ou will pay the most)	Limitations, Exceptions & Other Important Information
If you need drugs to	Generic drugs	Preferred Generic: \$5 copay/ prescription. Deductible does not apply. Generic: \$15 copay/ prescription. Deductible does not apply.	Covered as a Tier 1-Preferred in-network benefit.	Not covered	Up to a 31-day supply per prescription. For preferred non-preferred retail and specialty
treat your illness or condition More information	Preferred brand drugs	\$70 copay/ prescription. Deductible does not apply.	Covered as a Tier 1-Preferred in-network benefit.	Not covered	drugs, \$60 copay for orally-administered cancer treatment medications. Deductible does not apply. Proton pump inhibitors (except for members 12 years of age and
available at bi	Non- <u>Preferred</u> brand drugs	50% coinsurance	Covered as a Tier 1- <u>Preferred in-network</u> benefit.	Not covered	younger, and those members who have a feeding tube) and non-sedating antihistamines are not covered. Refer to the Exceptions to the Drug List section of your Policy of Coverage for more details. No charge for preventive drugs.
DrugLista.	DrugListG. Specialty drugs	Preferred: \$500 copay/ prescription. Deductible does not apply Non-Preferred: 50% coinsurance	Covered as a Tier 1- <u>Preferred in-network</u> benefit.	Not covered	
If you have	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	30% coinsurance	Not covered	none
outpatient surgery	Physician/surgeon fees	30% coinsurance	30% coinsurance	Not covered	none
	Emergency room care	30% coinsurance	Covered as a Tier 1- <u>Preferred</u> benefit.	Covered as a Tier 1- <u>Preferred in-network</u> benefit.	none
If you need immediate medical attention	Emergency medical transportation	30% coinsurance	Covered as a Tier 1- <u>Preferred</u> benefit.	Covered as a Tier 1- <u>Preferred in-network</u> benefit.	none
	Urgent care	\$30 <u>copay</u> / visit. <u>Deductible</u> does not apply.	Covered as a Tier 1- <u>Preferred</u> benefit.	Covered as a Tier 1- <u>Preferred in-network</u> benefit.	none

		What You Will Pay			
Common Medical Event	Services You May Need	Tier 1 - Preferred In-Network Provider (You will pay the least)	Tier 2 - Standard In-Network Provider (You will pay more) (Y	Out-of-Network Provider ou will pay the most)	Limitations, Exceptions & Other Important Information
If you have a hospital	Facility fee (e.g., hospital room)	30% coinsurance	30% coinsurance	Not covered	none
stáy	Physician/surgeon fees	30% coinsurance	30% coinsurance	Not covered	none
If you need mental health, behavioral	Outpatient services	\$30 <u>copay</u> / visit. <u>Deductible</u> does not apply.	\$60 copay/ visit. Deductible does not apply.	Not covered	none
health, or substance abuse services	Inpatient services	30% coinsurance	30% coinsurance	Not covered	none
	Office visits	Prenatal: No charge. <u>Deductible</u> does not apply. Postnatal: 30% <u>coinsurance</u>	Prenatal: No charge. Deductible does not apply. Postnatal: 30% coinsurance	Not covered	Cost sharing does not apply to in-network preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
If you are pregnant	Childbirth/delivery professional services	30% coinsurance	30% coinsurance	Not covered	
	Childbirth/delivery facility services	30% coinsurance	30% coinsurance	Not covered	
	Home health care	30% coinsurance	30% coinsurance	Not covered	none
	Rehabilitation services	30% coinsurance	30% coinsurance	Not covered	Speech therapy limited to 90 visits/ year.
If you need help recovering or have	Habilitation services	30% coinsurance	30% coinsurance	Not covered	Speech therapy limited to 90 visits/ year.
other special health needs	Skilled nursing care	Not covered	Not covered	Not covered	No coverage for skilled nursing care.
	Durable medical equipment	30% coinsurance	30% coinsurance	Not covered	none
	Hospice services	30% coinsurance	30% coinsurance	Not covered	none

		What You Will Pay				
Common Medical Event	Services You May Need	Tier 1 - Preferred In-Network Provider (You will pay the least)	Tier 2 - Standard In-Network Provider (You will pay more) (Yo	Out-of-Network Provider ou will pay the most)	Limitations, Exceptions & Other Important Information	
	Children's eye exam	\$30 <u>copay</u> / visit. <u>Deductible</u> does not apply.	\$60 <u>copay/</u> visit. <u>Deductible</u> does not apply.	Not covered	Coverage limited to end of month member turns 19.	
If your child needs dental or eye care	Children's glasses	30% coinsurance	30% coinsurance	Not covered	Limited to three pairs of glasses/ year and one pair of contacts/ year to end of month member turns 19. Refer to the Vision section of your Schedule of Payments for more details.	
	Children's dental check-up	Not covered	Not covered	Not covered	No coverage for dental check-ups.	

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)
- Elective, induced abortions, except as medically necessary to protect the life of the mother
- Hearing aids
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Routine foot care except for some conditions
- Skilled nursing care
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

Infertility treatment

Private duty nursing

Spinal manipulation services

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Coverage Period: Beginning on or after 01/01/2019 Coverage for: Individual or Family | Plan Type: EPO

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: Kansas Insurance Department, 420 SW 9th Street, Topeka, KS 66612-1678, 785-296-3071 or 1-800-432-2484. 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 or 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: Kansas Insurance Department, 420 SW 9th Street, Topeka, KS 66612-1678, 785-296-3071 or 1-800-432-2484.

Does this plan provide Minimum Essential Coverage? Yes.

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet Minimum Value Standards? Yes.

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:

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 section. ------

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About these Coverage Examples:



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.

Peg is Having a Baby

(9 months of in-network prenatal care and a hospital delivery)

■ The plan's overall deductible: \$750

Specialist copayment: \$60

■ Hospital (facility) coinsurance: 30%

■ Other coinsurance: 30%

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)

Total Example Cost	\$12,800
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In this example, Peg would pay:

Cost Sharing			
<u>Deductibles</u>	\$750		
<u>Copayments</u>	\$10		
Coinsurance	\$3,100		
What isn't covered			
Limits or exclusions	\$60		
The total Peg would pay is	\$3,920		

Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible: \$750

Specialist copayment: \$60

Hospital (facility) coinsurance: 30%

Other coinsurance: 30%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

Diagnostić tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$7,400
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In this example, Joe would pay:

Cost Sharing		
<u>Deductibles</u>	\$750	
<u>Copayments</u>	\$500	
Coinsurance	\$500	
What isn't covered		
Limits or exclusions	\$0	
The total Joe would pay is	\$1,750	

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall deductible: \$750

Specialist copayment: \$60

■ Hospital (facility) <u>coinsurance</u>: 30%

■ Other coinsurance: 30%

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	\$1,900
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In this example, Mia would pay:

Cost Sharing			
<u>Deductibles</u>	\$750		
<u>Copayments</u>	\$100		
Coinsurance	\$300		
What isn't covered			
Limits or exclusions	\$0		
The total Mia would pay is	\$1,150		

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

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 tarieta 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 vi.

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 مجانبة في ترجمة هذه المعلومات فاتصل على الرقم الوارد في هذه الوثيقة أوعلي 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, ໃຫ້ໂທຫາເລກໝາຍ ທີ່ມີຢູ່ໃນເອກະສານນີ້ 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.

နမ့်၊ဆဲဗ်ိိုးတ်ကြိုးထံစၢၤကလိန္နါ့နာ၊တါ်က်တ်ကြိုးဆုံးလာအကလိန္နာ),ကိုးလိတ်စီနီဉ်က်လာအပဉ် ယှာ်လာလာတီလာမီအပူးဆုံးမှတမှုါစနန္နနိုင်စေလာ်အူဉ်သႊစးကူအလိုခံတကပၤအဖိခိုဉ်နှာ်တက္ကာ.

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 éi ninaaltsoos Medica bee néího'dílzinígí bine'déé' námboo biká'ígíjji' 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.