

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, go to www.Medica.com/2020InspirePolicies or call 866-269-6805. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary or call 866-269-6805 to request a copy.

| Important Questions   | Answers   | Why This Matters:   |
|---|---|---|
| What is the overall <u>deductible</u> ?                                   | <b>\$0</b> at Indian Health Care <u>Provider</u><br>(IHCP) or with IHCP <u>referral</u> at<br>non-IHCP; <b>\$1,600</b> Individual / <b>\$3,200</b><br>Family for non-IHCP <u>network</u> services.<br>There is no coverage for non-network<br>services. | 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 <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<br>before you meet your<br><u>deductible</u> ? | Yes. <u>Preventive care</u> , preventive<br>prescriptions and <u>copay</u> services from<br>non-IHCP <u>network providers</u> are<br>covered before you meet your<br><u>deductible</u> .  | 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</u> <u>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 limit</u><br>for this <u>plan</u> ?          | <b>\$8,150</b> Individual/ <b>\$16,300</b> Family for<br>non-IHCP <u>network</u> services. There is<br>no coverage for non-network services.  | 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<br>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 <u>network provider</u> ?                  | <b>Yes.</b> Visit<br><u>www.Medica.com/InspireNetwork</u> or<br>call 866-269-6805 (TTY:711) for a list<br>of <u>network providers</u> .   | This <u>plan</u> uses a <u>provider</u> <u>network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u> <u>network</u> .<br>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</u> <u>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 <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.

|  |  |  | What You Will Pay  |  |  |
|--|--|--|--|--|--|
| Common Medical<br>Event  | Services You May<br>Need                         | Indian Health<br>Care Provider<br>(IHCP)<br>(You will pay the le | Non-IHCP Network<br>Provider<br>ast) (You will pay more)   | Non-IHCP<br>Non-Network<br>Provider<br>(You will pay the most) | Limitations, Exceptions & Other Important<br>Information   |
|  | Primary care visit to treat an injury or illness | No charge  | Primary care: 50% <u>coinsurance</u><br>Retail health clinics: 50%<br><u>coinsurance</u><br>Chiropractic care: 50%<br><u>coinsurance</u>   | Not covered  | Cost sharing waived at non-IHCP with IHCP referral.  |
| If you visit a health<br>care <u>provider's</u> office<br>or clinic          | Specialist visit                                 | No charge  | 50% coinsurance  | Not covered  | Cost sharing waived at non-IHCP with IHCP referral.  |
|  | Preventive care/<br>screening/<br>immunization   | No charge  | No charge. <u>Deductible</u> does not apply.   | Not covered  | You may have to pay for services that aren't<br>preventive. Ask your <u>provider</u> if the services you<br>need are preventive. Then check what your <u>plan</u><br>will pay for. <u>Cost sharing</u> waived at non-IHCP<br>with IHCP <u>referral</u> .   |
| Kuna kana akant  | Diagnostic test<br>(x-ray, blood work)           | No charge  | 50% coinsurance  | Not covered  | Cost sharing waived at non-IHCP with IHCP referral.  |
| If you have a test   | Imaging (CT/PET<br>scans, MRIs)                  | No charge  | 50% coinsurance  | Not covered  | *May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.   |
|  | Generic drugs                                    | No charge  | \$30 <u>copay</u> / prescription.<br><u>Deductible</u> does not apply.   | Not covered  | Up to a 31-day supply per prescription. *May   |
| If you need drugs to treat your illness or                                   | Preferred brand drugs                            | No charge  | \$160 <u>copay</u> / prescription.<br><u>Deductible</u> does not apply.  | Not covered  | Up to a 31-day supply per prescription. *May<br>require prior authorization. For non-preferred<br>retail drugs, 50% <u>coinsurance</u> for<br>orally-administered cancer treatment   |
| <b>condítion</b><br>More information about                                   | Non-Preferred brand drugs                        | No charge  | 70% coinsurance  | Not covered  | medications. Proton pump inhibitors (except for<br>members 12 years of age and younger, and<br>those members who have a feeding tube) and  |
| prescription drug<br>coverage is available<br>at www.Medica.com/<br>RxListB. | Specialty drugs                                  | No charge  | Preferred: \$600 <u>copay</u> /<br>prescription. <u>Deductible</u> does<br>not apply<br>Non-Preferred: \$700 <u>copay</u> /<br>prescription. <u>Deductible</u> does<br>not apply | Not covered  | non-sedating antihistamines are not covered.<br>*Refer to the Exceptions to the Drug List section<br>of your Policy of Coverage for more details. No<br>charge for preventive drugs. <u>Cost sharing</u><br>waived at non-IHCP with IHCP <u>referral</u> . |

# Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services MEDICA. IA Inspire by Medica Bronze Share Plus Limited

Coverage Period: Beginning on or after 01/01/2020 Coverage for: Individual or Family | Plan Type: EPO

|   |  |  | What You Will Pay   |  |   |  |
|---|--|--|---|--|---|--|
| Common Medical<br>Event                       | Services You May<br>Need                             | Indian Health<br>Care Provider<br>(IHCP)<br>(You will pay the le | Non-IHCP Network<br>Provider<br>east) (You will pay more)             | Non-IHCP<br>Non-Network<br>Provider<br>(You will pay the most) | Limitations, Exceptions & Other Important<br>Information  |  |
| If you have outpatient                        | Facility fee (e.g.,<br>ambulatory surgery<br>center) | No charge  | 50% coinsurance   | Not covered  | *May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.  |  |
| surgery                                       | Physician/surgeon<br>fees                            | No charge  | 50% coinsurance   | Not covered  | *May require authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.  |  |
|   | Emergency room<br>care                               | No charge  | 50% coinsurance   | 50% coinsurance  | Network deductible applies. Cost sharing waived at non-IHCP with IHCP referral.   |  |
| If you need<br>immediate medical<br>attention | Emergency medical transportation                     | No charge  | 50% coinsurance   | 50% coinsurance  | Network deductible applies. Cost sharing waived at non-IHCP with IHCP referral.   |  |
|   | Urgent care  | No charge  | 50% coinsurance   | 50% coinsurance  | Network deductible applies. Cost sharing waived at non-IHCP with IHCP referral.   |  |
| If you have a hospital                        | Facility fee (e.g.,<br>hospital room)                | No charge  | 50% coinsurance   | Not covered  | *May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .  |  |
| stáy  | Physician/surgeon<br>fees                            | No charge  | 50% coinsurance   | Not covered  | *May require authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .  |  |
| If you need mental<br>health, behavioral      | Outpatient services                                  | No charge  | 50% coinsurance   | Not covered  | *May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.  |  |
| health, or substance<br>abuse services        | Inpatient services                                   | No charge  | 50% coinsurance   | Not covered  | *May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.  |  |
|   | Office visits  | No charge  | Prenatal: 50% <u>coinsurance</u><br>Postnatal: 50% <u>coinsurance</u> | Not covered  | Cost sharing does not apply to network  |  |
| If you are pregnant                           | Childbirth/delivery<br>professional<br>services      | No charge  | 50% coinsurance   | Not covered  | preventive services. Depending on the type of<br>services, <u>coinsurance</u> may apply. Maternity care<br>may include tests and services described<br>elsewhere in the SBC (i.e. ultrasound). Cost |  |
|   | Childbirth/delivery facility services                | No charge  | 50% coinsurance   | Not covered  | sharing waived at non-IHCP with IHCP referral.  |  |

\* For more information about limitations and exceptions, see the plan or policy document at www.Medica.com/2020InspirePolicies.

# Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services MEDICA. IA Inspire by Medica Bronze Share Plus Limited

Coverage Period: Beginning on or after 01/01/2020 Coverage for: Individual or Family | Plan Type: EPO

|   |  |  | What You Will Pay   |  |   |
|---|--|--|---|--|---|
| Common Medical<br>Event   | Services You May<br>Need                 | Indian Health<br>Care Provider<br>(IHCP)<br>(You will pay the le | Non-IHCP Network<br>Provider<br>east) (You will pay more) | Non-IHCP<br>Non-Network<br>Provider<br>(You will pay the most) | Limitations, Exceptions & Other Important<br>Information  |
|   | Home health care                         | No charge  | 50% coinsurance   | Not covered  | *May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .  |
|   | <u>Rehabilitation</u><br><u>services</u> | No charge  | 50% coinsurance   | Not covered  | Cost sharing waived at non-IHCP with IHCP referral.   |
| lf you need help  | Habilitation<br>services                 | No charge  | 50% coinsurance   | Not covered  | Cost sharing waived at non-IHCP with IHCP referral.   |
| If you need help<br>recovering or have<br>other special health<br>needs | Skilled nursing care                     | No charge  | 50% coinsurance   | Not covered  | *May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.  |
|   | Durable medical<br>equipment             | No charge  | 50% coinsurance   | Not covered  | *May require authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .  |
|   | Hospice services                         | No charge  | 50% coinsurance   | Not covered  | Respite care is limited to 5 consecutive days, up to a lifetime maximum of 15 inpatient days and 15 outpatient days. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . |
|   | Children's eye<br>exam                   | No charge  | 50% coinsurance   | Not covered  | Limited to one refractive eye exam/ year to end of month member turns 19. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .  |
| If your child needs dental or eye care                                  | Children's glasses                       | No charge  | 50% coinsurance   | Not covered  | Limited to one pair of glasses or contacts/ year to end of month member turns 19. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.  |
|   | Children's dental check-up               | Not covered  | Not covered   | Not covered  | No coverage for dental check-ups.   |

### **Excluded Services & Other Covered Services:**

| <ul> <li>*Abortion, elective, induced, except as medically necessary to protect the life of the mother or in the case of rape or incest</li> <li>Acupuncture</li> <li>Cosmetic Surgery</li> </ul> | <ul> <li>Dental Care (Adult)</li> <li>Dental check-up</li> <li>Hearing aids</li> <li>Long Term Care</li> <li>Non-emergency care when traveling outside the U.S.</li> </ul> | <ul> <li>Private Duty Nursing</li> <li>Routine eye care (Adult)</li> <li>Routine foot care except for some conditions</li> <li>Weight Loss programs</li> </ul> |
|---|--|--|
| er Covered Services (Limitations may apply to thes  | e services. This isn't a complete list. Please see your  | <u>plan</u> document.)   |

- Bariatric Surgery with prior authorization
- Chiropractic Care

• Infertility Treatment (excludes some services)

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: Medica at 866-269-6805 or the Iowa Insurance Division at 1-515-281-5705 or 1-877-955-1212. 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 <u>explanation of benefits</u> 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: Medica at 866-269-6805 or the Iowa Insurance Division at 1-515-281-5705 or 1-877-955-1212.

#### 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 <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

#### Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 800-952-3455. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 800-952-3455. Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 800-952-3455. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' 800-952-3455.

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

## MEDICA. IA Inspire by Medica Bronze Share Plus Limited

#### 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: \$0
- **Specialist** <u>coinsurance</u>: 0%
- Hospital (facility) <u>coinsurance</u>: 0%
- Other <u>coinsurance</u>: 0%

#### 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

#### In this example, Peg would pay:

| Cost Sharing                   |      |
|--------------------------------|------|
| Deductibles                    | \$0  |
| <u>Copayments</u>              | \$0  |
| Coinsurance                    | \$0  |
| What isn't covered             |      |
| Limits or exclusions           | \$60 |
| The total Peg would pay is \$6 |      |

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

- The plan's overall deductible: \$0
- Specialist coinsurance: 0%
- Hospital (facility) <u>coinsurance</u>: 0%
- Other <u>coinsurance</u>: 0%

#### This EXAMPLE event includes services like: Primary care physician office visits (*including disease education*) Diagnostic tests (*blood work*) Prescription drugs Durable medical equipment (*glucose meter*)

### Total Example Cost\$7,400

#### In this example, Joe would pay:

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

#### Mia's Simple Fracture (in-network emergency room visit and follow up care)

- The plan's overall deductible: \$0
- Specialist coinsurance: 0%
- Hospital (facility) <u>coinsurance</u>: 0%
- Other <u>coinsurance</u>: 0%

#### 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 |
|--------------------|---------|
|--------------------|---------|

#### In this example, Mia would pay:

| Cost Sharing               |     |
|----------------------------|-----|
| Deductibles                | \$0 |
| <u>Copayments</u>          | \$0 |
| <u>Coinsurance</u>         | \$0 |
| What isn't covered         |     |
| Limits or exclusions       | \$0 |
| The total Mia would pay is | \$0 |

Note: These numbers assume 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. The plan 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 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.

اذاكنت تريدمساعدة مجانبة في ترجمة هذه المعلومات, فاتصل على ألرقم 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, 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၊အဲဉ်ိဳးတဂ်ကိုးထံစၢၤကလီနှုန်န၊တဂ်ဂုံတဂ်ကို၊အံၤလ၊အကလီနူဉ်,ကိုးလီတဲစိနီဉ်ဂ်ုံလ၊အပဉ် ယုဉ်လ၊လ်ာတီလံာမီအပူ၊အံ၊မတမ့၊ဖဲနန္နနိင်ခေလော်အုဉ်သးဓးကုအလို၊ခံတကပၤအဖိခ်ဉ်နူဉ်တက္ဂ်၊.

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.

ይህን መረጃ ለመተርጎም ነጻ እርዳታ የሚፈልጉ ከሆነ በዝ ሀ ሰነድ ዉስጥ ያለውን ቁጥር ወይም Medica መታወቅያ ካርድዎ በስተጀርባ ያለውን ይደውሉ።

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'ígíjji béésh bee hodíilnih.

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