A

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/2021HealthierYouPolicies or call 866-317-1179. 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 866-317-1179 to request a copy.

| Important Questions | Answers | Why This Matters: |
|---|--|---|
| What is the overall <u>deductible</u> ? | \$1,400 Individual / \$4,200 Family for <u>network</u> services. There is no coverage for non-network 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 before you meet your <u>deductible</u> ? | Yes. <u>Preventive care</u> , preventive prescriptions and <u>copay</u> services from <u>network providers</u> are covered before you meet your <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 services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits</u> . |
| Are there other deductibles 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> ? | \$6,800 Individual/ \$13,600 Family for <u>network</u> services. There is 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 <u>out-of-pocket</u> <u>limit</u> ? | 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</u> <u>provider</u> ? | Yes. Visit <u>www.medica.com/HealthierYouNetwork</u> or call 866-317-1179 (TTY:711) for a list of <u>network</u> <u>providers</u> . | This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's 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 <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 Event | Services You May Need | Network Provider (You will pay the least) | Non-Network Provider (You will pay the most) | Limitations, Exceptions & Other Important Information | |
| If you visit a health care provider's office or | Primary care visit to treat an injury or illness | Primary care: 40% coinsurance Retail health clinics: 40% coinsurance Spinal manipulation: 40% coinsurance | Not covered | 40% <u>coinsurance</u> for other outpatient services. Primary care visits provided at an outpatient facility may be subject to <u>coinsurance</u> and <u>deductible</u> . | |
| clinic | <u>Specialist</u> visit | 40% coinsurance | Not covered | none | |
| | Preventive care/ screening/ immunization | No charge. <u>Deductible</u> does not apply. | Not covered | You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your <u>plan</u> will pay for. | |
| If you have a test | <u>Diagnostic test</u> (x-ray, blood work) | 40% coinsurance | Not covered | none | |
| li you llave a lest | Imaging (CT/PET scans, MRIs) | 40% coinsurance | Not covered | *May require prior authorization. | |
| | Generic drugs | \$10 <u>copay</u> / prescription. <u>Deductible</u> does not apply. | Not covered | | |
| If you need drugs to treat your illness or condition | drugs apply. Not covered For non-preferred brand retail drugs, 30% coinst or ally-administered cancer treatment medication | | Up to a 31-day supply per prescription. *May require prior authorization. For non-preferred brand retail drugs, 30% <u>coinsurance</u> for orally-administered cancer treatment medications. Proton pump inhibitors | | |
| More information about prescription drug coverage is available at | Non-Preferred brand drugs | 50% coinsurance | Not covered | (except for members 12 years of age and younger, and those members who have a feeding tube) and non-sedating antihistamines are not covered. Insulin: Your cost-share will not exceed \$25 per retail prescription | |
| | | unit. *Refer to the Exceptions to the Drug List section of your Policy of Coverage for more details. No charge for preventive drugs. | | | |

* For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.medica.com/2021HealthierYouPolicies</u>.

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services MEDICA. KS Medica with Healthier You Silver Share 73

Coverage Period: Beginning on or after 01/01/2021 Coverage for: Individual or Family | Plan Type: EPO

| | | What You Will Pay | | | |
|---|--|---|--|--|--|
| Common Medical Event | Services You May Need | Network Provider (You will pay the least) | Non-Network Provider (You will pay the most) | Limitations, Exceptions & Other Important Information | |
| If you have outpatient | Facility fee (e.g., ambulatory surgery center) | 40% coinsurance | Not covered | *May require prior authorization. | |
| surgery | Physician/surgeon fees | 40% coinsurance | Not covered | *May require prior authorization. | |
| | Emergency room care | 40% coinsurance | 40% coinsurance | Network deductible applies. If a non-network provider charges more than the allowed amount, you may have to pay the difference (balance billing). | |
| If you need immediate medical attention | Emergency medical transportation | 40% coinsurance | 40% coinsurance | Network deductible applies. | |
| | Urgent care | 40% coinsurance | 40% coinsurance | Network deductible applies. If a non-network provider charges more than the allowed amount, you may have to pay the difference (balance billing). | |
| If you have a hospital | Facility fee (e.g., hospital room) | 40% coinsurance | Not covered | *May require prior authorization. | |
| stáy | Physician/surgeon fees | 40% coinsurance | Not covered | *May require prior authorization. | |
| If you need mental health, behavioral | Outpatient services | 40% coinsurance | Not covered | *May require prior authorization. | |
| health, or substance abuse services | Inpatient services | 40% coinsurance | Not covered | *May require prior authorization. | |
| | Office visits | Prenatal: 40% coinsurance Postnatal: 40% coinsurance | Not covered | Cost sharing does not apply to network preventive services. Dependin | |
| If you are pregnant | Childbirth/delivery professional services | 40% coinsurance | Not covered | Cost sharing does not apply to <u>network preventive services</u> . Depending on the type of services, <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). | |
| | Childbirth/delivery facility services | 40% coinsurance | Not covered | | |

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services MEDICA. KS Medica with Healthier You Silver Share 73

Coverage Period: Beginning on or after 01/01/2021 Coverage for: Individual or Family | Plan Type: EPO

| | | What You Will Pay | | | |
|---|------------------------------|---|--|---|--|
| Common Medical Event | Services You May Need | Network Provider (You will pay the least) | Non-Network Provider (You will pay the most) | Limitations, Exceptions & Other Important Information | |
| | Home health care | 40% coinsurance | Not covered | *May require prior authorization. | |
| | Rehabilitation services | 40% coinsurance | Not covered | Speech therapy limited to 90 visits/ year. | |
| If you need help | Habilitation services | 40% coinsurance | Not covered | none | |
| recovering or have other special health needs | Skilled nursing care | 40% coinsurance | Not covered | *May require prior authorization. | |
| | Durable medical equipment | 40% coinsurance | Not covered | *May require prior authorization. | |
| | Hospice services | 40% coinsurance | Not covered | none | |
| | Children's eye exam | 40% coinsurance | Not covered | Coverage limited to end of month member turns 19. | |
| If your child needs dental or eye care | Children's glasses | 40% 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 | Coverage is available through a stand-alone dental policy. | |

Excluded Services & Other Covered Services:

| *Abortion, elective, induced, except as medically necessary to protect the life of the mother Acupuncture Bariatric surgery Cosmetic surgery Dental care (Adult) | Dental care (Child) (coverage is available through a stand-alone dental policy.) Dental check-up 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 Weight loss programs |
|--|---|--|
|--|---|--|

• Infertility treatment

• Private-duty nursing

• Spinal manipulation 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 866-317-1179 or the Kansas Insurance Department, 1300 SW Arrowhead Road, Topeka, KS 66604, 785-296-3071 or 1-800-432-2484. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> 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 on how 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: Medica at 866-317-1179 or the Kansas Insurance Department, 1300 SW Arrowhead Road, Topeka, KS 66604, 785-296-3071 or 1-800-432-2484.

Does this plan provide Minimum Essential Coverage? Yes <u>Minimum Essential Coverage</u> generally includes <u>plans</u>, <u>health insurance</u> available through the <u>Marketplace</u> or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of <u>Minimum Essential Coverage</u>, you may not be eligible for the <u>premium tax credit</u>.

Does this plan meet Minimum Value Standards? NA

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 888-592-8211 Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 888-592-8211 Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 888-592-8211 Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 888-592-8211

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

MEDICA KS Medica with Healthier You Silver Share 73

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: \$1,400
- Specialist coinsurance: 40%
- Hospital (facility) <u>coinsurance</u>: 40%
- Other <u>coinsurance</u>: 40%

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

\$12,700

In this example, Peg would pay:

| Cost Sharing | | |
|----------------------------|---------|--|
| Deductibles | \$1,400 | |
| <u>Copayments</u> | \$10 | |
| Coinsurance | \$3,900 | |
| What isn't covered | | |
| Limits or exclusions | \$60 | |
| The total Peg would pay is | \$5,370 | |

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

- The plan's overall deductible: \$1,400
- Specialist coinsurance: 40%
- Hospital (facility) <u>coinsurance</u>: 40%
- Other <u>coinsurance</u>: 40%

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

In this example, Joe would pay:

| Cost Sharing | | |
|----------------------------|---------|--|
| Deductibles | \$1,400 | |
| <u>Copayments</u> | \$600 | |
| <u>Coinsurance</u> | \$200 | |
| What isn't covered | | |
| Limits or exclusions | \$0 | |
| The total Joe would pay is | \$2,200 | |

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

- The plan's overall deductible: \$1,400
- Specialist coinsurance: 40%
- Hospital (facility) <u>coinsurance</u>: 40%
- Other <u>coinsurance</u>: 40%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)

\$5,600 Total Example Cost \$2,800

In this example, Mia would pay:

| Cost Sharing | | |
|----------------------------|---------|--|
| Deductibles | \$1,400 | |
| <u>Copayments</u> | \$10 | |
| Coinsurance | \$600 | |
| What isn't covered | | |
| Limits or exclusions | \$0 | |
| The total Mia would pay is | \$2,010 | |

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.

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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.

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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.

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