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The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 <u>www.medica.com/2021EngagePolicies</u> or call 866-510-7425. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary or call 866-510-7425 to request a copy.

Important Questions	Answers	Why This Matters:	
What is the overall deductible?	\$0 at Indian Health Care <u>Provider</u> (IHCP) or with IHCP <u>referral</u> at non-IHCP; \$3,900 /Individual or \$11,700 /Family for non-IHCP <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 deductible?	Yes. Preventive care, preventive prescriptions, prenatal care and copay services from non-IHCP 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 <u>deductibles</u> for specific services.	
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	\$8,550 Individual/ \$17,100 Family for non-IHCP <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 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/SearchEngage or call 866-510-7425 (TTY:711) for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's 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. Coordinate care through your primary care clinic or care system for benefits.	You can see the specialist you choose without a referral.	

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	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Non-IHCP Non-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness		Primary care: \$45 copay/ visit. Deductible does not apply. Retail health clinics: \$20 copay/ visit. Deductible does not apply. Chiropractic care: \$45 copay/ visit. Deductible does not apply.	Not covered	40% coinsurance for other outpatient services. Primary care visits provided at an outpatient facility may be subject to coinsurance and deductible. Cost sharing waived at non-IHCP with IHCP referral.	
	Specialist visit	No charge	\$90 copay/ visit. Deductible does not apply.	Not covered	40% <u>coinsurance</u> for other outpatient services. <u>Specialist</u> visits provided at an outpatient facility may be subject to <u>coinsurance</u> and <u>deductible</u> . <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
	Preventive care/ screening/ immunization	No charge	No charge. Deductible 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 plan will pay for. Cost sharing waived at non-IHCP with IHCP referral.	
	Diagnostic test (x-ray, blood work)	No charge	40% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral.	
If you have a test	Imaging (CT/PET scans, MRIs)	No charge	40% coinsurance	Not covered	*May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	

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

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	What You Will Pay					
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Non-IHCP Non-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information	
	Generic drugs	No charge	\$15 <u>copay/</u> prescription. <u>Deductible</u> does not apply.	Not covered		
	Preferred brand drugs	No charge	\$120 copay/ prescription. Deductible does not apply.	Not covered	Up to a 31-day supply per prescription. *May require prior authorization. For preferred/non-preferred retail and specialty drugs, \$90 copay for orally-administered cancer treatment medications. Deductible does not apply. Insulin: Your cost-share will not exceed \$25 per retail prescription unit. *Refer to the	
proceription arag	brand drugs	No charge	60% coinsurance	Not covered	Exceptions to the Drug List section of your Policy of Coverage for more details. Cost sharing waived at non-IHCP with IHCP	
coverage is available at www.medica.com/ SRx3MnNe.		No charge	Preferred: \$650 copay/ prescription. Deductible does not apply Non-Preferred: \$750 copay/ prescription. Deductible does not apply		referral. No charge for preventive drugs, including some Over the Counter drugs obtained with a prescription. The list of covered drugs changes periodically. Notification of changes will be available 30 days prior to the change taking effect.	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No charge	40% coinsurance	Not covered	*May require prior authorization. Cost sharing waived at non-IHCP with IHCP referral.	
surgery	Physician/surgeon fees	No charge	40% coinsurance	Not covered	*May require prior authorization. Cost sharing waived at non-IHCP with IHCP referral.	
	Emergency room care	No charge	40% coinsurance	40% coinsurance	Non-IHCP Network deductible applies Non-Network. Cost sharing waived at non-IHCP with IHCP referral.	
If you need immediate medical attention	Emergency medical transportation	No charge	40% coinsurance	40% coinsurance	Non-IHCP Network deductible applies Non-Network. Cost sharing waived at non-IHCP with IHCP referral. If a non-network provider charges more than the allowed amou you may have to pay the difference (balance billing). Cost sharing waived at non-IHCP with IHCP referral.	
	Urgent care	No charge	<u>Deductible</u> does not	\$45 <u>copay</u> / visit. <u>Deductible</u> does not apply.		
If you have a hospital	Facility fee (e.g., hospital room)	No charge	40% coinsurance	Not covered	*May require prior authorization. Limited to a 365 day maximum/period of confinement, subject to the combined day limit. Cost sharing waived at non-IHCP with IHCP referral.	
stay	Physician/surgeon fees	No charge	40% coinsurance	Not covered	*May require prior authorization. Cost sharing waived at non-IHCP with IHCP referral.	

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	What You Will Pay		1			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Non-IHCP Non-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information	
If you need mental health, behavioral	Outpatient services	No charge	\$45 <u>copay</u> / visit. <u>Deductible</u> does not apply.	Not covered	40% coinsurance for other outpatient services. Other outpatient services include intensive outpatient programs, diagnostic evaluations and psychological testing. *May require prior authorization. Cost sharing waived at non-IHCP with IHCP referral.	
health, or substance abuse services	Inpatient services	No charge	40% coinsurance	Not covered	*May require prior authorization. Limited to a 365 day maximum/period of confinement, subject to the combined day limit. Cost sharing waived at non-IHCP with IHCP referral. Residential treatment is covered as part of inpatient services.	
If you are pregnant Childbirth/delivery professional No charge Childbirth/delivery professional No charge Coinsurance 40% coinsurance Not covered Not covered the combined day localized preventive services coinsurance may a services described	Limited to a 365 day maximum/period of confinement, subject to the combined day limit. Cost sharing does not apply to network preventive services. Depending on the type of services,					
	professional	No charge	40% coinsurance	Not covered	coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Cossharing waived at non-IHCP with IHCP referral.	
	Childbirth/delivery facility services	No charge	40% coinsurance	Not covered		
	Home health care	No charge	40% coinsurance	Not covered	Limited to 120 visits/ year. *May require prior authorization. Cost sharing waived at non-IHCP with IHCP referral.	
	Rehabilitation services	No charge	40% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral.	
If you need help	Habilitation services	No charge	40% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral.	
recovering or have	Skilled nursing care	No charge	40% coinsurance	Not covered	Limited to a 120 day maximum/ period of confinement, subject to the combined day limit. Cost sharing waived at non-IHCP with IHCP referral.*May require prior authorization.	
	Durable medical equipment	No charge	40% coinsurance	Not covered	*May require prior authorization. Cost sharing waived at non-IHCP with IHCP referral.	
	Hospice services	No charge	40% coinsurance	Not covered	Limited to a 30 day maximum for respite care and continuous care. Cost sharing waived at non-IHCP with IHCP referral.	

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			What You Will Pay	1		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Non-IHCP Non-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information	
	Children's eye exam	No charge	No charge. Deductble does not apply.	Not covered	Coverage limited to end of month member turns 19. Cost sharing waived at non-IHCP with IHCP referral.	
If your child needs dental or eye care	Children's glasses	No charge	40% coinsurance	Not covered	Limited to one pair of glasses or contacts/ year to end of month member turns 19. Cost sharing waived at non-IHCP with IHCP referral.	
	Children's dental check-up	Not covered	Not covered	Not covered	Coverage is available through a stand-alone dental policy.	

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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.)

- *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 except for members 18 years of age and younger for hearing loss that is not correctable by other covered procedures; coverage is limited to one hearing aid per ear every three years.
- Infertility treatment
- Long-term care

- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eyé care (Ădult)
- Routine foot care except for some conditions
- Weight loss programs

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

Chiropractic care

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 866-510-7425 or the Minnesota Department of Commerce at 651-539-1600 or 800-657-3602. 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.mnsure.org or call 651-539-2099 or 855-366-7873.

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 866-510-7425 or the Minnesota Department of Commerce at 651-539-1600 or 800-657-3602.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

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. ------

Mia's Simple Fracture

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

The plan's overall deductible: \$0

Hospital (facility) coinsurance: 0%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Specialist coinsurance: 0%

Other coinsurance: 0%

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

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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: \$0

Specialist coinsurance: 0%

Hospital (facility) coinsurance: 0%

Other coinsurance: 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 \$12,700

This EXAMPLE event includes services like:

Hospital (facility) coinsurance: 0%

The plan's overall deductible: \$0

Specialist coinsurance: 0%

Other coinsurance: 0%

Primary care physician office visits (including disease education)

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled

condition)

Prescription drugs

Diagnostić tests (blood work)

Durable medical equipment (glucose meter)

Total Example Cost \$5,600

Diagnostic test (x-ray)

Total Example Cost

\$2,800

In this example, Peg would pay:

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

In this example, Joe would pay:

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

In this example, Mia would pay:

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

Note: These numbers assume the patient received care from an IHCP <u>provider</u> or with IHCP <u>referral</u> at a non-IHCP. If you receive care from a non-IHCP <u>provider</u> without a <u>referral</u> from an IHCP, your costs may be higher. 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 liều 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.

اذا كنت تريد مساعدة مجانية في ترجمة هذه المعلومات. فاتصل على ألرقم الوارد في هذه الوثيقة أوعلى 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, ໃຫ້ໂທຫາເລກໜາຍ 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.

နမှါအဲ့ ောက်ကိုးထံစၤကလီန္စါနားတာ်က်တာ်ကျိုးအုံးလာအကလီန္ ဉ်,ကိုးလီတဲ့စီနီဉ်က်လာအပဉ် ယာလာလာတီလာမီအပူးအုံးမှတမှုစ်နန္နနိင်ဓေလာအာ့ဉ်သးခႏက္ခအလိုခံတကပၤအဖီခိုဉ်နှဉ်တက္ကာ.

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'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.