

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/2022ConnectPolicies</u> or call 866-416-7438. 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 <a href="https://www.healthcare.gov/sbc-glossary">https://www.healthcare.gov/sbc-glossary</a> or call 866-416-7438 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$6,800 Individual / \$13,600 Family for Tier 1 - preferred and non-IHCP Tier 2 - standard network 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 and preventive prescriptions from 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits">https://www.healthcare.gov/coverage/preventive-care-benefits</a> .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the out-of-pocket limit for this plan?	\$7,050 Individual / \$14,100 Family for Tier 1 - preferred and non-IHCP Tier 2 - standard network 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 <a href="https://www.medica.com/findconnectproviders">www.medica.com/findconnectproviders</a> or call 866-416-7438 (TTY:711) for a list of <a href="https://medica.com/findconnectproviders">network</a> 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 referral to see a specialist?	No.	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	Tier 1-Preferred and Tier 2-Standard 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	Primary care visit to treat an injury or illness	Primary care: 20% coinsurance Retail health clinics: 20% coinsurance Spinal manipulation: 20% coinsurance	Not covered	none
If you visit a health care provider's office or clinic	Specialist visit	20% coinsurance	Not covered	none
	Preventive care/ screening/immunization	No charge. Deductible does not apply.	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services you need are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	Not covered	none
-	Imaging (CT/PET scans, MRIs)	20% coinsurance	Not covered	*May require prior authorization.
	Generic drugs	20% coinsurance	Not covered	Up to a 31-day supply per prescription.  *May require prior authorization. For specialty drugs, 20% coinsurance for orally-administered cancer treatment medications. Proton pump inhibitors (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.
If you need drugs to treat your illness or condition  More information about	Preferred brand drugs	20% coinsurance	Not covered	
prescription drug coverage is available at www.medica.com/ KSBronHRx.	Non-Preferred brand drugs	20% coinsurance	Not covered	
	Specialty drugs	30% coinsurance	Not covered	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	Not covered	*May require prior authorization.
surgery	Physician/surgeon fees	20% coinsurance	Not covered	*May require prior authorization.

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.medica.com/2022ConnectPolicies</u>.

**What You Will Pay Limitations, Exceptions & Other** Tier 1-Preferred and **Services You May Need** Common Medical Event Non-Network Important Information Tier 2-Standard Provider **Network Provider** (You will pay the most) (You will pay the least) 20% coinsurance 20% coinsurance Network deductible applies. Emergency room care Emergency medical Network deductible applies. 20% coinsurance 20% coinsurance transportation If you need immediate medical attention Network deductible applies. If a non-network provider charges more than 20% coinsurance 20% coinsurance Urgent care the <u>allowed amount</u>, you may have to pay the difference (<u>balance billing</u>). Facility fee (e.g., hospital room) \*May require prior authorization. 20% coinsurance Not covered If you have a hospital stay Physician/surgeon fees \*May require prior authorization. 20% coinsurance Not covered If you need mental health, Outpatient services 20% coinsurance Not covered \*May require prior authorization. béhavioral health, or 20% coinsurance substance abuse services Inpatient services \*May require prior authorization. Not covered Prenatal: 20% coinsurance Postnatal: 20% coinsurance Office visits Not covered Cost sharing does not apply to network preventive services. Depending on the type of services, <u>coinsurance</u> may apply. Maternity care may include tests and Childbirth/delivery professional If you are pregnant 20% coinsurance Not covered services services described elsewhere in the SBC Childbirth/delivery facility (i.e. ultrasound). 20% coinsurance Not covered services \*May require prior authorization. Home health care 20% coinsurance Not covered Rehabilitation services 20% coinsurance Speech therapy limited to 90 visits/year. Not covered Habilitation services 20% coinsurance If you need help Not covered ---none--recovering or have other special health needs Skilled nursing care \*May require prior authorization. 20% coinsurance Not covered Durable medical equipment 20% coinsurance Not covered \*May require prior authorization. Hospice services 20% coinsurance Not covered ---none---

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at www.medica.com/2022ConnectPolicies.

Coverage Period: Beginning on or after 01/01/2022 Coverage for: Individual or Family | Plan Type: EPO

What You Will Pay Limitations, Exceptions & Other Important Information Tier 1-Preferred and **Common Medical Event Services You May Need** Non-Network **Tier 2-Standard** Provider (You will pay the most) Network Provider (You will pay the least) Coverage limited to end of month member 20% coinsurance Children's eye exam Not covered turns 19. 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. If your child needs dental Children's glasses 20% coinsurance Not covered or eye care Coverage is available through a Children's dental check-up Not covered Not covered stand-alone dental policy.

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.medica.com/2022ConnectPolicies</u>.

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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 (Ădult)

- 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
- Routine eye care (Adult)
- 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 plan document.)

Infertility treatment

Private-duty nursing

Spinal manipulation services

Medica KS Connect Bronze HSA

Coverage Period: Beginning on or after 01/01/2022 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: Medica at 866-416-7438 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 <a href="Health Insurance Marketplace">Health Insurance Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="https://www.HealthCare.gov">www.HealthCare.gov</a> 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 866-416-7438 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

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. ------

## **⊘ Medica**. KS Connect Bronze HSA

#### **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)

\$6,800 The plan's overall deductible: 20% **Specialist coinsurance:** 20% **Hospital (facility) coinsurance:** 

20% Other coinsurance:

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

■ The plan's overall deductible: \$6,800 20% **Specialist coinsurance:** 20% **Hospital (facility) coinsurance:** 

Other coinsurance:

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

■ The plan's overall deductible: \$6,800 **Specialist coinsurance:** 20% **Hospital (facility) coinsurance:** 20% 20%

Other coinsurance:

20%

\$5,600

#### 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)

#### This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostić tests (blood work)

Prescription drugs

**Total Example Cost** 

Durable medical equipment (alucose meter)

#### 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** \$12,700

Total Example Cost \$2,800
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### In this example, Peg would pay:

Cost Sharing		
<u>Deductibles</u>	\$6,800	
Copayments	\$0	
Coinsurance	\$250	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$7,110	

## In this example, Joe would pay:

\$2,300
\$300
\$0
\$0
\$2,600

### In this example, Mia would pay:

Cost Sharing		
<u>Deductibles</u>	\$2,800	
Copayments	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$2,800	

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 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.

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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.

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