



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/2022CHIPolicies](http://www.medica.com/2022CHIPolicies) or call 866-269-6803. 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 866-269-6803 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$0 for <a href="#">network</a> services. There is no coverage for non-network services.	See the Common Medical Events chart below for your costs for services this <a href="#">plan</a> covers.
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes.	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount.
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	\$0 for <a href="#">network</a> services. There is no coverage for non-network services.	This <a href="#">plan</a> does not have an <a href="#">out-of-pocket limit</a> on your expenses.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges and health care this <a href="#">plan</a> doesn't cover.	This <a href="#">plan</a> does not have an <a href="#">out-of-pocket limit</a> on your expenses.
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. Visit <a href="http://www.medica.com/FindCHIHealthProviders">www.medica.com/FindCHIHealthProviders</a> or call 866-269-6803 (TTY:711) for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .



All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	No charge	Not covered	Manipulations limited to 20 visits/year. See <a href="#">Rehabilitation</a> and <a href="#">Habilitation</a> for other limits that may apply.
	<a href="#">Specialist</a> visit	No charge	Not covered	---none---
	<a href="#">Preventive care/screening/immunization</a>	No charge	Not covered	---none---
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	No charge	Not covered	---none---
	Imaging (CT/PET scans, MRIs)	No charge	Not covered	*Prior authorization required for PET scans.
<b>If you need drugs to treat your illness or condition</b>  More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.medica.com/RxList2022">www.medica.com/RxList2022</a> .	Generic drugs	No charge	Not covered	Up to a 31-day supply per prescription. *May require prior authorization. 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.
	Preferred brand drugs	No charge	Not covered	
	Non-Preferred brand drugs	No charge	Not covered	
	<a href="#">Specialty drugs</a>	No charge	Not covered	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No charge	Not covered	*May require prior authorization.
	Physician/surgeon fees	No charge	Not covered	*May require prior authorization.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you need immediate medical attention	<a href="#">Emergency room care</a>	No charge	No charge	---none---
	<a href="#">Emergency medical transportation</a>	No charge	No charge	---none---
	<a href="#">Urgent care</a>	No charge	No charge	If a non-network <a href="#">provider</a> charges more than the <a href="#">allowed amount</a> , you may have to pay the difference ( <a href="#">balance billing</a> ).
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	Not covered	Notification required. *May require prior authorization.
	Physician/surgeon fees	No charge	Not covered	*May require prior authorization.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	Not covered	*May require prior authorization.
	Inpatient services	No charge	Not covered	Notification required. *May require prior authorization.
If you are pregnant	Office visits	No charge	Not covered	*May require prior authorization.
	Childbirth/delivery professional services	No charge	Not covered	
	Childbirth/delivery facility services	No charge	Not covered	

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.medica.com/2022CHIPolicies](http://www.medica.com/2022CHIPolicies).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	No charge	Not covered	Limited to 4 hours/day; 60 visits/year. *Prior authorization required.
	<a href="#">Rehabilitation services</a>	No charge	Not covered	Outpatient: Physical, occupational, speech and physiotherapy 45 visits/year; Cardiac <a href="#">rehabilitation</a> 18 visits/year; Pulmonary <a href="#">rehabilitation</a> 18 visits/year.
	<a href="#">Habilitation services</a>	No charge	Not covered	Outpatient: Physical, occupational, speech and physiotherapy 45 visits/year; Cardiac <a href="#">rehabilitation</a> 18 visits/year; Pulmonary <a href="#">rehabilitation</a> 18 visits/year.
	<a href="#">Skilled nursing care</a>	No charge	Not covered	Limited to 60 inpatient days/year. *Prior authorization required.
	<a href="#">Durable medical equipment</a>	No charge	Not covered	*May require prior authorization.
	<a href="#">Hospice services</a>	No charge	Not covered	---none---
	<b>If your child needs dental or eye care</b>	Children's eye exam	No charge	Not covered
Children's glasses		No charge	Not covered	Limited to one pair of glasses or contacts/year to end of month member turns 19.
Children's dental check-up		Not covered	Not covered	Coverage is available through a stand-alone dental policy.

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.medica.com/2022CHIPolicies](http://www.medica.com/2022CHIPolicies).

## 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; coverage is limited to \$3,000 every 48 months per covered child affected by a hearing impairment.
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- 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.)

- Chiropractic and osteopathic manipulations limited to 20 visits per year

### 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 866-269-6803 or the Nebraska Department of Insurance, PO Box 82089, Lincoln, NE 68501-2089, 402-471-2201 or 1-877-564-7323. 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](http://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 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 866-269-6803 or the Nebraska Department of Insurance, PO Box 82089, Lincoln, NE 68501-2089, 402-471-2201 or 1-877-564-7323.

### 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, kwijjigo holne' 888-592-8211

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

About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). 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 copayment:** \$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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$60</b>

**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 copayment:** \$0
- **Hospital (facility) coinsurance:** 0%
- **Other coinsurance:** 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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$0</b>

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

- **The plan's overall deductible:** \$0
- **Specialist copayment:** \$0
- **Hospital (facility) coinsurance:** 0%
- **Other coinsurance:** 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*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$0</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

