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/2022HealthierYouPolicies 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> ? | \$0 at Indian Health Care <u>Provider</u> (IHCP) or with IHCP referral at non-IHCP; \$1,000 Individual / \$3,000 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 <u>deductible</u> ? | Yes. <u>Preventive care</u> , preventive prescriptions and <u>copay</u> services from non-IHCP <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</u> <u>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> ? | \$8,500 Individual / \$17,000 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 <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/findhealthieryouproviders</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.

| | | Wh | at 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 |
| lf you visit a health | Primary care visit to treat an injury or illness | No charge | Primary care: 35% coinsurance Retail health clinics: 35% coinsurance Spinal manipulation: 35% coinsurance | Not covered | Cost sharing waived at non-IHCP with IHCP referral. |
| care <u>provider's</u> office or clinic | Specialist visit | No charge | 35% <u>coinsurance</u> | Not covered | Cost sharing waived at non-IHCP with IHCP referral. |
| | Preventive care/ screening/immunization | No charge | No charge. <u>Deductible</u> 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. <u>Cost sharing</u> waived at non-IHCP with IHCP referral. |
| | <u>Diagnostic test</u> (x-ray, blood work) | No charge | 35% <u>coinsurance</u> | Not covered | Cost sharing waived at non-IHCP with IHCP referral. |
| n you nave a lest | Imaging (CT/PET scans, MRIs) | No charge | 35% <u>coinsurance</u> | Not covered | *May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . |
| If you need drugs to treat your illness or condition More information about | Generic drugs | No charge | \$5 <u>copay</u> /prescription. <u>Deductible</u> does not apply. | Not covered | Up to a 31-day supply per prescription. *May require prior authorization. For non-preferred brand retail drugs, 35% <u>coinsurance</u> for orally-administered cancer treatment medications. Proton pump |
| | 0 | No charge | \$80 <u>copay</u> /prescription. <u>Deductible</u> does not apply. | Not covered | 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 |
| | Non-Preferred brand drugs | No charge | 50% coinsurance | Not covered | \$25 per retail prescription unit. *Refer to the |
| KSGoldSRx. | Specialty drugs | No charge | \$550 <u>copay</u> /prescription. <u>Deductible</u> does not apply. | Not covered | Exceptions to the Drug List section of your Policy of Coverage for more details. No charge for preventive drugs. Cost 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/2022HealthierYouPolicies.

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

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

| | | | at 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 have outpatient | Facility fee (e.g., ambulatory surgery center) | No charge | 35% coinsurance | Not covered | *May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP referral. |
| surgery | Physician/surgeon fees | No charge | 35% <u>coinsurance</u> | Not covered | *May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . |
| | Emergency room care | No charge | 35% <u>coinsurance</u> | 35% <u>coinsurance</u> | Network deductible applies. Cost sharing waived at non-IHCP with IHCP referral. |
| lf you need immediate medical | Emergency medical transportation | No charge | 35% <u>coinsurance</u> | 35% coinsurance | Network deductible applies. Cost sharing waived at non-IHCP with IHCP referral. |
| attention | <u>Urgent care</u> | No charge | 35% <u>coinsurance</u> | 35% <u>coinsurance</u> | <u>Network deductible</u> applies. If a non-network <u>provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference (<u>balance billing</u>). <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . |
| lf you have a hospital | Facility fee (e.g., hospital room) | No charge | 35% <u>coinsurance</u> | Not covered | *May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . |
| stáy | Physician/surgeon fees | No charge | 35% <u>coinsurance</u> | Not covered | *May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . |
| If you need mental health, behavioral | Outpatient services | No charge | 35% <u>coinsurance</u> | Not covered | *May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . |
| health, or substance abuse services | Inpatient services | No charge | 35% <u>coinsurance</u> | Not covered | *May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . |
| | Office visits | No charge | Prenatal: 35% <u>coinsurance</u> Postnatal: 35% <u>coinsurance</u> | Not covered | Cost sharing does not apply to <u>network preventive</u> services. Depending on the type of services, <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC |
| lf you are pregnant | professional services | 6 | 35% <u>coinsurance</u> | Not covered | (i.e. ultrasound). Cost sharing waived at non-IHCP |
| | Childbirth/delivery facility services | No charge | 35% <u>coinsurance</u> | Not covered | with IHCP referral. |

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

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

| | Services You May Need | What You Will Pay | | | | |
|---|-------------------------------|---|---|--|--|--|
| Common Medical Event | | 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 | |
| | Home health care | No charge | 35% <u>coinsurance</u> | Not covered | *May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . | |
| If you need bein | Rehabilitation services | No charge | 35% <u>coinsurance</u> | Not covered | Speech therapy limited to 90 visits/year. <u>Cost</u> sharing waived at non-IHCP with IHCP referral. | |
| If you need help recovering or have | Habilitation services | No charge | 35% <u>coinsurance</u> | Not covered | Cost sharing waived at non-IHCP with IHCP referral. | |
| other special health needs | Skilled nursing care | No charge | 35% <u>coinsurance</u> | Not covered | *May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . | |
| | Durable medical equipment | No charge | 35% <u>coinsurance</u> | Not covered | *May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . | |
| | Hospice services | No charge | 35% <u>coinsurance</u> | Not covered | Cost sharing waived at non-IHCP with IHCP referral. | |
| | Children's eye exam | No charge | 35% <u>coinsurance</u> | Not covered | Coverage limited to end of month member turns 19. Cost sharing waived at non-IHCP with IHCP referral. | |
| lf your child needs dental or eye care | Children's glasses | No charge | 35% <u>coinsurance</u> | 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. 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. | |

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

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. ------

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 delivery) | d a hospital | Managing Joe's Type 2 Diabete (a year of routine in-network care of a well condition) | e s -controlled | Mia's Simple Fracture (in-network emergency room visit and follo | w up care) |
|--|-----------------|--|---------------------------|---|------------|
| The <u>plan's</u> overall <u>deductible</u> : | \$0 | The <u>plan's</u> overall <u>deductible</u> : | \$0 | The <u>plan's</u> overall <u>deductible</u> : | \$0 |
| Specialist coinsurance: | 0% | Specialist coinsurance: | 0% | Specialist coinsurance: | 0% |
| Hospital (facility) <u>coinsurance</u> : | 0% | Hospital (facility) <u>coinsurance</u> : | 0% | Hospital (facility) <u>coinsurance</u> : | 0% |
| • Other <u>coinsurance</u> : | 0% | Other <u>coinsurance</u> : | 0% | • Other <u>coinsurance</u> : | 0% |
| This EXAMPLE event includes services <u>Specialist</u> office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and blood wo</i> Consider visits (<i>specthesia</i>) | - | This EXAMPLE event includes services li Primary care physician office visits (including education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose meter) | g disease | This EXAMPLE event includes services li Emergency room care (including medical su Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy) | |
| <u>Specialist</u> visit (<i>anestnesia</i>) | | | | | |
| Specialist visit (anesthesia) Total Example Cost | \$12,700 | Total Example Cost | \$5,600 | Total Example Cost | \$2,800 |
| | \$12,700 | | | Total Example Cost In this example, Mia would pay: | \$2,800 |
| Total Example Cost | \$12,700 | Total Example Cost | | • | \$2,800 |
| Total Example Cost In this example, Peg would pay: | \$12,700 \$0 | Total Example Cost In this example, Joe would pay: | | In this example, Mia would pay: | \$2,800 |
| Total Example Cost In this example, Peg would pay: Cost Sharing | | Total Example Cost In this example, Joe would pay: Cost Sharing | \$5,600 | In this example, Mia would pay: Cost Sharing | |
| Total Example Cost In this example, Peg would pay: Cost Sharing Deductibles | \$0 | Total Example Cost In this example, Joe would pay: Cost Sharing Deductibles | \$5,600 | In this example, Mia would pay: Cost Sharing Deductibles | \$0 |
| Total Example Cost In this example, Peg would pay: Cost Sharing Deductibles Copayments | \$0 \$0 | Total Example Cost In this example, Joe would pay: Cost Sharing Deductibles Copayments | \$5,600 \$0 \$0 | In this example, Mia would pay: Cost Sharing Deductibles Copayments | \$0 \$0 |
| Total Example Cost n this example, Peg would pay: Cost Sharing Deductibles Copayments Coinsurance | \$0 \$0 | Total Example Cost In this example, Joe would pay: Cost Sharing Deductibles Copayments Coinsurance | \$5,600 \$0 \$0 | In this example, Mia would pay: Cost Sharing Deductibles Copayments Coinsurance | \$0 \$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၊အကလီန္ဉဉ်,ကိုးလီတဲစိနီဉ်င်္ဂလ၊အပဉ် ယှာ်လ၊လာ်တီလာ်မီအပူ၊အံၤမ့တမှ၊ဖဲနန္နနိုင်စေလာ်အုဉ်သးဓးကဲ့အလို၊ခံတကပၤအဖိခ်ဉ်နူဉ်တက့်၊.

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'ígíiji' béésh bee hodíilnih.

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