

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/2022InsurePolicies</u> or call 800-918-6164. 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 800-918-6164 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0 for <u>network</u> services. There is no coverage for non-network services.	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
Are there services covered before you meet your deductible?	Yes.	This plan covers some items and services even if you haven't yet met the deductible amount.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	\$0 for <u>network</u> services. There is no coverage for non-network services.	This plan does not have an out-of-pocket limit on your expenses.
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.	This plan does not have an out-of-pocket limit on your expenses.
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes. Visit <u>www.medica.com/FindInsureProviders</u> or call 800-918-6164 (TTY:711) for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay the least if you use a <u>provider</u> in the Tier 1 - preferred <u>network</u> . You will pay more if you use a <u>provider</u> in the Tier 2 - standard <u>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 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 Y		
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	No charge	Not covered	Manipulations limited to 20 visits/year. See Rehabilitation and Habilitation for other limits that may apply.
If you visit a health care provider's office or clinic	Specialist visit	No charge	Not covered	none
	Preventive care/ screening/immunization	No charge	Not covered	none
	Diagnostic test (x-ray, blood work)	No charge	Not covered	none
If you have a test	Imaging (CT/PET scans, MRIs)	No charge	Not covered	*Prior authorization required for PET scans.
If you maded draws to treet	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
If you need drugs to treat your illness or condition More information about	Preferred brand drugs	No charge	Not covered	who have a feeding tube) and
prescription drug coverage is available at www.medica.com/ RxList2022.	Non-Preferred brand drugs	No charge	Not covered	non-sedating antihistamines are not covered. Insulin: Your cost-share will not exceed \$25 per retail prescription unit. *Refer to the Exceptions to the
nxList2U22.	Specialty drugs	No charge	Not covered	Drug List section of your Policy of Coverage for more details. No charge for preventive drugs.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No charge	Not covered	*May require prior authorization.
surgery	Physician/surgeon fees	No charge	Not covered	*May require prior authorization.

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.medica.com/2022InsurePolicies</u>.

What You Will Pay Limitations, Exceptions & Other Tier 1-Preferred and **Common Medical Event Services You May Need** Non-Network Important Information **Tier 2-Standard** Provider **Network Provider** (You will pay the most) (You will pay the least) Emergency room care No charge No charge ---none---Emergency medical transportation No charge No charge ---none---If you need immediate medical attention If a non-network provider charges more than the allowed amount, you No charge Urgent care No charge may have to pay the difference (balance billing). Notification required. *May require Facility fee (e.g., hospital room) No charge Not covered prior authorization. If you have a hospital stay Physician/surgeon fees No charge *May require prior authorization. Not covered **Outpatient services** No charge Not covered *May require prior authorization. If you need mental health, behavioral health, or Notification required. *May require substance abuse services Inpatient services No charge Not covered prior authorization. Office visits No charge Not covered Childbirth/delivery professional If you are pregnant No charge Not covered *May require prior authorization. services Childbirth/delivery facility services No charge Not covered

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.medica.com/2022InsurePolicies</u>.

What You Will Pay Limitations, Exceptions & Other Tier 1-Preferred and **Common Medical Event Services You May Need** Non-Network **Important Information Tier 2-Standard** Provider **Network Provider** (You will pay the most) (You will pay the least) Limited to 4 hours/day; 60 Home health care visits/year. *Prior authorization No charge Not covered required. Outpatient: Physical, occupational, speech and physiotherapy 45 visits/year; Cardiac rehabilitation 18 Rehabilitation services No charge Not covered visits/year; Pulmonary rehabilitation 18 visits/year. If you need help Outpatient: Physical, occupational, recovering or have other speech and physiotherapy 45 visits/year; Cardiac rehabilitation 18 special health needs Habilitation services No charge Not covered visits/year; Pulmonary rehabilitation 18 visits/year. Limited to 60 inpatient days/year. Skilled nursing care No charge Not covered *Prior authorization required. Durable medical equipment No charge *May require prior authorization. Not covered Hospice services No charge Not covered ---none---Limited to one refractive eye exam/year to end of month member Children's eye exam No charge Not covered turns 19. Limited to one pair of glasses or contacts/year to end of month If your child needs dental Children's glasses No charge or eve care Not covered member turns 19. Coverage is available through a Children's dental check-up Not covered Not covered stand-alone dental policy.

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.medica.com/2022InsurePolicies</u>.

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

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 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 <u>plan</u> document.)

 Chiropractic and osteopathic manipulations limited to 20 visits per year **⊘ Medica** NE Medica Insure Bronze H Zero

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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 800-918-6164 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 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 800-918-6164 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, kwiijigo holne' 888-592-8211

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 hos delivery)	spital	Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-co- condition)	ontrolled	Mia's Simple Fracture (in-network emergency room visit and follow up
■ The <u>plan's</u> overall <u>deductible</u> :	\$0	■ The plan's overall deductible:	\$0	■ The <u>plan's</u> overall <u>deductible</u> :
Specialist coinsurance:	0%	Specialist coinsurance:	0%	Specialist coinsurance:
Hospital (facility) coinsurance:	0%	Hospital (facility) coinsurance:	0%	Hospital (facility) coinsurance:
Other <u>coinsurance</u> :	0%	Other <u>coinsurance</u> :	0%	Other <u>coinsurance</u> :
This FYAMPI F event includes services like:		This FYAMPI F event includes services like		This FYAMPI F event includes services like

(in-network emergency room visit and follow up care)				
■ The <u>plan's</u> overall <u>deductible</u> :	\$0			
Specialist coinsurance:	0%			
Hospital (facility) coinsurance:	0%			
Other <u>coinsurance</u> :	0%			

I NIS EXAMPLE event includes services like: Specialist office visits (prenatal care) Childbirth/Delivery Professional Services

Childbirth/Delivery Facility Services

<u>Diagnostic tests</u> (ultrasounds and blood work)

Specialist visit (anesthesia)

I NIS EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

THIS EXAMPLE EVENT INCIDUES SELVICES like.	
Emergency room care (including medical supplies)	
Diagnostic test (x-ray)	
Durable medical equipment (crutches)	
Rehabilitation services (physical therapy)	
(priyologi triorapy)	

In this example, Mia would pay:

Total Example Cost	\$12,700
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Total Example Cost	\$5,600

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

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

In this example, Joe would pay:

\$0
\$0
\$0
\$0
\$0

Cost Sharing	
<u>Deductibles</u>	\$0
Copayments	\$0
Coinsurance	\$0

The total Mia would pay is	\$0
Limits or exclusions	\$0
vvnat isn't covered	

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

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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 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, 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.

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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'ígíjjj' béésh bee hodíilnih.

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