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/2022IndChoicePolicies or call 888-592-8211. 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 888-592-8211 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 <u>referral</u> at non-IHCP; \$6,800 Individual / \$13,600 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> and preventive prescriptions 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 services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive</u> <u>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 limit</u> for this <u>plan</u> ? | \$7,050 Individual / \$14,100 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 <u>out-of-pocket 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/findindividualchoiceproviders</u> or call 888-592-8211 (TTY:711) for a list of <u>network providers</u> . | 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 <u>out-of-network</u> provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan 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.

| | | Wha | t You Will Pay | | |
|---|--|---|---|--|---|
| Common Medical Event | Services You May Need | Indian Health Care Provider (IHCP) (You will pay the least) | Provider | 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 | No charge | Primary care: 20% coinsurance Retail health clinics: 20% coinsurance Chiropractic care: 20% coinsurance | Not covered | Cost sharing waived at non-IHCP with IHCP referral. |
| or clinic | Specialist visit | No charge | 20% coinsurance | 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. Cost sharing waived at non-IHCP with IHCP referral. |
| lf you have a test | DIOOU WOIK) | 5 | 20% <u>coinsurance</u> | Not covered | Cost sharing waived at non-IHCP with IHCP referral. |
| lf you have a test | Imaging (CT/PET scans, MRIs) | No charge | 20% coinsurance | Not covered | *May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . |
| If you need drugs to | Generic drugs | No charge | 20% <u>coinsurance</u> | Not covered | Up to a 31-day supply per prescription. *May require prior authorization. For <u>specialty drugs</u> , 20% |
| treat your illness or condition | Preferred brand drugs | No charge | 20% coinsurance | Not covered | 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 |
| More information about prescription drug coverage is available at www.medica.com/ RxList22. | Non-Preferred brand | No charge | 20% <u>coinsurance</u> | | antihistamines are not covered. Insulin: Your cost-share will not exceed \$25 per retail prescription unit *Refer to the Excentions to the Drug List section |
| | Specialty drugs | No charge | 30% <u>coinsurance</u> | Not covered | of your Policy of Coverage for more details. No charge for preventive drugs. <u>Cost sharing</u> waived at non-IHCP with IHCP referral. |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | No charge | 20% <u>coinsurance</u> | Not covered | *May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP referral. |
| | Physician/surgeon fees | No charge | 20% <u>coinsurance</u> | Not covered | *May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP referral. |

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services Medica. WI Individual Choice Bronze H Limited

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

| | | Wha | t 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 need immediate medical attention | Emergency room care | No charge | 20% <u>coinsurance</u> | 20% <u>coinsurance</u> | Network deductible applies. Cost sharing waived at non-IHCP with IHCP referral. |
| | Emergency medical transportation | No charge | 20% <u>coinsurance</u> | 20% <u>coinsurance</u> | Network deductible applies. Cost sharing waived at non-IHCP with IHCP referral. |
| | | Ŭ | 20% <u>coinsurance</u> | 20% <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> . |
| If you have a hospital | Facility fee (e.g., hospital room) | No charge | 20% <u>coinsurance</u> | Not covered | *May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . |
| Istav | | No charge | 20% <u>coinsurance</u> | Not covered | *May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP referral. |
| health, behavioral health, or substance | Outpatient services | No charge | 20% <u>coinsurance</u> | Not covered | *May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . |
| | Inpatient services | No charge | 20% <u>coinsurance</u> | Not covered | *May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP referral. |
| lf you are pregnant | Office visits | No charge | Prenatal: 20% <u>coinsurance</u> Postnatal: 20% <u>coinsurance</u> | Not covered | Cost sharing does not apply to <u>network preventive</u> services. Depending on the type of services, coinsurance may apply. Maternity care may include |
| | professional services | , o | 20% <u>coinsurance</u> | Not covered | coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Cost sharing waived at non-IHCP |
| | Childbirth/delivery facility services | No charge | 20% <u>coinsurance</u> | Not covered | with IHCP <u>referral</u> . |

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services Medica. WI Individual Choice Bronze H 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 | |
| If you need help recovering or have other special health needs | Home health care | No charge | 20% coinsurance | Not covered | *May require prior authorization. Limited to 60 visits/year. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . | |
| | Rehabilitation services | No charge | 20% coinsurance | Not covered | Outpatient: Limited to 20 visits per therapy/year; Cardiac <u>rehabilitation</u> 36 visits/year. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . | |
| | Habilitation services | No charge | 20% coinsurance | Not covered | Outpatient: Limited to 20 visits per therapy/year; Cardiac <u>rehabilitation</u> 36 visits/year. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . | |
| | Skilled nursing care | No charge | 20% coinsurance | Not covered | *May require prior authorization. Limited to 30 days per admission. Coverage is limited to 60 days/year for inpatient <u>rehabilitation</u> . <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . | |
| | Durable medical equipment | No charge | 20% coinsurance | Not covered | *May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP referral. | |
| | Hospice services | No charge | 20% coinsurance | Not covered | Cost sharing waived at non-IHCP with IHCP referral. | |
| lf your child needs dental or eye care | Children's eye exam | No charge | 20% coinsurance | Not covered | Limited to one refractive eye exam/year to end of month member turns 19. <u>Cost sharing</u> waived at non-IHCP with IHCP referral. | |
| | Children's glasses | No charge | 20% coinsurance | Not covered | Limited to one pair of glasses or contacts/year to end of month member turns 19. <u>Cost sharing</u> 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 or in the case of rape or incest Acupuncture Bariatric surgery Cosmetic surgery | Dental care (Adult) Dental care (Child) (coverage is available through a stand-alone dental policy.) Dental check-up Infertility treatment Long-term care | Non-emergency care when traveling outside th 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 care

• Hearing aids limited to one per ear every 3 years

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 888-592-8211 or the Wisconsin Office of the Commissioner of Insurance at 800-236-8517 outside of Madison or 608-266-0103 in Madison. 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 888-592-8211 or the Wisconsin Office of the Commissioner of Insurance at 800-236-8517 outside of Madison or 608-266-0103 in Madison.

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) | a hospital | Managing Joe's Type 2 Diabet (a year of routine in-network care of a we condition) | t es Il-controlled | Mia's Simple Fracture (in-network emergency room visit and follow up care) | | |
|--|------------|---|------------------------------|---|---------|--|
| The plan's overall deductible: | \$0 | The plan's overall deductible: | \$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 li <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 wor</i> <u>Specialist</u> visit (<i>anesthesia</i>) | | This EXAMPLE event includes services <u>Primary care physician</u> office visits (includit education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter | ng disease | This EXAMPLE event includes services Emergency room care (including medical s Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy) | | |
| Total Example Cost | \$12,700 | Total Example Cost | \$5,600 | Total Example Cost | \$2,800 | |
| n this example, Peg would pay: | | In this example, Joe would pay: | | In this example, Mia would pay: | | |
| Cost Sharing | | Cost Sharing | | Cost Sharing | | |
| Deductibles | \$0 | Deductibles | \$0 | <u>Deductibles</u> | \$0 | |
| <u>Copayments</u> | \$0 | <u>Copayments</u> | \$0 | <u>Copayments</u> | \$0 | |
| Coinsurance | \$0 | Coinsurance | \$0 | Coinsurance | \$0 | |
| What isn't covered | | What isn't covered | | What isn't covered | | |
| Limits or exclusions | \$60 | Limits or exclusions | \$0 | Limits or exclusions | \$0 | |
| | | | \$0 | | \$0 | |

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 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.

اذا كنت تريدمساعدة مجانية 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.

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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'ígíiji' béésh bee hodíilnih.

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