



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/2022NoMemPolicies](http://www.medica.com/2022NoMemPolicies) or call 855-887-4259. 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 855-887-4259 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	<b>\$0</b> at Indian Health Care <a href="#">Provider</a> (IHCP) or with IHCP <a href="#">referral</a> at non-IHCP; <b>\$1,300</b> / Individual or <b>\$3,900</b> / Family for non-IHCP <a href="#">network</a> services. There is no coverage for non-network services.	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	<b>Yes.</b> <a href="#">Preventive care</a> , preventive prescriptions, prenatal care and <a href="#">copay</a> services from non-IHCP <a href="#">network providers</a> are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits">https://www.healthcare.gov/coverage/preventive-care-benefits</a> .
Are there other <a href="#">deductibles</a> for specific services?	<b>No.</b>	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> ?	<b>\$8,550</b> Individual / <b>\$17,100</b> Family for non-IHCP <a href="#">network</a> services. There is no coverage for non-network services.	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges (unless balanced billing is prohibited), and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	<b>Yes.</b> Visit <a href="http://www.medica.com/findnorthmemorialproviders">www.medica.com/findnorthmemorialproviders</a> or call 855-887-4259 (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> ?	<b>No.</b>	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
		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)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	No charge	Primary care: \$15 <a href="#">copay</a> /visit. <a href="#">Deductible</a> does not apply. Retail health clinics: \$15 <a href="#">copay</a> /visit. <a href="#">Deductible</a> does not apply. Chiropractic care: \$15 <a href="#">copay</a> /visit. <a href="#">Deductible</a> does not apply.	Not covered	30% <a href="#">coinsurance</a> for other outpatient services. Primary care visits provided at an outpatient facility may be subject to <a href="#">coinsurance</a> and <a href="#">deductible</a> . <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	<a href="#">Specialist</a> visit	No charge	\$85 <a href="#">copay</a> /visit. <a href="#">Deductible</a> does not apply.	Not covered	30% <a href="#">coinsurance</a> for other outpatient services. <a href="#">Specialist</a> visits provided at an outpatient facility may be subject to <a href="#">coinsurance</a> and <a href="#">deductible</a> . <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	<a href="#">Preventive care/screening</a> /immunization	No charge	No charge. <a href="#">Deductible</a> does not apply.	Not covered	You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services you need are preventive. Then check what your <a href="#">plan</a> will pay for. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	No charge	30% <a href="#">coinsurance</a>	Not covered	<a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	Imaging (CT/PET scans, MRIs)	No charge	30% <a href="#">coinsurance</a>	Not covered	*May require prior authorization. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions & Other Important Information
		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)	
<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	\$5 <a href="#">copay</a> /prescription. <a href="#">Deductible</a> does not apply.	Not covered	Up to a 31-day supply per prescription. *May require prior authorization. For preferred/non-preferred retail and <a href="#">specialty drugs</a> , \$85 <a href="#">copay</a> for orally-administered cancer treatment medications. <a href="#">Deductible</a> does not apply. 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. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . No charge for preventive drugs, including some Over the Counter drugs obtained with a prescription. The list of covered drugs changes periodically. Notification of changes will be available 30 days prior to the change taking effect.
	Preferred brand drugs	No charge	\$150 <a href="#">copay</a> /prescription. <a href="#">Deductible</a> does not apply.	Not covered	
	Non-Preferred brand drugs	No charge	50% <a href="#">coinsurance</a>	Not covered	
	<a href="#">Specialty drugs</a>	No charge	\$550 <a href="#">copay</a> /prescription. <a href="#">Deductible</a> does not apply.	Not covered	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No charge	30% <a href="#">coinsurance</a>	Not covered	*May require prior authorization. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	Physician/surgeon fees	No charge	30% <a href="#">coinsurance</a>	Not covered	*May require prior authorization. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	No charge	30% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	<a href="#">Network deductible</a> applies. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	<a href="#">Emergency medical transportation</a>	No charge	30% <a href="#">coinsurance</a>	30% <a href="#">coinsurance</a>	<a href="#">Network deductible</a> applies. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	<a href="#">Urgent care</a>	No charge	\$15 <a href="#">copay</a> /visit. <a href="#">Deductible</a> does not apply.	\$15 <a href="#">copay</a> /visit. <a href="#">Deductible</a> does not apply.	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> ). <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	No charge	30% <a href="#">coinsurance</a>	Not covered	*May require prior authorization. Limited to a 365 day maximum/period of confinement, subject to the combined day limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	Physician/surgeon fees	No charge	30% <a href="#">coinsurance</a>	Not covered	*May require prior authorization. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions & Other Important Information
		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)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	\$15 <a href="#">copay</a> /visit. <a href="#">Deductible</a> does not apply.	Not covered	30% <a href="#">coinsurance</a> for other outpatient services. Other outpatient services include intensive outpatient programs, diagnostic evaluations and psychological testing. *May require prior authorization. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	Inpatient services	No charge	30% <a href="#">coinsurance</a>	Not covered	*May require prior authorization. Limited to a 365 day maximum/period of confinement, subject to the combined day limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . Residential treatment is covered as part of inpatient services.
If you are pregnant	Office visits	No charge	Prenatal: No charge. <a href="#">Deductible</a> does not apply. Postnatal: 30% <a href="#">coinsurance</a>	Not covered	Limited to a 365 day maximum/period of confinement, subject to the combined day limit. <a href="#">Cost sharing</a> does not apply to <a href="#">network preventive services</a> . Depending on the type of services, <a href="#">coinsurance</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	Childbirth/delivery professional services	No charge	30% <a href="#">coinsurance</a>	Not covered	
	Childbirth/delivery facility services	No charge	30% <a href="#">coinsurance</a>	Not covered	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	No charge	30% <a href="#">coinsurance</a>	Not covered	Limited to 120 visits/year. *May require prior authorization. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	<a href="#">Rehabilitation services</a>	No charge	30% <a href="#">coinsurance</a>	Not covered	<a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	<a href="#">Habilitation services</a>	No charge	30% <a href="#">coinsurance</a>	Not covered	<a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	<a href="#">Skilled nursing care</a>	No charge	30% <a href="#">coinsurance</a>	Not covered	Limited to a 120 day maximum/period of confinement, subject to the combined day limit. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> . *May require prior authorization.
	<a href="#">Durable medical equipment</a>	No charge	30% <a href="#">coinsurance</a>	Not covered	*May require prior authorization. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	<a href="#">Hospice services</a>	No charge	30% <a href="#">coinsurance</a>	Not covered	Limited to a 30 day maximum for respite care and continuous care. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions & Other Important Information
		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)	
If your child needs dental or eye care	Children's eye exam	No charge	No charge. Deductible does not apply.	Not covered	Coverage limited to end of month member turns 19. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	Children's glasses	No charge	30% <a href="#">coinsurance</a>	Not covered	Limited to one pair of glasses or contacts/year to end of month member turns 19. <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	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:

### 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 for hearing loss that is not correctable by other covered procedures; coverage is limited to one hearing aid per ear every three years.
- 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 care



### 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 855-887-4259 or the Minnesota Department of Commerce at 651-539-1600 or 800-657-3602. 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.mnsure.org](http://www.mnsure.org) or call 651-539-2099 or 855-366-7873.

### 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 855-887-4259 or the Minnesota Department of Commerce at 651-539-1600 or 800-657-3602.

### 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, kwijigo 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 <a href="#">plan's</a> overall <a href="#">deductible</a> :	\$0
■ <a href="#">Specialist</a> <a href="#">coinsurance</a> :	0%
■ Hospital (facility) <a href="#">coinsurance</a> :	0%
■ Other <a href="#">coinsurance</a> :	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:

Cost Sharing	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
What isn't covered	
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 <a href="#">plan's</a> overall <a href="#">deductible</a> :	\$0
■ <a href="#">Specialist</a> <a href="#">coinsurance</a> :	0%
■ Hospital (facility) <a href="#">coinsurance</a> :	0%
■ Other <a href="#">coinsurance</a> :	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:

Cost Sharing	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
What isn't covered	
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 <a href="#">plan's</a> overall <a href="#">deductible</a> :	\$0
■ <a href="#">Specialist</a> <a href="#">coinsurance</a> :	0%
■ Hospital (facility) <a href="#">coinsurance</a> :	0%
■ Other <a href="#">coinsurance</a> :	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:

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

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.



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>.

Wenn Sie bei der Übersetzung dieser Informationen kostenlose Hilfe in Anspruch nehmen möchten, rufen Sie bitte die in diesem Dokument oder auf der Rückseite Ihrer Medica-ID-Karte angegebene Nummer an.