

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/AltruPolicies-2023 or call 1-800-918-6474. 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 www.healthcare.gov/sbc-glossary or call 1-800-918-6474 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$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 <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount.
Are there other <u>deductibles</u> 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> ?	\$0 for <u>network</u> services. There is no coverage for non-network services.	This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges and health care this plan doesn't cover.	This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.
Will you pay less if you use a network provider?	Yes. See www.Medica.com/SearchAltruNetwork-2023 or call 1-800-918-6474 (TTY: 711) for a list of network-2023 or call 1-800-918-6474 (TTY: 711) for a list of network-2023 or call 1-800-918-6474 (TTY: 711) for a list of network-2023 or call 1-800-918-6474 (TTY: 711) for a list of network providers .	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 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	ou Will Pay		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information	
	Primary care visit to treat an injury or illness	No charge	Not covered	Limited to 20 visits/year for chiropractic care.	
If you visit a health care	Specialist visit	No charge	Not covered	none	
provider's office or clinic	Preventive care/ screening/immunization	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.	
If you have a test	Diagnostic test (x-ray, blood work)	No charge	Not covered	none	
•	Imaging (CT/PET scans, MRIs)	No charge	Not covered	*May require prior authorization.	
If you need drugs to treat your illness or condition	Generic drugs	Preferred Generic: 0% coinsurance Generic: 0% coinsurance	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	
More information about prescription drug coverage is available at www.Medica.com/ NDDrugList-2023	Preferred brand drugs	No charge	Not covered	non-sedating antihistamines are not covered. Insulin: Your cost-share will not	
	Non-Preferred brand drugs	No charge	Not covered	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	
	Specialty drugs	No charge	Not covered	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/AltruPolicies-2023</u>.

		What You Will Pay		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
	Emergency room care	No charge	No charge	Network deductible applies.
If you need immediate medical attention	Emergency medical transportation	No charge	No charge	none
	Urgent care	No charge	No charge	none
If you have a beenital atoy	Facility fee (e.g., hospital room)	No charge	Not covered	*May require prior authorization.
If you have a hospital stay	Physician/surgeon fees	No charge	Not covered	*May require prior authorization.
If you need mental health,	Outpatient services	No charge	Not covered	*May require prior authorization.
behavioral health, or substance abuse services	Inpatient services	No charge	Not covered	*May require prior authorization.
	Office visits	No charge	Not covered	
	Childbirth/delivery professional services	No charge	Not covered	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). *May require prior
	Childbirth/delivery facility services	No charge	Not covered	authorization.

^{*} For more information about limitations and exceptions, see the plan or policy document at www.Medica.com/AltruPolicies-2023.

	Services You May Need	What Y	ou Will Pay	
Common Medical Event		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
	Home health care	No charge	Not covered	*May require prior authorization. Limited to 4 hours/day; 40 visits/year.
If you need help recovering or have other special health needs	Rehabilitation services	No charge	Not covered	Outpatient: Limited to 30 visits per therapy/year; Cardiac rehabilitation 30 visits/event. This visit limit does not apply to services for treatment of autism spectrum disorder.
	Habilitation services	No charge	Not covered	Outpatient: Limited to 30 visits per therapy/year; Cardiac rehabilitation 30 visits/event. This visit limit does not apply to services for treatment of autism spectrum disorder.
	Skilled nursing care	No charge	Not covered	*May require prior authorization. Limited to 30 days/year.
	Durable medical equipment	No charge	Not covered	*May require prior authorization.
	Hospice services	No charge	Not covered	none
If your child needs dental or eye care	Children's eye exam	No charge	Not covered	Limited to one refractive eye exam/year to end of month member turns 19.
	Children's glasses	No charge	Not covered	Coverage is limited to one pair of frames every 2 calendar years and one pair of lenses every calendar year. Contact lenses are limited to once every calendar year.
	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/AltruPolicies-2023.

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
- Chiropractic care exceeding 20 visits per member per year
- Cosmetic surgery

- Dental care (Adult)
- Dental care (Child) (coverage is available through a stand-alone dental policy)
- Dental check-up
- Hearing aids
- 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.)

• Bariatric surgery limited to one surgery per member with prior authorization

Medica. ND Altru Prime by Medica Bronze Share Plus Zero

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 1-800-918-6474 or the North Dakota Commissioner of Insurance at 701-328-2440 or 800-247-0560. 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 1-800-918-6474 or the North Dakota Commissioner of Insurance at 701-328-2440 or 800-247-0560.

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? Not Applicable.

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 1-888-592-8211.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-592-8211.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-592-8211. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-888-592-8211.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

Medica. ND Altru Prime by Medica Bronze Share Plus Zero

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 pre-natal care and a hospital delivery)	Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)	Mia's Simple Fracture (in-network emergency room visit and follow up care)
■ The <u>plan's</u> overall deductible \$0	■ The <u>plan's</u> overall deductible \$0	■ The <u>plan's</u> overall deductible \$0
Specialist copayment\$0	Specialist copayment\$0	■ Specialist copayment \$0
Hospital (facility) coinsurance0%	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 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)

Total Example Cost \$12,700

This EXAMP	LE e	event	includ	es s	ervices	s like:

Primary care physician office visits (including disease education)

Diagnostić tests (blood work)

Prescription drugs

Durable medical equipment (*glucose meter*)

Total Example Cost	\$5,600	Total Example Cost	\$2,800
Total Example Cost	φ 3,000	Total Example Cost	4

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:

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

In this example, Mia would pay:

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Diagnostic test (x-ray)

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

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

The plan would be responsible for the other costs of these EXAMPLE covered services.

Coverage for: Individual or Family | Plan Type: HMO

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.

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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.

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.

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