



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](http://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](http://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 <a href="#">deductible</a> ?                                | \$0 at Indian Health Care <a href="#">Provider</a> (IHCP) or with IHCP <a href="#">referral</a> at non-IHCP; <b>\$2,100</b> / individual or <b>\$4,200</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> ?    | Yes. <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?              | No.   | 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>\$8,800</b> individual / <b>\$17,600</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> ?               | Yes. See <a href="http://www.Medica.com/SearchAltruNetwork-2023">www.Medica.com/SearchAltruNetwork-2023</a> or call 1-800-918-6474 (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> ?    | No.   | 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)<br>(You will pay the least) | Non-IHCP Network Provider<br>(You will pay more)  | Non-IHCP Non-Network Provider<br>(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: 40% <a href="#">coinsurance</a><br>Retail health clinics: 40% <a href="#">coinsurance</a><br>Chiropractic care: 40% <a href="#">coinsurance</a>   | Not covered  | <a href="#">Cost sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .   |
|  | <a href="#">Specialist</a> visit                        | No charge  | 40% <a href="#">coinsurance</a>   | Not covered  | <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  | 40% <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  | 40% <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> .   |
| If you need drugs to treat your illness or condition<br><br>More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.Medica.com/MNDrugList-2023">www.Medica.com/MNDrugList-2023</a> | Generic drugs   | No charge  | Preferred Generic: \$5 <a href="#">copay</a> /prescription. <a href="#">Deductible</a> does not apply.<br>Generic: \$20 <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 non-preferred retail drugs, 40% <a href="#">coinsurance</a> for orally-administered cancer treatment medications. 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. Amounts reimbursed or paid by a <a href="#">provider</a> or manufacturer, on your behalf for a product or service, will not apply toward your cost share. |
|  | Preferred brand drugs                                   | No charge  | \$120 <a href="#">copay</a> /prescription. <a href="#">Deductible</a> does not apply.   | Not covered  |  |
|  | Non-Preferred brand drugs                               | No charge  | 60% <a href="#">coinsurance</a>   | Not covered  |  |
|  | <a href="#">Specialty drugs</a>                         | No charge  | \$700 <a href="#">copay</a> /prescription. <a href="#">Deductible</a> does not apply.   | Not covered  |  |

| Common Medical Event  | Services You May Need                            | What You Will Pay  |  |  | Limitations, Exceptions & Other Important Information  |
|---|--|--|--|--|--|
|   |  | Indian Health Care Provider (IHCP)<br>(You will pay the least) | Non-IHCP Network Provider<br>(You will pay more)   | Non-IHCP Non-Network Provider<br>(You will pay the most) |  |
| If you have outpatient surgery  | Facility fee (e.g., ambulatory surgery center)   | No charge  | 40% <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  | 40% <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> .   |
| If you need immediate medical attention                                   | <a href="#">Emergency room care</a>              | No charge  | 40% <a href="#">coinsurance</a>  | 40% <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  | 40% <a href="#">coinsurance</a>  | 40% <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  | 40% <a href="#">coinsurance</a>  | 40% <a href="#">coinsurance</a>                          | <a href="#">Network deductible</a> applies. 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> .  |
| If you have a hospital stay   | Facility fee (e.g., hospital room)               | No charge  | 40% <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  | 40% <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> .   |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services                              | No charge  | 40% <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> .   |
|   | Inpatient services                               | No charge  | 40% <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: 40% <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  | 40% <a href="#">coinsurance</a>  | Not covered  |  |
|   | Childbirth/delivery facility services            | No charge  | 40% <a href="#">coinsurance</a>  | Not covered  |  |

| Common Medical Event   | Services You May Need                     | What You Will Pay  |   |  | Limitations, Exceptions & Other Important Information   |
|--|---|--|---|--|---|
|  |   | Indian Health Care Provider (IHCP)<br>(You will pay the least) | Non-IHCP Network Provider<br>(You will pay more)      | Non-IHCP Non-Network Provider<br>(You will pay the most) |   |
| If you need help recovering or have other special health needs | <a href="#">Home health care</a>          | No charge  | 40% <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  | 40% <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  | 40% <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  | 40% <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  | 40% <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  | 40% <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> .  |
| If your child needs dental or eye care                         | Children's eye exam                       | No charge  | No charge. <a href="#">Deductible</a> 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  | 40% <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 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 1-800-918-6474 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 1-800-918-6474 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? 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, kwijjigo holne' 1-888-592-8211.

*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 pre-natal care and a hospital delivery)

|   |     |
|---|-----|
| ■ The <a href="#">plan's</a> overall deductible   | \$0 |
| ■ <a href="#">Specialist 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*)

|                    |          |
|--------------------|----------|
| Total Example Cost | \$12,700 |
|--------------------|----------|

#### 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 deductible   | \$0 |
| ■ <a href="#">Specialist 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*)

|                    |         |
|--------------------|---------|
| Total Example Cost | \$5,600 |
|--------------------|---------|

#### 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 deductible   | \$0 |
| ■ <a href="#">Specialist 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*)

|                    |         |
|--------------------|---------|
| Total Example Cost | \$2,800 |
|--------------------|---------|

#### 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.