A

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 <a href="https://www.Medica.com/EmpowerPolicies-2023">www.Medica.com/EmpowerPolicies-2023</a> or call 1-877-328-1363. 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 <a href="https://www.healthcare.gov/sbc-glossary">www.healthcare.gov/sbc-glossary</a> or call 1-877-328-1363 to request a copy.

| Important<br>Questions                                      | Answers  | Why This Matters:   |
|---|--|---|
| What is the overall deductible?                             | <b>\$0</b> for <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 deductible? | Yes.   | 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.   |
| Are there other deductibles for specific services?          | No.  | You don't have to meet <u>deductibles</u> for specific services.  |
| What is the<br>out-of-pocket limit<br>for this plan?        | <b>\$0</b> 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 <u>network</u> provider?     | Yes. See <a href="https://www.Medica.com/SearchEmpowerNetwork-2023">www.Medica.com/SearchEmpowerNetwork-2023</a> or call 1-877-328-1363 (TTY: 711) for a list of <a href="https://network.providers">network providers</a> . | 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 referral to see a specialist?                 | 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.

|  |  | What Y  |  |   |
|--|--|---|--|---|
| Common Medical Event   | Services You May Need                            | Network<br>Provider<br>(You will pay the least) | Non-Network<br>Provider<br>(You will pay the most) | Limitations, Exceptions & Other Important Information   |
|  | Primary care visit to treat an injury or illness | No charge                                       | Not covered  | none  |
| If you visit a health care provider's office or clinic                       | Specialist visit                                 | No charge                                       | Not covered  | none  |
|  | Preventive care/<br>screening/immunization       | No charge                                       | Not covered  | none  |
| If you have a test   | Diagnostic test (x-ray, blood work)              | No charge                                       | Not covered  | none  |
| ii you nave a test   | Imaging (CT/PET scans, MRIs)                     | No charge                                       | Not covered  | *May require prior authorization.   |
| Market and division to treat   | 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 and younger, and those members                   |
| If you need drugs to treat your illness or condition  More information about | Preferred brand drugs                            | No charge                                       | Not covered  | (except for members 12 years of age and younger, and those members who have a feeding tube) and   |
| prescription drug<br>coverage is available at<br>www.Medica.com/             | Non-Preferred brand drugs                        | No charge                                       | Not covered  | who have a feeding tube) and non-sedating antihistamines are not covered. Insulin: Your cost-share will not exceed \$25 per retail prescription unit. *Refer to the Exceptions to the |
| IADrugList-2023  | 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.   |

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.Medica.com/EmpowerPolicies-2023</u>.

|  |   | What Y   |             |   |  |
|--|---|--|-------------|---|--|
| Common Medical Event   | Services You May Need                     | Network Non-Network Provider Provider (You will pay the least) (You will pay the most) |             | Limitations, Exceptions & Other Important Information   |  |
|  | Emergency room care                       | No charge  | No charge   | none  |  |
| If you need immediate  | Emergency medical transportation          | No charge  | No charge   | none  |  |
| If you need immediate medical attention                              | Urgent care                               | No charge  | No charge   | 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> ). |  |
| If you have a basnital stay  | 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, behavioral health, or                     | Outpatient services                       | No charge  | Not covered | *May require prior authorization.   |  |
| substance abuse services   | Inpatient services                        | No charge  | Not covered | *May require prior authorization.   |  |
|  | Office visits                             | Prenatal: No charge<br>Postnatal: No charge  | Not covered | Maternity care may include tests and  |  |
| If you are pregnant  | Childbirth/delivery professional services | No charge  | Not covered | Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).   |  |
|  | Childbirth/delivery facility services     | No charge  | Not covered |   |  |
|  | Home health care                          | No charge  | Not covered | *May require prior authorization.   |  |
| If you need help<br>recovering or have other<br>special health needs | Rehabilitation services                   | No charge  | Not covered | none  |  |
|  | Habilitation services                     | No charge  | Not covered | none  |  |
|  | Skilled nursing care                      | No charge  | Not covered | *May require prior authorization.   |  |
|  | Durable medical equipment                 | No charge  | Not covered | *May require prior authorization.   |  |
|  | Hospice services                          | No charge  | Not covered | Respite care is limited to 5 consecutive days, up to a lifetime maximum of 15 inpatient days and 15 outpatient days.                          |  |

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.Medica.com/EmpowerPolicies-2023</u>.

Coverage Period: Beginning on or after 01/01/2023 Coverage for: Individual or Family | Plan Type: PPO

**⊘ Medica**. IA Empower by Medica Bronze Standard Zero

|  |   | What Y      |  |  |
|--|---|-------------|--|--|
| Common Medical Event                   | Medical Event Services You May Need No Pr |             | Non-Network<br>Provider<br>(You will pay the most) | Limitations, Exceptions & Other Important Information                            |
|  | Children's eye exam                       | No charge   | Not covered  | Limited to one refractive eye exam/year to end of month member turns 19.         |
| If your child needs dental or eye care | Children's glasses                        | No charge   | Not covered  | Limited to one pair of glasses or contacts/year to end of month member turns 19. |
|  | Children's dental check-up                | Not covered | Not covered  | Coverage is available through a stand-alone dental policy.                       |

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at www.Medica.com/EmpowerPolicies-2023.

Coverage Period: Beginning on or after 01/01/2023

Coverage for: Individual or Family | Plan Type: PPO

#### **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 or in the case of rape or incest
- Acupuncture
- Cosmetic surgery

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

Chiropractic care

• Infertility treatment (excludes some services)

Cove

Coverage Period: Beginning on or after 01/01/2023

Coverage for: Individual or Family | Plan Type: PPO

Medica. IA Empower by Medica Bronze Standard 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 1-877-328-1363 or the lowa Insurance Division at 1-515-281-5705 or 1-877-955-1212. Other coverage options may be available to you, too, including buying individual insurance coverage through the <a href="Health Insurance Marketplace">Health Insurance Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="https://www.HealthCare.gov">www.HealthCare.gov</a> 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 1-877-328-1363 or the lowa Insurance Division at 1-515-281-5705 or 1-877-955-1212.

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 <u>plan</u> 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 <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 hospit delivery) | al         | Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-c condition) | ontrolled | Mia's Simple Fracture (in-network emergency room visit and follow ι | ıp care) |
|--|------------|--|-----------|---|----------|
| The <u>plan's</u> overall deductible   | <b>\$0</b> | The <u>plan's</u> overall deductible   | \$0       | <ul><li>The <u>plan's</u> overall deductible</li></ul>              | \$0      |
| <ul><li>Specialist coinsurance</li></ul>   | 0%         | <ul><li>Specialist coinsurance</li></ul>   | 0%        | <ul><li>Specialist coinsurance</li></ul>                            | 0%       |
| <ul><li>Hospital (facility) coinsurance</li></ul>                                  | 0%         | <ul><li>Hospital (facility) coinsurance</li></ul>  | 0%        | <ul><li>Hospital (facility) <u>coinsurance</u></li></ul>            | 0%       |
| Other <u>coinsurance</u>   | 0%         | Other <u>coinsurance</u>   | 0%        | <ul><li>Other <u>coinsurance</u></li></ul>                          | 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

| THIS EXAMIFEE EVEIL HICHUGS SCIVICES | <b>EXAMPLE</b> event includes services lik | e. |
|--------------------------------------|--|----|
|--------------------------------------|--|----|

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

| • •                | <br>,   |                    |         |
|--------------------|---------|--------------------|---------|
| Total Example Cost | \$5,600 | Total Example Cost | \$2,800 |
|                    |         |                    |         |

## 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 |
|     |

# 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 |     |

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

Coverage for: Individual or Family | Plan Type: PPO

#### 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 tarieta 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.

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.

နမှါအဲ့ ောက်ကိုးထံစၤကလီန္စါနားတာ်က်တာ်ကျိုးအုံးလာအကလီန္ ဉ်,ကိုးလီတဲ့စီနီဉ်က်လာအပဉ် ယာလာလာတီလာမီအပူးအုံးမှတမှုစ်နန္နနိင်ဓေလာအာ့ဉ်သးခႏက္ခအလိုခံတကပၤအဖီခိုဉ်နှဉ်တက္ကာ.

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.

ይህን መረጃ ለመተርንም ነጻ እርዳታ የሚፈልጉ ከሆነ በዝ ህ ሰነድ ዉስጥ ያለውን ቁጥር ወይም Medica መታወቅያ ካርድዎ በስተጀርባ ያለውን ይደውሉ።

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.

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.