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/InsurePolicies-2023 or call 1-800-918-6165. 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 1-800-918-6165 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; \$7,500 individual / \$15,000 family for non-IHCP Tier 1 - preferred and \$7,800 individual / \$15,600 family for non-IHCP Tier 2 - standard <u>network</u> services. There is no coverage for non-network services. Tier 1 non-IHCP preferred <u>deductible</u> applies to non-IHCP Tier 2 - standard <u>deductible</u> . <u>Network</u> <u>deductible</u> will not exceed Tier 2 limit.	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> , preventive prescriptions and <u>copay</u> services 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</u> <u>services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive 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</u> <u>limit</u> for this <u>plan</u> ?	\$8,700 individual / \$17,400 family for non-IHCP Tier 1 - preferred and \$9,100 individual / \$18,200 family for non-IHCP Tier 2 - standard <u>network</u> services. There is no coverage for non-network services. Tier 1 non-IHCP preferred out-of-pocket applies to non-IHCP Tier 2 - standard out-of-pocket. <u>Network</u> out-of-pocket will not exceed Tier 2 limit.	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 <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>www.Medica.com/SearchInsureNetwork-2023</u> or call 1-800-918-6165 (TTY: 711) for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay the least if you use a <u>provider</u> in the Tier 1 - preferred <u>network</u> . You will pay more if you use a <u>provider</u> in the Tier 2 - standard <u>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</u> <u>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.

	Services You May Need		What You Will Pay		
Common Medical Event		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Tier 1 - Preferred and Tier 2 - Standard Network Provider (You will pay more)	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	lieat an injury of inness	No charge	Tier 1 - Preferred: Primary care: \$60 <u>copay</u> /visit. Retail health clinics: \$20 <u>copay</u> /visit. Chiropractic care: \$60 <u>copay</u> /visit. Tier 2 - Standard: Primary care: \$100 <u>copay</u> /visit. Retail health clinics: \$20 <u>copay</u> /visit. Chiropractic care: \$100 <u>copay</u> /visit. Deductible does not apply to the <u>copay</u> amounts listed for Tier 1 - Preferred or Tier 2 - Standard.	Not covered	50% <u>coinsurance</u> for other outpatient services. Primary care visits provided at an outpatient facility may be subject to <u>coinsurance</u> and <u>deductible</u> . <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	<u>Specialist</u> visit	No charge	Tier 1 - Preferred: \$150 <u>copay</u> /visit. <u>Deductible</u> does not apply. Tier 2 - Standard: \$300 <u>copay</u> /visit. <u>Deductible</u> does not apply.	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. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If you have a test	Diagnostic test (x-ray, blood work)	No charge	50% <u>coinsurance</u>	Not covered	Cost sharing waived at non-IHCP with IHCP referral.
If you have a test	Imaging (CT/PET scans, MRIs)	No charge	50% <u>coinsurance</u>	Not covered	*May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.

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

			What You Will Pay			
	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least) Non-IHCP Tier 1 - Pr and Tier 2 - Stand Network Provide (You will pay more		Non-IHCP Non-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information	
If you need drugs to treat your illness or condition	Generic drugs	No charge	Preferred Generic: \$20 <u>copay</u> /prescription. <u>Deductible</u> does not apply. Generic: \$25 <u>copay</u> /prescription. <u>Deductible</u> does not apply.	Not covered	Up to a 31-day supply per prescription. *M require prior authorization. For preferred/non-preferred retail and <u>specialty</u> <u>drugs</u> , \$150 <u>copay</u> for orally-administered cancer treatment medications. <u>Deductible</u> does not apply. Proton pump inhibitors (except for members 12 years of age and younger, and those members who have a	
arug coverage is	Preferred brand drugs		\$175 <u>copay</u> /prescription. <u>Deductible</u> does not apply.	Not covered	feeding tube) and non-sedating antihistamines are not covered. Insulin: Your	
	Non-Preferred brand drugs	No charge	70% coinsurance	Not covered	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. No charge for	
	Specialty drugs		\$750 <u>copay</u> /prescription. <u>Deductible</u> does not apply.	Not covered	Coverage for more details. No charge for preventive drugs. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.	
lf you have	Facility fee (e.g., ambulatory surgery center)	No charge	50% coinsurance	Not covered	*May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.	
outpatient surgery	Physician/surgeon fees	No charge	50% <u>coinsurance</u>	Not covered	*May require prior authorization. Cost sharing waived at non-IHCP with IHCP referral.	
	Emergency room care	No charge	50% <u>coinsurance</u>	50% <u>coinsurance</u>	Network deductible applies. Cost sharing waived at non-IHCP with IHCP referral.	
immediate medical attention	Emergency medical transportation	No charge	50% coinsurance	50% <u>coinsurance</u>	Network deductible applies. Cost sharing waived at non-IHCP with IHCP referral.	
	<u>Urgent care</u>		\$60 <u>copay</u> /visit. <u>Deductible</u> does not apply.	\$60 <u>copay</u> /visit. <u>Deductible</u> does not apply.	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> .	
lf you have a	Facility fee (e.g., hospital room)	No charge	50% <u>coinsurance</u>	Not covered	*May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.	
hosnital stav	Physician/surgeon fees	No charge	50% coinsurance	Not covered	*May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.	

			What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Tier 1 - Preferred and Tier 2 - Standard Network Provider (You will pay more)	Non-IHCP Non-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information	
health, or substance abuse	Outpatient services	No charge	Tier 1 - Preferred: \$60 <u>copay</u> /visit. <u>Deductible</u> does not apply. Tier 2 - Standard: \$100 <u>copay</u> /visit. <u>Deductible</u> does not apply.	Not covered	50% <u>coinsurance</u> for other outpatient services. Other outpatient services include intensive outpatient programs, diagnostic evaluations and psychological testing. *May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
services	Inpatient services	No charge	50% <u>coinsurance</u>	Not covered	*May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.	
	Office visits		Prenatal: 50% <u>coinsurance</u> Postnatal: 50% <u>coinsurance</u>	Not covered	Cost sharing does not apply to network preventive services. Depending on the type of	
lf you are pregnant	Childbirth/delivery professional services	No charge	50% <u>coinsurance</u>	Not covered	services, <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e.	
	Childbirth/delivery facility services	No charge	50% <u>coinsurance</u>	Not covered	ultrasound). <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
	Home health care	No charge	50% <u>coinsurance</u>	Not covered	*May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.	
	Rehabilitation services	No charge	50% <u>coinsurance</u>	Not covered	Cost sharing waived at non-IHCP with IHCP referral.	
lf you need help	Habilitation services	No charge	50% <u>coinsurance</u>	Not covered	Cost sharing waived at non-IHCP with IHCP referral.	
recovering or have other special health needs	Skilled nursing care	No charge	50% <u>coinsurance</u>	Not covered	*May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.	
	Durable medical equipment	No charge	50% <u>coinsurance</u>	Not covered	*May require prior authorization. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.	
	Hospice services	No charge	50% <u>coinsurance</u>	Not covered	Respite care is limited to 5 consecutive days, up to a lifetime maximum of 15 inpatient days and 15 outpatient days. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services Medica. IA Medica Insure Bronze Copay Limited

	Services You May Need		What You Will Pay		
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Tier 1 - Preferred and Tier 2 - Standard Network Provider (You will pay more)	Non-IHCP Non-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
If your child needs dental or eye care	Children's eye exam	No charge	Tier 1 - Preferred: \$60 <u>copay</u> /visit. <u>Deductible</u> does not apply. Tier 2 - Standard: \$100 <u>copay</u> /visit. <u>Deductible</u> does not apply.	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 <u>referral</u> .
	Children's glasses	No charge	50% <u>coinsurance</u>	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 <u>referral</u> .
	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 <u>Plan</u> Generally Does NOT Cover (Check *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 	 your policy or plan document for more information a 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 	 and a list of any other <u>excluded services.</u>) Private-duty nursing Routine eye care (Adult) Routine foot care except for some conditions Weight loss programs 	
Other Covered Services (Limitations may apply to thes • Bariatric surgery with prior authorization	U.S	 plan document.) Infertility treatment (excludes some services) 	

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 1-800-918-6165 or the Iowa 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 <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> 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 <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Medica at 1-800-918-6165 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 delivery)	and a hospital	Managing Joe's Type 2 Diabet (a year of routine in-network care of a we condition)	t es Ill-controlled	Mia's Simple Fracture (in-network emergency room visit and follow up care)		
The <u>plan's</u> overall deductible	\$0	The plan's overall deductible	\$0	The plan's overall deductible	\$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 servic Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood Specialist visit (anesthesia)	S	This EXAMPLE event includes services <u>Primary care physician</u> office visits (includi education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose mete	ng disease	This EXAMPLE event includes service: Emergency room care (including medical Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)	supplies)	
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	<u>Deductibles</u>	\$0	Deductibles	\$0	
<u>Copayments</u>	\$0	<u>Copayments</u>	\$0	<u>Copayments</u>	\$0	
Coinsurance	\$0	<u>Coinsurance</u>	\$0	Coinsurance	\$0	
What isn't covered		What isn't covered		What isn't covered		
Limits or exclusions	imits or exclusions \$60		\$0	Limits or exclusions	\$0	
The total Peg would pay is	\$60	The total Joe would pay is	\$0	The total Mia would pay is	\$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, ໃຫ້ໂທຫາເລກໜາຍ 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.

နမ့်၊အဲဘိီးတဂ်ကိုးထံစၢၤကလီနှုန်န၊တဂ်ဂုံတဂ်ကို၊အံၤလ၊အကလီနူဉ်,ကိုးလီတဲစိနီဉ်ဂ်ာလ၊အပဉ် ယုဉ်လ၊လ်ာတီလံာမီအပူ၊အံၤမ့တမှ၊ဖဲနန္နနိုင်ခေလော်အုဉ်သးဓးကဲ့အလိဂ်ခံတကပၤအဖိခ်ဉ်နူဉ်တက္ဂ်၊.

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'ígíjji' 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.