

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/IndChoicePolicies-2023">www.Medica.com/IndChoicePolicies-2023</a> or call 1-888-592-8211. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other <a href="https://www.healthcare.gov/sbc-glossary">underlined</a> 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 1-888-592-8211 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP; <b>\$5,800</b> individual / <b>\$11,600</b> family for non-IHCP network 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. <u>Preventive care</u> and 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 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits">https://www.healthcare.gov/coverage/preventive-care-benefits</a> .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	<b>\$8,900</b> individual / <b>\$17,800</b> family for non-IHCP <u>network</u> services. There is no coverage for non-network services.	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 out-of-pocket limit?	Premiums, balance-billing charges and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See <a href="https://www.Medica.com/SearchIndividualChoiceNetwork-2023">www.Medica.com/SearchIndividualChoiceNetwork-2023</a> or call 1-888-592-8211 (TTY: 711) for a list of <a href="https://www.network.providers">network providers</a> .	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	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 You Will Pay				
Common Medical Event	Services You May Need	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)	Limitations, Exceptions & Other Important Information
If you visit a health care provider's	Primary care visit to treat an injury or illness	No charge	Primary care: \$40 copay/visit. Deductible does not apply. Retail health clinics: \$20 copay/visit. Deductible does not apply. Chiropractic care: \$40 copay/visit. Deductible does not apply.	Not covered	40% coinsurance for other outpatient services. Primary care visits provided at an outpatient facility may be subject to coinsurance and deductible. Cost sharing waived at non-IHCP with IHCP referral.
office or clinic	Specialist visit	No charge	\$80 <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 provider if the services you need are preventive. Then check what your plan will pay for. Cost sharing waived at non-IHCP with IHCP referral.
lf b a taat	Diagnostic test (x-ray, blood work)	No charge	40% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral.
If you have a test	Imaging (CT/PET scans, MRIs)	No charge	40% coinsurance	Not covered	*May require prior authorization. Cost sharing waived at non-IHCP with IHCP referral.

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

**What You Will Pay** Non-IHCP **Common Medical Services You May** Limitations, Exceptions & Other Important Indian Health Care Provider **Non-IHCP Network** Non-Network **Event** Need Information (IHCP) Provider **Provider** (You will pay more) (You will pay the least) (You will pay the most) Preferred Generic: \$20 copay/prescription. Up to a 31-day supply per prescription. \*May require prior authorization. For non-preferred Deductible does not retail and specialty drugs, \$80 copay for orally-administered cancer treatment medications. If you need drugs to Generic drugs apply. No charge Not covered Generic: \$20 treat your illness or copay/prescription. Deductible does not apply. Proton pump inhibitors (except for members 12 years of age and condition Deductible does not apply. younger, and those members who have a feeding More information tube) and non-sedating antihistamines are not about prescription \$40 copay/prescription. drug coverage is available at covered. Insulin: Your cost-share will not exceed Preferred brand drugs No charge Deductible does not Not covered \$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 drugs. Cost sharing waived at non-IHCP with IHCP referral. apply. www.Medica.com/ Non-Preferred brand WIDrugList-2023 \$80 copay/prescription. No charge Not covered drugs \$350 copay/prescription. Not covered Specialty drugs No charge Facility fee (e.g., \*May require prior authorization. Cost sharing waived at non-IHCP with IHCP referral. ambulatory surgery No charge 40% coinsurance Not covered If you have center) outpatient surgery \*May require prior authorization. Cost sharing waived at non-IHCP with IHCP referral. Physician/surgeon fees No charge 40% coinsurance Not covered Network <u>deductible</u> applies. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u>. No charge 40% coinsurance 40% coinsurance Emergency room care Network deductible applies. Cost sharing waived at non-IHCP with IHCP referral. Emergency medical No charge 40% coinsurance 40% coinsurance lf vou need transportation immediate medical If a non-network provider charges more than the attention \$60 copay/visit. \$60 copay/visit. allowed amount, you may have to pay the difference (balance billing). Cost sharing waived at non-IHCP with IHCP referral. Deductible does not Deductible does not No charge Urgent care apply. apply. \*May require prior authorization. Cost sharing waived at non-IHCP with IHCP referral. Facility fee (e.g., No charge 40% coinsurance Not covered hospital room) If you have a hóspital stay \*May require prior authorization. Cost sharing waived at non-IHCP with IHCP referral. Physician/surgeon fees No charge 40% coinsurance Not covered

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

**What You Will Pay** Non-IHCP **Common Medical Services You May** Limitations, Exceptions & Other Important Indian Health Care Provider **Non-IHCP Network Non-Network Event** Need Information (IHCP) Provider Provider (You will pay the most) (You will pay more) (You will pay the least) 40% coinsurance for other outpatient services. Other outpatient services include intensive \$40 copay/visit. If you need mental outpatient programs, diagnostic evaluations and psychological testing. \*May require prior authorization. Cost sharing waived at non-IHCP Outpatient services No charge Deductible does not Not covered héalth, behavioral apply. health, or substance abuse with IHCP referral. services \*May require prior authorization. Cost sharing waived at non-IHCP with IHCP referral. Inpatient services No charge 40% coinsurance Not covered Prenatal: 40% coinsurance Cost sharing does not apply to network preventive services. Depending on the type of services, coinsurance may apply. Maternity care may include tests and services described elsewhere in Office visits No charge Not covered Postnatal: 40% coinsurance If you are pregnant Childbirth/delivery No charge 40% coinsurance Not covered the SBC (i.e. ultrasound). Cost sharing waived at professional services non-IHCP with IHCP referral. Childbirth/delivery No charge 40% coinsurance Not covered facility services

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

What You Will Pay						
Common Medical Event	Services You May Need	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)	Limitations, Exceptions & Other Important Information	
	Home health care	No charge	40% coinsurance	Not covered	*May require prior authorization. Limited to 60 visits/year. Cost sharing waived at non-IHCP with IHCP referral.	
	Rehabilitation services	No charge	Outpatient physical, occupational, speech therapy: \$40 copay/visit. Deductible does not apply. Other outpatient Rehabilitation services: 40% coinsurance	Not covered	Outpatient: Limited to 20 visits per therapy/year; Cardiac rehabilitation 36 visits/year. This visit limit does not apply to services for treatment of autism spectrum disorder. Cost sharing waived at non-IHCP with IHCP referral.	
If you need help recovering or have other special health needs	Habilitation services	No charge	Outpatient physical, occupational, speech therapy: \$40 copay/visit. Deductible does not apply. Other outpatient Habilitation services: 40% coinsurance	Not covered	Outpatient: Limited to 20 visits per therapy/year; Cardiac rehabilitation 36 visits/year. This visit limit does not apply to services for treatment of autism spectrum disorder. Cost sharing waived at non-IHCP with IHCP referral.	
	Skilled nursing care	No charge	40% coinsurance	Not covered	*May require prior authorization. Limited to 30 days per admission. Coverage is limited to 60 days/year for inpatient rehabilitation. Cost sharing waived at non-IHCP with IHCP referral.	
	Durable medical equipment	No charge	40% coinsurance	Not covered	*May require prior authorization. Cost sharing waived at non-IHCP with IHCP referral.	
	Hospice services	No charge	40% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral.	
	Children's eye exam	No charge	\$40 <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. Cost sharing waived at non-IHCP with IHCP referral.	
If your child needs dental or eye care	Children's glasses	No charge	40% coinsurance	Not covered	Limited to one pair of glasses or contacts/year to end of month member turns 19. Cost sharing waived at non-IHCP with IHCP referral.	
	Children's dental check-up	Not covered	Not covered	Not covered	Coverage is available through a stand-alone dental policy.	

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

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

**Excluded Services & Other Covered Services:** 

- \*Abortion, elective, induced, except as medically necessary to protect the life of the mother or in the case of rape or incest
- Acupuncture
- Bariatric surgery
- Cosmetic surgery

- Dental care (Adult)
- Dental care (Child) (coverage is available through a stand-alone dental policy)

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Dental check-up
- 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

Hearing aids limited to one per ear every 3 years

Medica. WI Individual Choice Silver Standard Limited

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 1-888-592-8211 or the Wisconsin Office of the Commissioner of Insurance at 800-236-8517 outside of Madison or 608-266-0103 in Madison. Other coverage options may be available to you, too, including buying individual insurance coverage through the <a href="Health Insurance">Health Insurance</a> Marketplace. 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 1-888-592-8211 or the Wisconsin Office of the Commissioner of Insurance at 800-236-8517 outside of Madison or 608-266-0103 in Madison.

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	a hospital
delivery)	
The wheels everell deducatible	ФЕОО

The <u>plan's</u> overall deductible	\$5800
Specialist copayment	\$80
Hospital (facility) coinsurance	40%
Other coinsurance	40%

# 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)

In this example, Peg would pay:

# Total Example Cost \$12,700

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

#### Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

■ T	he <u>plan's</u> overall deductible	\$5800
■ <u>S</u>	pecialist copayment	\$80
■ H	lospital (facility) coinsurance	40%
<b>C</b>	Other coinsurance	40%

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

# Mia's Simple Fracture (in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall deductible	\$5800
<ul><li>Specialist copayment</li></ul>	\$80
<ul><li>Hospital (facility) coinsurance</li></ul>	40%
Other coinsurance	40%

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Durable medical equipment (crutches)

<u>Rehabilitation services</u> (physical therapy)

Total Example Cost	\$2,800

### In this example, Mia would pay:

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

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.

Coverage for: Individual or Family | Plan Type: EPO

#### 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.

اذا كنت تريد مساعدة مجانية في ترجمة هذه المعلومات. فاتصل على ألرقم الوارد في هذه الوثيقة أوعلى 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, 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 ဘိုးတါကိုးထံစၤကလီနှုံနာတာ်က်တာ်ကျိုးအုံးလာအကလီနှုံ ညှိကိုးလီတဲ့စီနီဉိုက်လာအပဉ် ယာ်လာလာတီလာမီအပူးအုံးမှတမှုစ်နန္နနိင်ခေလော်အူဉ်သးခႏက္ခအလိုခံတကပၤအဖီခိုဉ်နှဉ်တက်.

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'ígíjjj' béésh bee hodíilnih.

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