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/PinnaclePolicies-2023 or call 1-877-347-0267. 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 1-877-347-0267 to request a copy.

| Important Questions | Answers | Why This Matters: |
| :--- | :--- | :--- |
| What is the overall deductible? | $\$ 0$ for network services. There is no coverage for non-network <br> services. | See the Common Medical Events chart below for your costs for <br> services this plan covers. |
| Are there services covered <br> before you meet your <br> deductible? | Yes. | This plan covers some items and services even if you haven't yet <br> met the deductible amount. |
| Are there other deductibles for <br> specific services? | No. | You don't have to meet deductibles for specific services. |
| What is the out-of-pocket limit <br> for this plan? | $\$ 0$ for network services. There is no coverage for non-network <br> services. | This plan does not have an out-of-pocket limit on your expenses. |
| What is not included in the <br> out-of-pocket limit? | Premiums, balance-billing charges and health care this plan doesn't <br> cover. | This plan does not have an out-of-pocket limit on your expenses. |
|  |  | This plan uses a provider network. You will pay less if you use a <br> provider in the plan's network. You will pay the most if you use an |
| Will you pay less if you use a <br> network provider? | Yes. See www.Medica.com/SearchPinnacleNetwork-2023 or call <br> $1-877-347-0267$ (TTY: 711) for a list of network providers. | out-of-network provider, and you might receive a bill from a <br> provider for the difference between the provider's charge and what <br> your plan pays (balance billing). Be aware, your network provider <br> might use an out-of-network provider for some services (such as <br> lab work). Check with your provider before you get services. |
| Do you need a referral to see a <br> specialist? | No. | You can see the specialist you choose without a referral. |

Summary of Benefits and Coverage: What this Plan Covers \& What You Pay for Covered Services © Medica. AZ Medica Pinnacle Bronze H Zero

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

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 |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Network Provider (You will pay the least) | Non-Network Provider (You will pay the most) |  |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | No charge | Not covered | Limited to 20 visits/year for chiropractic care. |
|  | Specialist visit | No charge | Not covered | ---none--- |
|  | Preventive care/ screening/immunization | No charge | Not covered | You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for. Limited to one physical exam/year, unless additional visits are necessary. |
| If you have a test | Diagnostic test (x-ray, blood work) | No charge | Not covered | ---none--- |
|  | Imaging (CT/PET scans, MRIs) | No charge | Not covered | *May require prior authorization. |
| If you need drugs to treat your illness or condition | Generic drugs | 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 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 Drug List section of your Policy of Coverage for more details. No charge for preventive drugs. |
|  | Preferred brand drugs | No charge | Not covered |  |
| More information about prescription drug coverage is available at www.Medica.com/ AZDrugList-2023 | Non-Preferred brand drugs | No charge | Not covered |  |
|  | Specialty drugs | No charge | Not covered |  |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | No charge | Not covered | *May require prior authorization. |
|  | Physician/surgeon fees | No charge | Not covered | *May require prior authorization. |

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


# Summary of Benefits and Coverage: What this Plan Covers \& What You Pay for Covered Services 

Coverage Period: Beginning on or after 01/01/2023 © Medica. AZ Medica Pinnacle Bronze H Zero Coverage for: Individual or Family | Plan Type: HMO

| Common Medical Event | Services You May Need | What You Will Pay |  | Limitations, Exceptions \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Network Provider (You will pay the least) | Non-Network Provider (You will pay the most) |  |
| If you need immediate medical attention | Emergency room care | No charge | No charge | ---none--- |
|  | Emergency medical transportation | No charge | No charge | ---none--- |
|  | Urgent care | No charge | No charge | If a non-network provider charges more than the allowed amount, you may have to pay the difference (balance billing). |
| If you have a hospital stay | Facility fee (e.g., hospital room) | No charge | Not covered | *May require prior authorization. |
|  | Physician/surgeon fees | No charge | Not covered | *May require prior authorization. |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | No charge | Not covered | *May require prior authorization. |
|  | Inpatient services | No charge | Not covered | *May require prior authorization. |
| If you are pregnant | Office visits | Prenatal: No charge Postnatal: No charge | Not covered | Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). *May require prior authorization. |
|  | Childbirth/delivery professional services | No charge | Not covered |  |
|  | Childbirth/delivery facility services | No charge | Not covered |  |

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


# Summary of Benefits and Coverage: What this Plan Covers \& What You Pay for Covered Services 

Coverage Period: Beginning on or after 01/01/2023Medica. AZ Medica Pinnacle Bronze H Zero

| Common Medical Event | Services You May Need | What You Will Pay |  | Limitations, Exceptions \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Network Provider (You will pay the least) | Non-Network Provider (You will pay the most) |  |
| If you need help recovering or have other special health needs | Home health care | No charge | Not covered | *May require prior authorization. Limited to 42 visits per member per year. |
|  | Rehabilitation services | No charge | Not covered | Outpatient: Physical, occupational, speech, cardiac, and pulmonary limited to 60 visits per therapy/year. This visit limit does not apply to services for treatment of autism spectrum disorder. |
|  | Habilitation services | No charge | Not covered | Outpatient: Physical, occupational, speech, cardiac, and pulmonary limited to 60 visits per therapy/year. This visit limit does not apply to services for treatment of autism spectrum disorder. |
|  | Skilled nursing care | No charge | Not covered | *May require prior authorization. Limited to 90 days/year. |
|  | Durable medical equipment | No charge | Not covered | *May require prior authorization. |
|  | Hospice services | No charge | Not covered | ---none--- |
| If your child needs dental or eye care | Children's eye exam | No charge | Not covered | Limited to one refractive eye exam/year to end of month member turns 19. |
|  | Children's glasses | No charge | Not covered | Coverage is limited to one pair of frames every 2 calendar years and one pair of lenses every calendar year. Contact lenses are limited to once every calendar year. |
|  | Children's dental check-up | Not covered | Not covered | Coverage is available through a stand-alone dental policy. |

* For more information about limitations and exceptions, see the plan or policy document at www.Medica.com/PinnaclePolicies-2023.Medica. AZ Medica Pinnacle Bronze H Zero


## Excluded Services \& Other Covered Services:

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

- *Abortion, elective, induced, except as medically necessary to protect the life of the mother
- Acupuncture
- Chiropractic care exceeding 20 visits per member per year
- Cosmetic surgery
- Dental care (Adult)
- Dental care (Child) (coverage is available through a stand-alone dental policy)
- Dental check-up
- Hearing aids (exceeding 1 hearing aid per ear, per year)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care except for some conditions
- Weight loss programs


## Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

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

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 1－877－347－0267 or the Arizona Department of Insurance， 100 N ． 15 th Avenue，Suite 102，Phoenix，AZ 85007－2624，Phone No．1－602－364－2499 or 1－800－325－2548． Other coverage options may be available to you，too，including buying individual insurance coverage through the Health Insurance Marketplace．For more information about the Marketplace，visit www．HealthCare．gov or call 1－800－318－2596．

Your Grievance and Appeals Rights：There are agencies that can help if you have a complaint against your plan for a denial of a claim．This complaint is called a grievance or appeal．For more information about your rights，look at the explanation of benefits you will receive for that medical claim．Your plan documents also provide complete information on how to submit a claim，appeal，or a grievance for any reason to your plan．For more information about your rights，this notice，or assistance，contact：Medica at 1－877－347－0267 or the Arizona Department of Insurance， 100 N．15th Avenue，Suite 102，Phoenix，AZ 85007－2624，Phone No．1－602－364－2499 or 1－800－325－2548．
Does this plan provide Minimum Essential Coverage？Yes．
Minimum Essential Coverage generally includes plans，health insurance available through the Marketplace or other individual market policies，Medicare，Medicaid，CHIP， TRICARE，and certain other coverage．If you are eligible for certain types of Minimum Essential Coverage，you may not be eligible for the premium tax credit．

Does this plan meet Minimum Value Standards？Not Applicable．
If your plan doesn＇t meet the Minimum Value Standards，you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace．

Language Access Services：
Spanish（Español）：Para obtener asistencia en Español，llame al 1－888－592－8211．
Tagalog（Tagalog）：Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1－888－592－8211．
Chinese（中文）：如果需要中文的帮助，请拨打这个号码 1－888－592－8211．
Navajo（Dine）：Dinek＇ehgo shika at＇ohwol ninisingo，kwiijigo holne＇1－888－592－8211．

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

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 <br> (9 months of in-network pre-natal care and a hospital <br> delivery) |
| :--- | ---: |
| ■ The plan's overall deductible | $\$ 0$ |
| - Specialist coinsurance | $0 \%$ |
| Hospital (facility) coinsurance | $0 \%$ |
| - Other coinsurance | $0 \%$ |

This EXAMPLE event includes services like:
Specialist office visits (prenatal care) Childbirth/Delivery Professional Services

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

- The plan's overall deductible
- Specialist coinsurance
- Hospital (facility) coinsurance
- Other coinsurance

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 |  |
| :--- | ---: |
| Deductibles | $\$ 0$ |
| Copayments | $\$ 0$ |
| Coinsurance | $\$ 0$ |
| 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 plan's overall deductible | $\$ 0$ |
| Specialist coinsurance | $0 \%$ |
| - Hospital (facility) coinsurance | $0 \%$ |
| - Other coinsurance | $0 \%$ |

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 |  |
| :--- | ---: |
| Deductibles | $\$ 0$ |
| Copayments | $\$ 0$ |
| Coinsurance | $\$ 0$ |
| What inn't covered |  |
| Limits or exclusions | $\$ 0$ |
| The total Mia would pay is | $\$ 0$ |

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

## Discrimination is Against the Law

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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．

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