

 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/EssentiaCarePolicies-2024](http://www.Medica.com/EssentiaCarePolicies-2024) or call 1-877-407-8464. 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 1-877-407-8464 to request a copy.

| Important Questions   | Answers   | Why This Matters:   |
|---|---|---|
| What is the overall <a href="#">deductible</a> ?                                | <b>\$2,750</b> individual / <b>\$5,500</b> family for <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> and preventive prescriptions from <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>\$9,450</b> individual / <b>\$18,900</b> family for <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 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/SearchEssentiaCareNetwork-2024">www.Medica.com/SearchEssentiaCareNetwork-2024</a> or call 1-877-407-8464 (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   |
|---|---|--|---|--|
|   |   | Network Provider<br>(You will pay the least)   | Non-Network Provider<br>(You will pay the most) |  |
| <b>If you visit a health care provider's office or clinic</b>   | Primary care visit to treat an injury or illness        | Primary care: 50% <a href="#">coinsurance</a><br>Retail health clinics: 50% <a href="#">coinsurance</a><br>Chiropractic care: 50% <a href="#">coinsurance</a>  | Not covered                                     | Limited to 20 visits/year for chiropractic care.   |
|   | <a href="#">Specialist</a> visit                        | 50% <a href="#">coinsurance</a>  | Not covered                                     | None   |
|   | <a href="#">Preventive care/screening</a> /immunization | 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.  |
| <b>If you have a test</b>   | <a href="#">Diagnostic test</a> (x-ray, blood work)     | 50% <a href="#">coinsurance</a>  | Not covered                                     | None   |
|   | Imaging (CT/PET scans, MRIs)                            | 50% <a href="#">coinsurance</a>  | Not covered                                     | *May require prior authorization.  |
| <b>If you need drugs to treat your illness or condition</b><br>More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.Medica.com/NDDrugList-2024">www.Medica.com/NDDrugList-2024</a> | Generic drugs   | Preferred Generic: \$15 <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, 50% <a href="#">coinsurance</a> for orally-administered cancer treatment medications. 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                                   | \$200 <a href="#">copay</a> /prescription. <a href="#">Deductible</a> does not apply.  | Not covered                                     |  |
|   | Non-Preferred brand drugs                               | 70% <a href="#">coinsurance</a>  | Not covered                                     |  |
|   | <a href="#">Specialty drugs</a>                         | \$800 <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  |
|---|--|---|---|---|
|   |  | Network Provider<br>(You will pay the least)  | Non-Network Provider<br>(You will pay the most) |   |
| If you have outpatient surgery  | Facility fee (e.g., ambulatory surgery center)   | 50% <a href="#">coinsurance</a>   | Not covered                                     | *May require prior authorization.   |
|   | Physician/surgeon fees                           | 50% <a href="#">coinsurance</a>   | Not covered                                     | *May require prior authorization.   |
| If you need immediate medical attention                                   | <a href="#">Emergency room care</a>              | 50% <a href="#">coinsurance</a>   | 50% <a href="#">coinsurance</a>                 | <a href="#">Network deductible</a> applies.   |
|   | <a href="#">Emergency medical transportation</a> | 50% <a href="#">coinsurance</a>   | 50% <a href="#">coinsurance</a>                 | <a href="#">Network deductible</a> applies.   |
|   | <a href="#">Urgent care</a>                      | 50% <a href="#">coinsurance</a>   | 50% <a href="#">coinsurance</a>                 | <a href="#">Network deductible</a> applies.   |
| If you have a hospital stay   | Facility fee (e.g., hospital room)               | 50% <a href="#">coinsurance</a>   | Not covered                                     | *May require prior authorization.   |
|   | Physician/surgeon fees                           | 50% <a href="#">coinsurance</a>   | Not covered                                     | *May require prior authorization.   |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services                              | 50% <a href="#">coinsurance</a>   | Not covered                                     | *May require prior authorization.   |
|   | Inpatient services                               | 50% <a href="#">coinsurance</a>   | Not covered                                     | *May require prior authorization.   |
| If you are pregnant   | Office visits                                    | Prenatal: 50% <a href="#">coinsurance</a><br>Postnatal: 50% <a href="#">coinsurance</a> | Not covered                                     | <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). *May require prior authorization. |
|   | Childbirth/delivery professional services        | 50% <a href="#">coinsurance</a>   | Not covered                                     |   |
|   | Childbirth/delivery facility services            | 50% <a href="#">coinsurance</a>   | Not covered                                     |   |

| Common Medical Event   | Services You May Need                     | What You Will Pay                            |   | Limitations, Exceptions, & Other Important Information   |
|--|---|--|---|--|
|  |   | Network Provider<br>(You will pay the least) | 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>          | 50% <a href="#">coinsurance</a>              | Not covered                                     | *May require prior authorization. Limited to 4 hours/day; 40 visits/year. Visit limits do not apply to services for treatment of a mental health and/or substance use disorder condition.                                  |
|  | <a href="#">Rehabilitation services</a>   | 50% <a href="#">coinsurance</a>              | Not covered                                     | Outpatient: Limited to 30 visits per therapy/year; Cardiac <a href="#">rehabilitation</a> 30 visits/event. Visit limits do not apply to services for treatment of a mental health and/or substance use disorder condition. |
|  | <a href="#">Habilitation services</a>     | 50% <a href="#">coinsurance</a>              | Not covered                                     | Outpatient: Limited to 30 visits per therapy/year; Cardiac <a href="#">rehabilitation</a> 30 visits/event. Visit limits do not apply to services for treatment of a mental health and/or substance use disorder condition. |
|  | <a href="#">Skilled nursing care</a>      | 50% <a href="#">coinsurance</a>              | Not covered                                     | *May require prior authorization. Limited to 30 days/year. Visit limits do not apply to services for treatment of a mental health and/or substance use disorder condition.   |
|  | <a href="#">Durable medical equipment</a> | 50% <a href="#">coinsurance</a>              | Not covered                                     | *May require prior authorization.  |
|  | <a href="#">Hospice services</a>          | 50% <a href="#">coinsurance</a>              | Not covered                                     | None   |
| If your child needs dental or eye care                         | Children's eye exam                       | 50% <a href="#">coinsurance</a>              | Not covered                                     | Limited to one refractive eye exam/year to end of month member turns 19.   |
|  | Children's glasses                        | 50% <a href="#">coinsurance</a>              | 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.   |

**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](#).)**

- |   |   |  |
|---|---|--|
| <ul style="list-style-type: none"><li>• Abortion, elective, induced, except as medically necessary to protect the life of the mother</li><li>• Acupuncture</li><li>• Chiropractic care exceeding 20 visits per member per year</li><li>• Cosmetic surgery</li></ul> | <ul style="list-style-type: none"><li>• Dental care (Adult)</li><li>• Dental care (Child) (coverage is available through a stand-alone dental policy)</li><li>• Dental check-up</li><li>• Hearing aids</li><li>• Infertility treatment</li><li>• Long-term care</li></ul> | <ul style="list-style-type: none"><li>• Non-emergency care when traveling outside the U.S.</li><li>• Private-duty nursing</li><li>• Routine eye care (Adult)</li><li>• Routine foot care except for some conditions</li><li>• Weight loss programs</li></ul> |
|---|---|--|

**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 1-877-407-8464 or the North Dakota Commissioner of Insurance at 701-328-2440 or 800-247-0560. 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](http://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 1-877-407-8464 or the North Dakota Commissioner of Insurance at 701-328-2440 or 800-247-0560.

**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 <a href="#">deductible</a> | \$2,750 |
| ■ <a href="#">Specialist coinsurance</a>                        | 50%     |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 50%     |
| ■ Other <a href="#">coinsurance</a>                             | 50%     |

**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*)

|                           |                 |
|---------------------------|-----------------|
| <b>Total Example Cost</b> | <b>\$12,700</b> |
|---------------------------|-----------------|

**In this example, Peg would pay:**

| <i>Cost Sharing</i>               |                |
|-----------------------------------|----------------|
| <a href="#">Deductibles</a>       | \$2,750        |
| <a href="#">Copayments</a>        | \$10           |
| <a href="#">Coinsurance</a>       | \$4,200        |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$60           |
| <b>The total Peg would pay is</b> | <b>\$7,020</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 <a href="#">deductible</a> | \$2,750 |
| ■ <a href="#">Specialist coinsurance</a>                        | 50%     |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 50%     |
| ■ Other <a href="#">coinsurance</a>                             | 50%     |

**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*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$5,600</b> |
|---------------------------|----------------|

**In this example, Joe would pay:**

| <i>Cost Sharing</i>               |                |
|-----------------------------------|----------------|
| <a href="#">Deductibles</a>       | \$1,900        |
| <a href="#">Copayments</a>        | \$600          |
| <a href="#">Coinsurance</a>       | \$0            |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$0            |
| <b>The total Joe would pay is</b> | <b>\$2,500</b> |

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

|   |         |
|---|---------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$2,750 |
| ■ <a href="#">Specialist coinsurance</a>                        | 50%     |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 50%     |
| ■ Other <a href="#">coinsurance</a>                             | 50%     |

**This EXAMPLE event includes services like:**  
[Emergency room care](#) (*including medical supplies*)  
[Diagnostic test](#) (*x-ray*)  
[Durable medical equipment](#) (*crutches*)  
[Rehabilitation services](#) (*physical therapy*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$2,800</b> |
|---------------------------|----------------|

**In this example, Mia would pay:**

| <i>Cost Sharing</i>               |                |
|-----------------------------------|----------------|
| <a href="#">Deductibles</a>       | \$2,750        |
| <a href="#">Copayments</a>        | \$10           |
| <a href="#">Coinsurance</a>       | \$20           |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$0            |
| <b>The total Mia would pay is</b> | <b>\$2,780</b> |

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>.

**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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