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/IndChoicePolicies-2024 or call 1-888-592-8211. 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 1-888-592-8211 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	<b>\$9,450</b> individual / <b>\$18,900</b> family 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 <u>deductible</u> ?	Yes. <u>Preventive care</u> and preventive prescriptions from <u>network</u> <u>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 <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	<b>\$9,450</b> individual / <b>\$18,900</b> family for <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 <u>network provider</u> ?	Yes. See <u>www.Medica.com/SearchIndividualChoiceNetwork-2024</u> or call 1-888-592-8211 (TTY: 711) for a list of <u>network providers</u> .	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 <u>referral</u> to see a <u>specialist</u> ?	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.

Common Medical Event	Services You May Need	What You Will Pay			
		Network Provider (You will pay the least)	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	Primary care visit to treat an injury or illness	Primary care: \$30 copay for first 3 clinic visits/year. <u>Deductible</u> does not apply. After first 3 visits, 0% coinsurance Retail health clinics: \$20 copay for first 3 clinic visits/year. <u>Deductible</u> does not apply. After first 3 visits, 0% coinsurance	Not covered	First 3 visit limit applies to primary care visits, including retail health clinics.	
	<u>Specialist</u> visit	0% coinsurance	Not covered	Chiropractic care is covered at 0% <u>coinsurance</u> after <u>deductible</u> . Limited to 20 visits/year for chiropractic care.	
	Preventive care/ screening/immunization	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.	
lf you have a test	<u>Diagnostic test</u> (x-ray, blood work)	0% coinsurance	Not covered	None	
	Imaging (CT/PET scans, MRIs)	0% coinsurance	Not covered	*May require prior authorization.	
treat your illness or condition More information about prescription drug coverage is available at www.Medica.com/ NDDrugList-2024	Generic drugs	Preferred Generic: 0% coinsurance Generic: 0% coinsurance	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	
	Preferred brand drugs	0% coinsurance	Not covered		
	Non-Preferred brand drugs	0% coinsurance	Not covered	prescription unit. *Refer to the Exceptions to the Drug List section of your Policy of Coverage for more details. No charge for preventive drugs.	
	Specialty drugs	0% coinsurance	Not covered	···· ·································	

Common Medical Event	Services You May Need	What You Will Pay			
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	0% coinsurance	Not covered	*May require prior authorization.	
	Physician/surgeon fees	0% coinsurance	Not covered	*May require prior authorization.	
	Emergency room care	0% coinsurance	0% coinsurance	Network deductible applies.	
If you need immediate medical attention	Emergency medical transportation	0% coinsurance	0% coinsurance	Network deductible applies.	
	Urgent care	0% coinsurance	0% coinsurance	Network deductible applies.	
lf you have a hospital	Facility fee (e.g., hospital room)	0% coinsurance	Not covered	*May require prior authorization.	
stay	Physician/surgeon fees	0% coinsurance	Not covered	*May require prior authorization.	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	0% coinsurance	Not covered	*May require prior authorization.	
	Inpatient services	0% coinsurance	Not covered	*May require prior authorization.	
If you are pregnant	Office visits	Prenatal: 0% <u>coinsurance</u> Postnatal: 0% <u>coinsurance</u>	Not covered	Cost sharing does not apply to network preventive services.	
	Childbirth/delivery professional services	0% coinsurance	Not covered	Cost sharing does not apply to <u>network preventive services</u> . Depending on the type of services, <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). *May require prior	
	Childbirth/delivery facility services	0% coinsurance	Not covered	authorization.	

	Services You May Need	What You Will Pay			
Common Medical Event		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you need help recovering or have other special health needs	Home health care	0% coinsurance	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.	
	Rehabilitation services	0% <u>coinsurance</u>	Not covered	Outpatient: Limited to 30 visits per therapy/year; Cardiac rehabilitation 30 visits/event. Visit limits do not apply to service for treatment of a mental health and/or substance use disorde condition.	
	Habilitation services	0% <u>coinsurance</u>	Not covered	Outpatient: Limited to 30 visits per therapy/year; Cardiac rehabilitation 30 visits/event. Visit limits do not apply to services for treatment of a mental health and/or substance use disorder condition.	
	Skilled nursing care	0% coinsurance	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.	
	Durable medical equipment	0% coinsurance	Not covered	*May require prior authorization.	
	Hospice services	0% coinsurance	Not covered	None	
If your child needs dental or eye care	Children's eye exam	0% coinsurance	Not covered	Limited to one refractive eye exam/year to end of month member turns 19.	
	Children's glasses	0% coinsurance	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:**

<ul> <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> <li>Dental care (Adult)</li> </ul>	<ul> <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> <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 thes	se services. This isn't a complete list. Please see yo	ur <u>plan</u> document.)

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 1-888-592-8211 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 <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 1-888-592-8211 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 <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

#### 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.

<b>Peg is Having a Baby</b> (9 months of in-network pre-natal care an delivery)	nd a hospital	Managing Joe's Type 2 Diabet (a year of routine in-network care of a we condition)	es Il-controlled	Mia's Simple Fracture (in-network emergency room visit and fo	ollow up care)
The <u>plan's</u> overall <u>deductible</u>	\$9,450	The <u>plan's</u> overall <u>deductible</u>	\$9,450	The <u>plan's</u> overall <u>deductible</u>	\$9,450
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 services <u>Specialist</u> office visits ( <i>prenatal care</i> ) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> ( <i>ultrasounds and blood w</i> <u>Specialist</u> visit ( <i>anesthesia</i> )		This EXAMPLE event includes services <u>Primary care physician</u> office visits (includited education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter	ng disease	This EXAMPLE event includes service Emergency room care (including medical Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)	l supplies)
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
<u>Deductibles</u>	\$9,450	Deductibles	\$2,300	<u>Deductibles</u>	\$2,800
<u>Copayments</u>	\$0	<u>Copayments</u>	\$90	<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0	Coinsurance	\$0	Coinsurance	\$0
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$0	Limits or exclusions	\$0
The total Peg would pay is	\$9,510	The total Joe would pay is	\$2,390	The total Mia would pay is	\$2,800

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.

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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.

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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.

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