




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.mountainhealth.coop](http://www.mountainhealth.coop) or call 855-447-2900. 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/glossary](http://www.healthcare.gov/glossary) or call 1-800-318-2596 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <a href="#">deductible</a>?</b>	\$0 at Indian Health Care <a href="#">Provider</a> (IHCP) or with IHCP <a href="#">referral</a> at non-IHCP; <a href="#">Network provider</a> : \$6,500/ individual or \$13,000/ family <a href="#">Out-of-network provider</a> : \$19,500/ individual or \$39,000/ family	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> .
<b>Are there services covered before you meet your <a href="#">deductible</a>?</b>	Yes. <a href="#">Preventive care</a> and primary care services 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> .
<b>Are there other <a href="#">deductibles</a> for specific services?</b>	No	You don't have to meet <a href="#">deductibles</a> for specific services.
<b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b>	<a href="#">Network provider</a> : \$7,500/ individual or \$15,000/ family <a href="#">Out-of-network provider</a> : \$22,500/ individual or \$45,000/ family	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.
<b>What is not included in the <a href="#">out-of-pocket limit</a>?</b>	<a href="#">Copayments</a> for certain services, <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> .
<b>Will you pay less if you use a <a href="#">network provider</a>?</b>	Yes. See <a href="http://www.mountainhealth.coop/find-a-doctor">www.mountainhealth.coop/find-a-doctor</a> or call 1-855-447-2900 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.

Important Questions	Answers	Why This Matters:
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
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	No charge	\$80 <a href="#">copayment</a> /visit, <a href="#">deductible</a> does not apply	65% <a href="#">coinsurance</a>	None
	<a href="#">Specialist</a> visit	No charge	\$160 <a href="#">copayment</a> /visit, <a href="#">deductible</a> does not apply	65% <a href="#">coinsurance</a>	None
	<a href="#">Preventive care/screening/immunization</a>	No charge	No charge	65% <a href="#">coinsurance</a>	Frequency limitations apply. You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	No charge	45% <a href="#">coinsurance</a>	65% <a href="#">coinsurance</a>	<a href="#">Preauthorization</a> may be required. See Section 6 of policy document for more information.
	Imaging (CT/PET scans, MRIs)	No charge	45% <a href="#">coinsurance</a>	65% <a href="#">coinsurance</a>	
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.mountainhealth.coop/pharmacy">www.mountainhealth.coop/pharmacy</a> .	Generic drugs	No charge	Retail: 40% <a href="#">coinsurance</a> , <a href="#">deductible</a> does not apply Mail Order: 40% <a href="#">coinsurance</a> , <a href="#">deductible</a> does not apply	65% <a href="#">coinsurance</a>	Covers up to a 30-day supply (retail subscription); 30-90 day supply (mail order prescription).
	Preferred brand drugs	No charge	Retail: 50% <a href="#">coinsurance</a> , <a href="#">deductible</a> does not apply Mail Order 50% <a href="#">coinsurance</a> , <a href="#">deductible</a> does not apply	65% <a href="#">coinsurance</a>	Covers up to a 30-day supply (retail subscription); 30-90 day supply (mail order prescription). If you choose a higher Tier drug when a lower Tier drug is available, you may be subject to additional member responsibility.

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.mountainhealth.coop/plan-listing](http://www.mountainhealth.coop/plan-listing).

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
	Non-preferred brand drugs	No charge	Retail: 60% <a href="#">coinsurance</a> , <a href="#">deductible</a> does not apply Mail Order 60% <a href="#">coinsurance</a> , <a href="#">deductible</a> does not apply	65% <a href="#">coinsurance</a>	
	<a href="#">Specialty drugs</a>	No charge	70% <a href="#">coinsurance</a> , <a href="#">deductible</a> does not apply	65% <a href="#">coinsurance</a>	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	45% <a href="#">coinsurance</a> ,	65% <a href="#">coinsurance</a> ,	<a href="#">Preauthorization</a> may be required. See Section 6 of policy document for more information.
	Physician/surgeon fees	No charge	45% <a href="#">coinsurance</a> ,	65% <a href="#">coinsurance</a> ,	
If you need immediate medical attention	<a href="#">Emergency room care</a>	No charge	45% <a href="#">coinsurance</a> ,	45% <a href="#">coinsurance</a> ,	None
	<a href="#">Emergency medical transportation</a>	No charge	45% <a href="#">coinsurance</a> ,	45% <a href="#">coinsurance</a> ,	
	<a href="#">Urgent care</a>	No charge	\$240 <a href="#">copayment</a> /visit, <a href="#">deductible</a> does not apply	65% <a href="#">coinsurance</a> ,	
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	45% <a href="#">coinsurance</a> ,	65% <a href="#">coinsurance</a> ,	<a href="#">Preauthorization</a> may be required. See Section 6 of policy document for more information.
	Physician/surgeon fees	No charge	45% <a href="#">coinsurance</a> ,	65% <a href="#">coinsurance</a> ,	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	Office: \$80 <a href="#">copayment</a> /visit, <a href="#">deductible</a> does not apply Other: 45% <a href="#">coinsurance</a> ,	65% <a href="#">coinsurance</a> ,	<a href="#">Preauthorization</a> may be required. See Section 6 of policy document for more information.
	Inpatient services	No charge	45% <a href="#">coinsurance</a> ,	65% <a href="#">coinsurance</a> ,	
If you are pregnant	Office visits	No charge	\$80 <a href="#">copayment</a> /visit, <a href="#">deductible</a> does not apply	65% <a href="#">coinsurance</a> ,	<a href="#">Cost sharing</a> does not apply for <a href="#">preventive services</a> . Depending on the

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
	Childbirth/delivery professional services	No charge	45% <a href="#">coinsurance</a> ,	65% <a href="#">coinsurance</a> ,	type of services, a <a href="#">coinsurance</a> , may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). <a href="#">Preauthorization</a> may be required. See Section 6 of policy document for more information.
	Childbirth/delivery facility services	No charge	45% <a href="#">coinsurance</a> ,	65% <a href="#">coinsurance</a> ,	
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	No charge	45% <a href="#">coinsurance</a> ,	65% <a href="#">coinsurance</a> ,	180 visits/year. <a href="#">Preauthorization</a> may be required. See Section 6 of policy document for more information.
	<a href="#">Rehabilitation services</a>	No charge	Office: \$160 <a href="#">copayment</a> /visit, <a href="#">deductible</a> does not apply Other: 45% <a href="#">coinsurance</a> ,	65% <a href="#">coinsurance</a> ,	<a href="#">Preauthorization</a> may be required. See Section 6 of policy document for more information.
	<a href="#">Habilitation services</a>	No charge	Office: \$160 <a href="#">copayment</a> /visit, <a href="#">deductible</a> does not apply Other: 45% <a href="#">coinsurance</a> ,	65% <a href="#">coinsurance</a> ,	<a href="#">Preauthorization</a> may be required. See Section 6 of policy document for more information.
	<a href="#">Skilled nursing care</a>	No charge	45% <a href="#">coinsurance</a> ,	65% <a href="#">coinsurance</a> ,	60 days/year. <a href="#">Preauthorization</a> may be required. See Section 6 of policy document for more information.
	<a href="#">Durable medical equipment</a>	No charge	45% <a href="#">coinsurance</a> ,	65% <a href="#">coinsurance</a> ,	<a href="#">Preauthorization</a> may be required. See Section 6 of policy document for more information.
	<a href="#">Hospice services</a>	No charge	45% <a href="#">coinsurance</a> ,	65% <a href="#">coinsurance</a> ,	<a href="#">Preauthorization</a> may be required. See Section 6 of policy document for more information.
<b>If your child needs dental or eye care</b>	Children's eye exam	No charge	No charge	25% <a href="#">coinsurance</a> ,	Coverage is limited to one exam/year for those under age 19.
	Children's glasses	No charge	No charge	25%	Coverage is limited to one pair of

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
				<u>coinsurance</u> ,	eyeglasses/year for those under age 19.
	Children's dental check-up	Not Covered	Not Covered	Not Covered	Not Covered

**Excluded Services & Other Covered Services:**

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u> .)		
<ul style="list-style-type: none"> <li>Abortion - except in the case of rape, incest, or when the life of the mother is in danger</li> <li>Bariatric Surgery</li> </ul>	<ul style="list-style-type: none"> <li>Dental Care (Child)</li> <li>Hearing Aids (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>Long Term Care</li> <li>Private-duty nursing</li> </ul>

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)		
<ul style="list-style-type: none"> <li>Acupuncture - Up to 12 visits/year</li> <li>Chiropractic Care - Up to 20 visits/year</li> <li>Cosmetic surgery - Only if medically necessary for certain reconstructive surgeries</li> <li>Dental Care (Adult) - up to \$100 limit</li> </ul>	<ul style="list-style-type: none"> <li>Hearing Aids (Child) - - <u>Preauthorization</u> required</li> <li>Infertility treatment, except invitro fertilization</li> <li>Non-emergency care when traveling outside the United States. See <a href="http://www.mountainhealth.coop/plan-listing">www.mountainhealth.coop/plan-listing</a> for more information.</li> </ul>	<ul style="list-style-type: none"> <li>Routine eye care (Adult) - up to \$60 limit</li> <li>Routine foot care provided to a member with Diabetes</li> <li>Weight loss programs - <u>Preauthorization</u> required</li> </ul>

**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: Mountain Health Co-Op at 1-855-447-2900. State insurance department at 1-866-444-3272 or <https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa>. State consumer assistance program at <https://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants>. 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: [www.mountainhealth.coop](http://www.mountainhealth.coop) or call 1-855-447-2900.

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### 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 the Minimum Value Standards? Yes

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](#).

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*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 [plan's](#) overall [deductible](#) \$6,500
- [Specialist copayment](#), \$160
- Hospital (facility) [coinsurance](#), 45%
- Other [coinsurance](#), 45%

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>
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In this example, Peg would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0
<a href="#">coinsurance</a> ,	\$0
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$60</b>

### Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$6,500
- [Specialist copayment](#), \$160
- Hospital (facility) [coinsurance](#), 45%
- Other [coinsurance](#), 45%

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>
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In this example, Joe would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0
<a href="#">coinsurance</a> ,	\$0
What isn't covered	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$20</b>

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$6,500
- [Specialist copayment](#), \$160
- Hospital (facility) [coinsurance](#), 45%
- Other [coinsurance](#), 45%

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>
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In this example, Mia would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0
<a href="#">coinsurance</a> ,	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$0</b>

Note: These numbers assume the patient received care from an UHCP [provider](#) or with IHCP [referral](#) at a non-IHCP. If you receive care from a non-IHCP [provider](#) without a [referral](#) from an IHCP your costs may be higher.

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.