Coverage Period: 1/1/2024-12/31/2024
Coverage for: Individual/Family | Plan Type: PPO

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 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 or call 1-800-318-2596 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network provider: \$800/ individual or \$1,600/ family Out-of-network provider :\$2,400/ individual or \$4,800/ family	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 primary care services 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</u> <u>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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	No	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Network provider: \$2,800/ individual or \$5,600 family Out-of-network provider :\$8,400/ individual or \$16,800/ family	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?	Copayments for certain services, 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 www.mountainhealth.coop/find-a- doctor or call 1-855-447-2900 for a list of network providers.	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.

Important Questions	Answers	Why This Matters:
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No	You can see the specialist you choose without a referral.

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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		Limitations Expentions & Other
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$15 <u>copayment</u> /visit, <u>deductible</u> does not apply	50% coinsurance	None
	Specialist visit	\$45 <u>copayment</u> /visit, <u>deductible</u> does not apply	50% coinsurance	None
	Preventive care/screening/ immunization	No charge	50% coinsurance	Frequency limitations apply. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	40% coinsurance	50% coinsurance	Preauthorization may be required. See
	Imaging (CT/PET scans, MRIs)	40% coinsurance	50% coinsurance	Section 6 of policy document for more information.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.mountainhealth.coo p/pharmacy.	Generic drugs	Retail: 0% coinsurance, deductible does not apply Mail Order: 0% coinsurance, deductible does not apply	50% coinsurance	Covers up to a 30-day supply (retail subscription); 30-90 day supply (mail order prescription).
	Preferred brand drugs	Retail: \$20 <u>copayment</u> /prescription, <u>deductible</u> does not apply Mail Order \$40 <u>copayment</u> /prescription,	50% coinsurance	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 <u>plan</u> or policy document at <u>www.mountainhealth.coop/plan-listing</u>.

	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other	
Common Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
		deductible does not apply			
	Non-preferred brand drugs	Retail: \$80 copayment/prescription, deductible does not apply Mail Order: \$160 copayment/prescription, deductible does not apply	50% coinsurance		
	Specialty drugs	\$120 copayment/prescription, deductible does not apply	50% coinsurance	Covers up to a 30-day supply (retail subscription); mail order not available. Provider network limited to select pharmacies.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	50% <u>coinsurance</u>	Preauthorization may be required. See Section 6 of policy document for more	
Surgery	Physician/surgeon fees	30% coinsurance	50% <u>coinsurance</u>	information.	
	Emergency room care	40% coinsurance	40% <u>coinsurance</u>		
If you need immediate	Emergency medical transportation	40% coinsurance	40% coinsurance	None	
medical attention	Urgent care	\$65 <u>copayment</u> /visit, <u>deductible</u> does not apply	50% coinsurance	None	
If you have a hospital	Facility fee (e.g., hospital room)	30% coinsurance	50% coinsurance	Preauthorization may be required. See Section 6 of policy document for more	
stay	Physician/surgeon fees	30% coinsurance	50% coinsurance	information.	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office: First visit \$0, then \$15_/visit, deductible does not apply Other: 30% coinsurance	50% coinsurance	Preauthorization may be required. See Section 6 of policy document for more information.	

 $^{^{\}star} \ \text{For more information about limitations and exceptions, see the } \underline{\text{plan}} \ \text{or policy document at } \underline{\text{www.mountainhealth.coop/plan-listing}}.$

	Services You May Need	What You Will Pay		Limitations Everytions 9 Other
Common Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Inpatient services	30% coinsurance	50% coinsurance	
	Office visits	\$15 <u>copayment</u> /visit, <u>deductible</u> does not apply	50% coinsurance	Cost sharing does not apply for preventive services. Depending on the type of services, a coinsurance may apply. Maternity care
If you are pregnant	Childbirth/delivery professional services	30% coinsurance	50% coinsurance	may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery facility services	30% coinsurance	50% coinsurance	Preauthorization may be required. See Section 6 of policy document for more information.
	Home health care	30% coinsurance	50% coinsurance	180 visits/year. Preauthorization may be required. See Section 6 of policy document for more information.
If you need help recovering or have other special health needs	Rehabilitation services	Office: \$45 copayment/visit, deductible does not apply Other: 30% coinsurance	50% coinsurance	Preauthorization may be required. See Section 6 of policy document for more information.
	Habilitation services	Office: \$45 copayment/visit, deductible does not apply Other: 30% coinsurance	50% coinsurance	Preauthorization may be required. See Section 6 of policy document for more information.
	Skilled nursing care	30% coinsurance	50% coinsurance	60 days/year. Preauthorization may be required. See Section 6 of policy document for more information.
	Durable medical equipment	30% coinsurance	50% coinsurance	Preauthorization may be required. See Section 6 of policy document for more information.
	Hospice services	30% coinsurance	50% coinsurance	Preauthorization may be required. See Section 6 of policy document for more information.

^{*} For more information about limitations and exceptions, see the $\underline{\text{plan}}$ or policy document at $\underline{\text{www.mountainhealth.coop/plan-listing}}$.

		What You Will Pay		Limitations, Exceptions, & Other
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
Marana akilalara ada	Children's eye exam	No Charge	25% coinsurance	Coverage is limited to one exam/year for those under age 19.
If your child needs dental or eye care	Children's glasses	No Charge	25% coinsurance	Coverage is limited to one pair of eyeglasses/year for those under age 19.
	Children's dental check-up	Not Covered	Not Covered	Not Covered

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 except in the case of rape, incest, or when the life of the mother is in danger
- Bariatric Surgery

- Dental Care (Child)
- Hearing Aids (Adult)

- Long Term Care
- Private-duty nursing

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

- Acupuncture Up to 12 visits/year
- Chiropractic Care Up to 20 visits/year
- Cosmetic surgery Only if medically necessary for certain reconstructive surgeries
- Dental Care (Adult) up to \$100 limit

- Hearing Aids (Child) <u>Preauthorization</u> required •
- Infertility treatment, except invitro fertilization
- Non-emergency care when traveling outside the United States. See
 www.mountainhealth.coop/plan-listing for more information.
- Routine eye care (Adult) up to \$60 limit
- Routine foot care provided to a member with Diabetes
- Weight loss programs <u>Preauthorization</u> required

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. For more information about the <a href="https://www.tealth.linsurance-marketplace

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> 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: <u>www.mountainhealth.coop</u> or call 1-855-447-2900.

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.

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.mountainhealth.coop/plan-listing</u>.

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.

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

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^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.mountainhealth.coop/plan-listing</u>.

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 hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$800
■ Specialist copayment	\$45
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

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)

\$12,700		
In this example, Peg would pay:		
\$800.00		
\$0.00		
\$2,000.00		
What isn't covered		
\$60		
\$2,860.00		

Managing Joe's Type 2 Diabetes

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

■ The <u>plan's</u> overall <u>deductible</u>	\$800
■ Specialist copayment	\$45
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

This EXAMPLE event includes services like:

<u>Primary care physician</u> 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	\$800.00	
Copayments	\$500.00	
coinsurance	\$30.00	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,350.00	

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$800
■ Specialist copayment	\$45
■ Hospital (facility) coinsurance	30%
■ Other <u>coinsurance</u>	30%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800	
In this example, Mia would pay:		
Cost Sharing		
deductibles	\$800.00	
Copayments	\$100.00	
coinsurance	\$600.00	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$1,500.00	