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 800-299-6080. 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?	$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP; Network provider: $2,000/ individual or $4,000/ family Out-of-network provider: $21,000/ individual or $42,000/ family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Preventive care and primary care services are covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	Network provider: $8,200/ individual or $16,400/ family Out-of-network provider: $36,800/ individual or $73,600/ family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit 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 network provider?	Yes. See www.mountainhealth.coop/find-a-doctor or call 1-800-299-6080 for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some

Important Questions	Answers	Why This Matters:
		services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No	You can see the specialist you choose without a referral.

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 provider's office or clinic	Primary care visit to treat an injury or illness	No charge	$30 copayment/visit, deductible does not apply	45% coinsurance	None
	Specialist visit	No charge	$60 copayment/visit, deductible does not apply	45% coinsurance	None
	Preventive care/screening/ immunization	No charge	No charge	45% 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	Diagnostic test (x-ray, blood work)	No charge	25% coinsurance	45% coinsurance	*Preauthorization may be required. See Section 6 of policy document for more information.
	Imaging (CT/PET scans, MRIs)	No charge	25% coinsurance	45% coinsurance	
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.mountainhealth.coop/pharmacy.	Generic drugs	No charge	Retail: $15 copayment/prescription, deductible does not apply Mail Order: $30 copayment/prescription, deductible does not apply	45% coinsurance	Covers up to a 30-day supply (retail subscription); 30–90-day supply (mail order prescription).
	Preferred brand drugs	No charge		45% coinsurance	Covers up to a 30-day supply (retail

* For more information about limitations and exceptions, see the plan or policy document at www.mountainhealth.coop/plans/.

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)	
			Retail: $30 copayment/prescription, deductible does not apply Mail Order: $60 copayment/prescription, deductible does not apply		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.
	Non-preferred brand drugs	No charge	Retail: $60 copayment/prescription, deductible does not apply Mail Order: $120 copayment/prescription, deductible does not apply	45% coinsurance	
	Specialty drugs	No charge	$250 copayment/prescription, deductible does not apply	45% 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)	No charge	25% coinsurance	45% coinsurance	*Preauthorization may be required. See Section 6 of policy document for more information.
	Physician/surgeon fees	No charge	25% coinsurance	45% coinsurance	
If you need immediate medical attention	Emergency room care	No charge	25% coinsurance	25% coinsurance	None
	Emergency medical transportation	No charge	25% coinsurance	25% coinsurance	
	Urgent care	No charge	$45 copayment/visit, deductible does not apply	45% coinsurance	
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	25% coinsurance	45% coinsurance	*Preauthorization may be required. See Section 6 of policy document for more information.
	Physician/surgeon fees	No charge	25% coinsurance	45% coinsurance	

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 need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	Office: $30 copayment/visit, deductible does not apply Other: 25% coinsurance	45% coinsurance	*Preauthorization may be required. See Section 6 of policy document for more information.
	Inpatient services	No charge	25% coinsurance	45% coinsurance	
If you are pregnant	Office visits	No charge	$30 copayment/visit, deductible does not apply	45% coinsurance	Cost sharing does not apply for preventive services. Depending on the type of services, a coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). *Preauthorization may be required. See Section 6 of policy document for more information.
	Childbirth/delivery professional services	No charge	25% coinsurance	45% coinsurance	
	Childbirth/delivery facility services	No charge	25% coinsurance	45% coinsurance	
If you need help recovering or have other special health needs	Home health care	No charge	25% coinsurance	45% coinsurance	180 visits/year. *Preauthorization may be required. See Section 6 of policy document for more information.
	Rehabilitation services	No charge	Outpatient: $30 copayment/visit, deductible does not apply Other: 25% coinsurance	45% coinsurance	*Preauthorization may be required. See Section 6 of policy document for more information.
	Habilitation services	No charge	Outpatient: $30 copayment/visit, deductible does not apply Other: 25% coinsurance	45% coinsurance	*Preauthorization may be required. See Section 6 of policy document for more information.
	Skilled nursing care	No charge	25% coinsurance	45% coinsurance	60 days/year. *Preauthorization may be required. See Section 6 of policy document for more information.
	Durable medical equipment	No charge	25% coinsurance	45% coinsurance	*Preauthorization may be required. See Section 6 of policy document for more information.

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)	
	Hospice services	No charge	25% coinsurance	45% coinsurance	*Preauthorization may be required. See Section 6 of policy document for more information.
If your child needs dental or eye care	Children's eye exam	No charge	No charge	25% coinsurance	Coverage is limited to one exam/year for those under age 19.
	Children's glasses	No charge	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	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)
- Non-emergency care when traveling outside the United States.
- Long term care
- Private-duty nursing
- Weight loss programs

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) - Preauthorization required: under age 19, one per ear every three years
- Infertility treatment, except invitro fertilization
- Routine eye care (Adult) - up to $60 limit
- Routine foot care provided to a member with Diabetes

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 1-800-299-6080. 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 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

* For more information about limitations and exceptions, see the plan or policy document at www.mountainhealth.coop/plans/.

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 or call 1-800-299-6080.

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.

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	**$2,000**
Specialist copayment,	**$0**
Hospital (facility) coinsurance	**0%**
Other coinsurance	**0%**

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)*

Total Example Cost	**$12,700**
In this example, Peg would pay:	
Cost Sharing	
Deductibles	$2,000
Copayments	$10
Coinsurance	$2,600
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$4,670**

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

The plan's overall deductible	**$2,000**
Specialist copayment,	**$0**
Hospital (facility) coinsurance	**0%**
Other coinsurance	**0%**

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	$900
Copayments	$500
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$1,520**

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

The plan's overall deductible	**$2,000**
Specialist copayment,	**$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	$2,000
Copayments	$400
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$2,400**

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.