: WellFirst by Medica Bronze 7450X03 (Al/AN Limited Cost Sharing)

Coverage for: Individual/Family | Plan Type: EPO

Coverage Period: 01/01/2024 - 12/31/2024

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, sbc.MO-central.medica.com/individual or call 877-379-7599 (TTY: 711). 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 https://www.healthcare.gov/sbc-glossary or call 877-379-7599 (TTY: 711) 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; or \$7,450 / individual \$14,900 / 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. Preventive care and preventive prescriptions from network providers are covered before you meet your deductible.	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 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 <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$7,450 individual / \$14,900 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 <u>out-of-pocket limit</u> ?	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 MO- central.medica.com/find-a-doctor or call 877-379-7599 (TTY: 711) 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 (balance billing). 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 referral to see a specialist?	No.	You can see the specialist you choose without a referral.

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All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

			Limitations, Exceptions,		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	& Other Important Information
	Primary care visit to treat an injury or illness	No charge	0% <u>coinsurance</u> after <u>deductible</u>	Not Covered	No coverage for chiropractic maintenance or long-term therapy.
	Specialist visit	No charge	0% coinsurance after deductible	Not Covered	No coverage for infertility services. No coverage for acupuncture.
If you visit a health care provider's office or clinic	Preventive care/screening/immunization	No charge	No charge	Not Covered	Services under the Affordable Care Act (ACA) guidelines will be covered as preventive. Services may have a limit on number of visits and/or specific age requirements. For additional information please see the Preventive Services section in your Member Certificate. You may have to pay for services that are not 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	0% <u>coinsurance</u> after <u>deductible</u>	Not Covered	Select diagnostic testing (e.g., genetic testing) and
	Imaging (CT/PET scans, MRIs)	No charge	0% <u>coinsurance</u> after <u>deductible</u>	Not Covered	radiology services require prior authorization from our Medical Affairs Division. Failure to obtain prior

			What You Will Pay		Limitations, Exceptions,
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	& Other Important Information
					authorization for any medically necessary covered services which requires an authorization, you, the Member, will be responsible for paying 100% of the total cost.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at MO-central.medica.com/Individ uals-and-Families/Pharmacy-benefits/Drug-formulary	Preferred generic drugs (Tier 1)	No charge / prescription (retail and mail order)	0% coinsurance after deductible / prescription (retail); Mail order maintenance prescriptions, a 90-day supply at coinsurance listed above.	Not Covered (retail and mail order)	
	Non-Preferred generic, Preferred brand drugs (Tier 2)	No charge / prescription (retail and mail order)	0% coinsurance after deductible / prescription (retail); Mail order maintenance prescriptions, a 90-day supply at coinsurance listed above.	Not Covered (retail and mail order)	None
	Non-preferred generic, Non-preferred brand drugs (Tier 3)	No charge / prescription (retail and mail order)	0% coinsurance after deductible / prescription (retail); Mail order maintenance prescriptions, a 90-day supply at coinsurance listed above.	Not Covered (retail and mail order)	
	Specialty drugs (Tier 4)	No charge / prescription (retail); Mail order maintenance prescriptions not covered.	0% coinsurance after deductible / prescription (retail); Mail order maintenance	Not Covered (retail and mail order)	Infertility drugs not covered (retail and mail order).

			Limitations, Exceptions,		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	& Other Important Information
			prescriptions not covered.		
	Facility fee (e.g., ambulatory surgery center)	No charge	0% <u>coinsurance</u> after <u>deductible</u>	Not Covered	Select outpatient surgeries require prior authorization from our Medical Affairs
If you have outpatient surgery	Physician/surgeon fees	No charge	0% <u>coinsurance</u> after <u>deductible</u>	Not Covered	Division. Failure to obtain prior authorization for any medically necessary covered services which requires an authorization, you, the Member, will be responsible for paying 100% of the total cost.
	Emergency room care	No charge	0% <u>coinsurance</u> after <u>deductible</u>	0% <u>coinsurance</u> after <u>deductible</u>	Initial emergency services are covered with out-of-network providers
If you need immediate medical attention	Emergency medical transportation	No charge	0% <u>coinsurance</u> after <u>deductible</u>	0% <u>coinsurance</u> after <u>deductible</u>	None
	Urgent care	No charge	0% <u>coinsurance</u> after <u>deductible</u>	0% <u>coinsurance</u> after <u>deductible</u>	Initial <u>urgent care</u> services are covered with <u>out-of-network providers</u> .
	Facility fee (e.g., hospital room)	No charge	0% <u>coinsurance</u> after <u>deductible</u>	Not Covered	Elective inpatient admissions and services
If you have a hospital stay	Physician/surgeon fees	No charge	0% <u>coinsurance</u> after <u>deductible</u>	Not Covered	require prior authorization from our Medical Affairs Division. Failure to obtain prior authorization for any medically necessary covered services which requires an authorization, you, the Member, will be responsible for paying 100% of the total cost.

		What You Will Pay			Limitations, Exceptions,
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	& Other Important Information
If you need mental health, behavioral health,	Outpatient services	No charge	0% <u>coinsurance</u> after <u>deductible</u>	Not Covered	None
or substance abuse services	Inpatient services	No charge	0% <u>coinsurance</u> after <u>deductible</u>	Not Covered	None
	Office visits	No charge	0% <u>coinsurance</u> after <u>deductible</u>	Not Covered	Cost sharing does not apply for preventive services. Depending on
If you are pregnant	Childbirth/delivery professional services	No charge	0% <u>coinsurance</u> after <u>deductible</u>	Not Covered	the type of services, a copayment, coinsurance,
	Childbirth/delivery facility services	No charge	0% <u>coinsurance</u> after <u>deductible</u>	Not Covered	or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
If you need help recovering or have other special health needs	Home health care	No charge	0% coinsurance after deductible	Not Covered	100 visits/contract period. Requires prior authorization from our Medical Affairs Division. Failure to obtain prior authorization for any medically necessary covered services which requires an authorization, you, the Member, will be responsible for paying 100% of the total cost.
	Rehabilitation services	No charge	0% <u>coinsurance</u> after <u>deductible</u>	Not Covered	Inpatient Rehabilitation Care - 150 days/contract period combined with skilled nursing care. Physical and Occupational

		What You Will Pay Limitations, Exc			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	& Other Important Information
					Therapy - 20 visits per therapy type/contract period. Speech therapy is unlimited. Services for custodial care are a policy exclusion. Physical, Occupational and Speech Therapy services require prior authorization from our Medical Affairs Division. Failure to obtain prior authorization for any medically necessary covered services which requires an authorization, you, the Member, will be responsible for paying 100% of the total cost.
	Habilitation services	No charge	0% coinsurance after deductible	Not Covered	Habilitative therapies - 20 visits per therapy type/contract period. Speech therapy is unlimited. Services for custodial care are a policy exclusion. Physical, Occupational and Speech Therapy services require prior authorization from our Medical Affairs Division. Failure to obtain prior authorization for any medically necessary covered services which requires an authorization,

			What You Will Pay		Limitations, Exceptions,
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	& Other Important Information
					you, the Member, will be responsible for paying 100% of the total cost.
	Skilled nursing care	No charge	0% coinsurance after deductible	Not Covered	150 days/contract period combined with inpatient rehabilitative confinement. Requires prior authorization from our Medical Affairs Division. Failure to obtain prior authorization for any medically necessary covered services which requires an authorization, you, the Member, will be responsible for paying 100% of the total cost.
	Durable medical equipment	No charge	0% <u>coinsurance</u> after <u>deductible</u>	Not Covered	Durable medical equipment as stated in our medical policies requires prior authorization from our Medical Affairs Division. Failure to obtain prior authorization for any medically necessary covered services which requires an authorization, you, the Member, will be responsible for paying 100% of the total cost.
	Hospice services	No charge	0% coinsurance after deductible	Not Covered	Requires <u>prior</u> <u>authorization</u> from our Medical Affairs Division. Failure to obtain <u>prior</u>

		What You Will Pay			Limitations, Exceptions,
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	& Other Important Information
					authorization for any medically necessary covered services which requires an authorization, you, the Member, will be responsible for paying 100% of the total cost.
	Children's eye exam	No charge	0% <u>coinsurance</u> after <u>deductible</u>	Not Covered	None
	Children's glasses	No charge	0% <u>coinsurance</u> after <u>deductible</u>	Not Covered	One pair per contract year.
If your child needs dental or eye care	Children's dental check- up	Not Covered	Not Covered	Not Covered	This policy does not include pediatric dental services as required under the federal Patient Protection and Affordable Care Act. This coverage is available in the insurance market and can be purchased as a standalone product. Please contact your insurance carrier, agent, or the Federally Facilitated Exchange if you wish to purchase pediatric dental coverage or a stand-alone dental services product.

#### **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 cases when the life of the mother is endangered)

Routine eye care (Adult)

Acupuncture

Infertility Treatment

Dental care (Adult)

Routine foot care

**Bariatric Surgery** 

Long-term care

Weight Loss Programs

Cosmetic services including surgery

Non-emergency care when travelling outside the U.S.

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

Chiropractic care

- Hearing aids (Limited to one aid per ear every 36 months)
- Private-duty nursing (Limited to 82 visits per Contract Period)

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 877-379-7599 (TTY: 711) or MO-central.medica.com; U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa; Missouri Department of Commerce and Insurance at (573) 751-4126 or https://insurance.mo.gov/consumers; or Healthcare.gov at www.Healthcare.gov or call 1-800-318-2596. 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 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: Missouri Department of Commerce and Insurance, Division of Consumer Affairs at https://insurance.mo.gov/consumers/complaints/index.php or call 1-800-726-7390.

#### 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? 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 877-379-7599 (TTY: 711).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 877-379-7599 (TTY: 711).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码877-379-7599 (TTY: 711).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 877-379-7599 (TTY: 711).

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.

# Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■The plan's overall deductible	\$7,450
■Specialist coinsurance	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)

## In this example, Peg would pay:

i tille example, i eg treala pay.	
Cost Sharing	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$0
What isn't covered	d
Limits or exclusions	\$0
The total Peg would pay is	

# **Managing Joe's Type 2 Diabetes**

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

■The plan's overall deductible	\$7,450
■Specialist coinsurance	0%
■Hospital (facility) coinsurance	0%
■Other coinsurance	0%

#### This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost \$5,60
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## In this example, Joe would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$0

## **Mia's Simple Fracture**

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

■The <u>plan's</u> overall <u>deductible</u>	\$7,450
■Specialist coinsurance	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
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### In this example, Mia would pay:

\$0
\$0
\$0
\$0
\$0

Note: These numbers assume the patient received care from an IHCP <u>provider</u> or with IHCP <u>referral</u> at a non-IHCP. If you receive care from a non-IHCP <u>provider</u> without a <u>referral</u> from an IHCP your costs may be higher.

# Discrimination is Against the Law

The Health Plan complies with applicable Federal civil rights laws and will not discriminate against any person based on his or her race, color, creed, religion, national origin, sex, gender, gender identity, health status including mental and physical medical conditions, marital status, familial status, status with regard to public assistance, disability, sexual orientation, age, political beliefs, membership or activity in a local commission, or any other classification protected by law. The Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: TTY communication and written information in other formats such as large print, audio, and braille.
- 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, contact the number on the back of your identification card. If you believe that we have failed to provide these services or discriminated in another way on the basis of your race, color, creed, religion, national origin, sex, gender, gender identity, health status including mental and physical medical conditions, marital status, familial status, status with regard to public assistance, disability, sexual orientation, age, political beliefs, membership or activity in a local commission, or any other classification protected by law, you can file a grievance with: Civil Rights Coordinator, Mail Route CP250, PO Box 9310, Minneapolis, MN 55443-9310, 952-992-3422, 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, TTY: 800-537-7697. Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

### If you want free help translating this document, call 1-877-317-2410 (TTY: 711).

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> إذا كنت ترغب في مساعدة مجانية لترجمة هذا المستند، فاتصل على ألرقم 2410-317-377-1.

Если вы хотите получить бесплатную помощь в переводе этого документа, позвоните по телефону 1-877-317-2410.

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Jeśli potrzebujesz bezpłatnej pomocy w przetłumaczeniu tego dokumentu,

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