Wellpoint Essential Silver 1850 (\$0 Virtual PCP + \$0 Select Drugs + Incentives) S03

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, <u>https://eoc.wellpoint.com/eocdps/7ZG3IND01012025</u>. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary/</u> or call (833) 476-1458 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall	\$0 at Indian Health Care Provider	Generally, you must pay all of the costs from providers up to the deductible amount before
deductible?	(IHCP) or with IHCP <u>referral</u> at	this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member
	Non-IHCP; or \$1,850/person or	must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid
	\$3,700/family for Non-IHCP In-	by all family members meets the overall family <u>deductible</u> .
	Network Providers.	
Are there services	Yes. All services for Indian	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount.
covered before you	Health Care <u>Providers</u> (IHCP).	But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u>
meet your <u>deductible?</u>	Primary Care <u>Preventive Care</u> for	services without cost sharing and before you meet your deductible. See a list of covered
	Non-IHCP <u>Providers</u> . Certain	preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
	Prescription Drugs for Non-	
	IHCP Providers. Vision for Non-	
	IHCP Providers. For more	
	information see below.	
Are there other	No.	You don't have to meet <u>deductibles</u> for specific services.
deductibles for		
specific services?		
What is the <u>out-of-</u>	\$9,100/person or \$18,200/family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have
pocket limit for this	for Non-IHCP In- <u>Network</u>	other family members in this plan, they have to meet their own out-of-pocket limits until the
<u>plan</u> ?	Providers.	overall family <u>out-of-pocket limit</u> has been met.
What is not included	Premiums, balance-billing	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
in the <u>out-of-pocket</u>	charges, and health care this plan	
limit?	doesn't cover.	
Will you pay less if	Yes. See	This <u>plan</u> uses a <u>provider</u> <u>network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u>
you use a <u>network</u>	www.wellpoint.com/find-	network. You will pay the most if you use a Non-Network Provider, and you might receive a
provider?	care/?alphaprefix=3730	bill from a provider for the difference between the provider's charge and what your plan

	or call (833) 476-1458 for a list of <u>network providers.</u> Costs may vary by site of service and how the <u>provider</u> bills.	pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use a Non- <u>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>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .
to see a <u>specialist</u> ?		

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

			What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Non- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	No charge	\$10/visit, <u>deductible</u> does not apply	Not covered	Virtual visits (Telehealth) benefits available.	
If you visit a health care	<u>Specialist</u> visit	No charge	50% <u>coinsurance</u>	Not covered	Virtual visits (Telehealth) benefits available.	
<u>provider's</u> office or clinic	Preventive care/screening/ immunization	No charge	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	Lab – Office No charge X-Ray – Office No charge	50% <u>coinsurance</u>	Not covered	none	
	Imaging (CT/PET scans, MRIs)	No charge	50% coinsurance	Not covered	none	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at https://client.for	Typically Generic (Tier 1)	No charge	Level 1 \$10/prescription, deductible does not apply (retail) and \$30/prescription, deductible does not apply (home delivery) Level 2 \$25/prescription,	Not covered (retail and home delivery)	For more information, refer to "Select Drug List" at <u>https://client.formularynavigator.</u> <u>com/Search.aspx?siteCode=6049</u> <u>566964</u> *See Prescription Drug section.	

\* For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>https://eoc.wellpoint.com/eocdps/7ZG3IND01012025</u>.

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay more)Non-IHCP Non- Network Provider (You will pay the most)		Limitations, Exceptions, & Other Important Information
<u>mularynavigator.c</u> <u>om/Search.aspx?s</u>			<u>deductible</u> does not apply (retail only)		
<u>iteCode=6049566</u> <u>964</u>	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	No charge	Level 1 \$50/prescription, <u>deductible</u> does not apply (retail) and \$150/prescription, <u>deductible</u> does not apply (home delivery) Level 2 \$65/prescription, <u>deductible</u> does not apply (retail only)	Not covered (retail and home delivery)	
	Typically Non-Preferred Brand (Tier 3)	No charge	Level 1 40% <u>coinsurance</u> (retail and home delivery) Level 2 55% <u>coinsurance</u> (retail only)	Not covered (retail and home delivery)	
	Typically <u>Specialty</u> (brand and generic) (Tier 4)	No charge	Level 1 50% <u>coinsurance</u> (retail and home delivery) Level 2 60% <u>coinsurance</u> (retail only)	Not covered (retail and home delivery)	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No charge	50% <u>coinsurance</u>	Not covered	none
surgery	Physician/surgeon fees	No charge	50% coinsurance	Not covered	none
If you need immediate	Emergency room care	No charge	\$500/visit, then 50% <u>coinsurance</u>	Covered as In- <u>Network</u>	Copayment waived if admitted.

\* For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>https://eoc.wellpoint.com/eocdps/7ZG3IND01012025</u>.

			What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Non- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
medical attention	Emergency medical transportation	No charge	50% <u>coinsurance</u>	Covered as In- <u>Network</u>	Non-emergency Non- <u>Network</u> Ambulance Services are limited to \$50,000 per occurrence.	
	<u>Urgent care</u>	No charge	\$50/visit, <u>deductible</u> does not apply	Covered as In- <u>Network</u>	none	
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	\$500/admission, then 50% <u>coinsurance</u>	Not covered	none	
	Physician/surgeon fees	No charge	50% coinsurance	Not covered	none	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit No charge Other Outpatient No charge	Office Visit 50% <u>coinsurance</u> Other Outpatient 50% <u>coinsurance</u>	Office Visit Not covered Other Outpatient Not covered	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatient none	
	Inpatient services	No charge	\$500/admission, then 50% <u>coinsurance</u>	Not covered	none	
	Office visits	No charge	50% <u>coinsurance</u>	Not covered		
If you are	Childbirth/delivery professional services	No charge	50% <u>coinsurance</u>	Not covered	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Maternity care	
pregnant	Childbirth/delivery facility services	No charge	\$500/admission, then 50% <u>coinsurance</u>	Not covered	may include tests and services described elsewhere in the SBC (i.e., ultrasound).	
If you need help recovering or	<u>Home health care</u>	No charge	50% <u>coinsurance</u>	Not covered	60 visits/year for Indian Health Care <u>Providers</u> (IHCP) and Non- IHCP In- <u>Network Providers</u> combined.	
have other	Rehabilitation services	No charge	50% <u>coinsurance</u>	Not covered		
special health	Habilitation services	No charge	50% <u>coinsurance</u>	Not covered	*See Therapy Services section.	
needs	Skilled nursing care	No charge	50% coinsurance	Not covered	25 days/year for skilled nursing services for Indian Health Care	

\* For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>https://eoc.wellpoint.com/eocdps/7ZG3IND01012025</u>.

	Services You May Need		What You Will Pay		
Common Medical Event		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Non- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
					<u>Providers</u> (IHCP) and Non-IHCP In- <u>Network Providers</u> combined.
	Durable medical equipment	No charge	50% <u>coinsurance</u>	Not covered	*See <u>Durable Medical Equipment</u> section.
	Hospice services	No charge	50% <u>coinsurance</u>	Not covered	none
If your child	Children's eye exam	No charge	No charge	Not covered	*See Vision Services section.
needs dental or	Children's glasses	No charge	No charge	Not covered	See vision services section.
eye care	Children's dental check-up	Not covered	Not covered	Not covered	none

### **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> .)						
• Abortion (except when the life of the	• Acupuncture	Bariatric surgery				
mother is endangered)	Cosmetic surgery	• Dental care (Adult)				
Children's dental check-up	Long-term care	• Non-emergency care when traveling outside				
• Infertility treatment	• Routine eye care (Adult)	the U.S.				
Private-duty nursing	•	• Routine foot care unless <u>medically necessary</u>				
Weight loss programs						

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

- Chiropractic care 35 visits/year combined ٠
- Hearing aids 1 item(s)/ear every 36 months

with all other therapies

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: Texas Department of Insurance, PO Box 12030, Austin, TX 78711-2030, or contact Wellpoint at the number on the back of your ID card. 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

\* For more information about limitations and exceptions, see the plan or policy document at https://eoc.wellpoint.com/eocdps/7ZG3IND01012025.

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:

ATTN: Appeals P.O. Box 105568, Atlanta, GA 30348-5568

Texas Department of Insurance, PO Box 12030, Austin, TX 78711-2030

Additionally, a consumer assistance program can help you file your appeal. Contact Texas Department of Insurance 1601 Congress Avenue Austin, TX 78701, (800) 252-3439, <u>https://www.tdi.texas.gov/consumer/index.html</u>

## Does this plan provide Minimum Essential Coverage? Yes.

<u>Minimum Essential Coverage</u> generally includes <u>plans</u>, <u>health insurance</u> available through the <u>Marketplace</u> or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of <u>Minimum Essential Coverage</u>, 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.

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 car hospital delivery)	Managing Joe's Type 2 Diabe (a year of routine in-network care of controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)		
<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist coinsurance</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>	\$1,850 50% 50% 50%	<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist coinsurance</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>	\$1,850 50% 50% 50%	<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist coinsurance</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>	\$1,850 50% 50% 50%
This EXAMPLE event includes servi like: <u>Specialist</u> office visits ( <i>prenatal care</i> ) Childbirth/Delivery Professional Service Childbirth/Delivery Facility Services <u>Diagnostic tests</u> ( <i>nltrasounds and blood work</i> <u>Specialist</u> visit ( <i>anesthesia</i> )	25	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)		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	\$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: <u>Cost Sharing</u>	
<u>Cost Sharing</u> Deductibles	\$0	<u>Cost Sharing</u> Deductibles	\$0	Deductibles	\$0
Copayments	\$0	Copayments	\$0	Copayments	\$0 \$0
Coinsurance	\$0	<u>Coinsurance</u> \$0		Coinsurance	<del>**</del> *
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$0
The total Peg would pay is	\$60	The total Joe would pay is \$20		The total Mia would pay is\$0	

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

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

## (TTY/TDD: 711)

Albanian (Shqip): Nëse keni pyetje në lidhje me këtë dokument, keni të drejtë të merrni falas ndihmë dhe informacion në gjuhën tuaj. Për të kontaktuar me një përkthyes, telefononi (833) 476-1458

Amharic (**አጣርኛ**): ስለዚህ ሰነድ ጣንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን ጦረጃ በነጻ የጣግኘት ጦብት አለዎት። አስተርጓሚ ለማናንር (833) 476-1458 ይደውሉ።

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 1458-476 (833) .

Armenian (հայերեն). Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվձար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով։ Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (833) 476-1458։

Bassa (Băsóð Wùdù): Ň dyi dyi-diè-dè bě bédé bá céè-dè nìà kɛ dyí ní, ɔ mò nì dyí-bèdèìn-dè bé m ké gbo-kpá-kpá kè bỗ kpõ dé m bídí-wùdùǔn bó pídyi. Bé m ké wudu-ziìn-nyò dò gbo wùdù kɛ, dá (833) 476-1458.

Bengali (বাংলা): যদি এই লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন থাকে, তাহলে আপলার ভাষায় বিলামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য (833) 476-1458 –তে কল করুল।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (833) 476-1458 သို့ ခေါ် ဆိုပါ။

Chinese (中文):如果您對本文件有任何疑問,您有權使用您的語言免費獲得協助和資訊。如需與譯員通話,請致電(833) 476-1458。

Dinka (Dinka): Na noŋ thiëëc në ke de yä thorë, ke yin noŋ loŋ bë yi kuony ku wɛr alëu bë gɛɛr yic yin ne thoŋ du ke cin wëu tääuë ke piny. Te kor yin ba jam wënë ran ye thok geryic, ke yin col (833) 476-1458.

**Dutch (Nederlands):** Bij vragen over dit document hebt u recht op hulp en informatie in uw taal zonder bijkomende kosten. Als u een tolk wilt spreken, belt u (833) 476-1458.

Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ هزینهای به زبان مادریتان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره (833) 476-1458) تماس بگیرید.

French (Français) : Si vous avez des questions sur ce document, vous avez la possibilité d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour parler à un interprète, appelez le (833) 476-1458.

German (Deutsch): Wenn Sie Fragen zu diesem Dokument haben, haben Sie Anspruch auf kostenfreie Hilfe und Information in Ihrer Sprache. Um mit einem Dolmetscher zu sprechen, bitte wählen Sie (833) 476-1458.

Greek (Ελληνικά) Αν έχετε τυχόν απορίες σχετικά με το παρόν έγγραφο, έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας δωρεάν. Για να μιλήσετε με κάποιον διερμηνέα, τηλεφωνήστε στο (833) 476-1458.

Gujarati (ગુજરાતી): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ચ વગર આપની ભાષામાં મદદ અને માહતીિ મેળવવાનો તમને અધકાિર છે. દુભાષયાિ સાથે વાત કરવા માટે, કોલ કરો (833) 476-1458.

Haitian Creole (Kreyòl Ayisyen): Si ou gen nenpòt kesyon sou dokiman sa a, ou gen dwa pou jwenn èd ak enfòmasyon nan lang ou gratis. Pou pale ak yon entèprèt, rele (833) 476-1458.

Hindi (हिंदी): अगर आपके पास इस दस्तावेज़ के बारे में कोई प्रश्न हैं, तो आपको निःशुल्क अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है। दुभाषिये से बात करने के लिए, कॉल करें(833) 476-1458 ।

Hmong (White Hmong): Yog tias koj muaj lus nug dab tsi ntsig txog daim ntawv no, koj muaj cai tau txais kev pab thiab lus qhia hais ua koj hom lus yam tsim xam tus nqi. Txhawm rau tham nrog tus neeg txhais lus, hu xov tooj rau (833) 476-1458.

**Igbo (Igbo):** O bụr ụ na ị nwere ajujụ o bụla gbasara akwukwo a, į nwere ikike inweta enyemaka na ozi n'asụsụ gị na akwughi ụgwo o bụla. Ka gi na okowa okwu kwuo okwu, kpoo (833) 476-1458.

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# Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ(833) 476-1458 ។

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