Wellpoint Essential Silver POS 4000 (\$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, <a href="https://eoc.wellpoint.com/eocdps/7ZJSIND01012025">https://eoc.wellpoint.com/eocdps/7ZJSIND01012025</a>. 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/sbc-glossary/ or call (833) 476-1458 to request a copy.

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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 referral 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 \$4,000/person or	must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid					
	\$8,000/family for Non-IHCP In-	by all family members meets the overall family <u>deductible</u> .					
	Network Providers.						
	\$20,000/person or						
	\$40,000/family for Non-IHCP						
	Non- <u>Network</u> <u>Providers</u> .						
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 Providers (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 deductible?	Primary Care Specialist Visit	services without cost sharing and before you meet your deductible. See a list of covered					
	Preventive Care for Non-IHCP	preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.					
	Providers. Certain Prescription						
	<u>Drugs</u> for Non-IHCP <u>Providers</u> .						
	Vision for Non-IHCP <u>Providers</u> .						
	For more information see below.						
Are there other	No.	You don't have to meet deductibles for specific services.					
deductibles for							
specific services?							
What is the out-of-	\$9,200/person or \$18,400/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 <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the					
plan?	Providers. Not applicable for	overall family out-of-pocket limit has been met.					
	Non-IHCP Non- <u>Network</u>						
	Providers.						

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 out-of-pocket	charges, and health care this <u>plan</u>	
<u>limit</u> ?	doesn't cover.	
Will you pay less if	Yes. See	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</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 <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u>
	or call (833) 476-1458 for a list of	pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use a Non- <u>Network Provider</u>
	network providers. Costs may	for some services (such as lab work). Check with your <u>provider</u> before you get services.
	vary by site of service and how	
	the <u>provider</u> bills.	
Do you need a referral	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .
to see a specialist?		

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

	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)	Elilitations, Exceptions, &
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No charge	\$25/visit, deductible does not apply	50% coinsurance	Virtual visits (Telehealth) benefits available.
	<u>Specialist</u> visit	No charge	\$70/visit, deductible does not apply	50% <u>coinsurance</u>	Virtual visits (Telehealth) benefits available.
	Preventive care/screening/immunization	No charge	No charge	50% <u>coinsurance</u>	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)	Lab – Office No charge X-Ray – Office No charge	20% coinsurance	50% coinsurance	none
	Imaging (CT/PET scans, MRIs)	No charge	20% <u>coinsurance</u>	50% <u>coinsurance</u>	none
If you need drugs to treat	Typically Generic (Tier 1)	No charge	Level 1 \$5/prescription,	50% <u>coinsurance</u> (retail only)	For more information, refer to "Select Drug List" at

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <a href="https://eoc.wellpoint.com/eocdps/7ZJSIND01012025">https://eoc.wellpoint.com/eocdps/7ZJSIND01012025</a>.

			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
your illness or condition More information about prescription drug coverage is available at https://client.for mularynavigator.c om/Search.aspx?s iteCode=6049566 964			deductible does not apply (retail) and \$15/prescription, deductible does not apply (home delivery) Level 2 \$15/prescription, deductible does not apply (retail only)		https://client.formularynavigator.com/Search.aspx?siteCode=6049 566964 *See Prescription Drug section.
	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	No charge	Level 1 \$40/prescription, deductible does not apply (retail) and \$120/prescription, deductible does not apply (home delivery) Level 2 \$55/prescription, deductible does not apply (retail only)	50% <u>coinsurance</u> (retail only)	
	Typically Non-Preferred Brand (Tier 3)	No charge	Level 1 35% <u>coinsurance</u> (retail and home delivery) Level 2 50% <u>coinsurance</u> (retail only)	50% <u>coinsurance</u> (retail only)	
	Typically <u>Specialty</u> (brand and generic) (Tier 4)	No charge	Level 1 50% <u>coinsurance</u> (retail and home delivery) Level 2	100% <u>coinsurance</u> (retail only)	

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <a href="https://eoc.wellpoint.com/eocdps/7ZJSIND01012025">https://eoc.wellpoint.com/eocdps/7ZJSIND01012025</a>.

	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
			60% <u>coinsurance</u> (retail only)		
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No charge	20% coinsurance	50% <u>coinsurance</u>	none
surgery	Physician/surgeon fees	No charge	20% <u>coinsurance</u>	50% <u>coinsurance</u>	none
If you need immediate medical attention	Emergency room care	No charge	\$500/visit, then 50% coinsurance	Covered as In- <u>Network</u>	Copayment waived if admitted.
	Emergency medical transportation	No charge	20% coinsurance	Covered as In- <u>Network</u>	Non-emergency Non-Network Ambulance Services are limited to \$50,000 per occurrence.
	<u>Urgent care</u>	No charge	\$85/visit, deductible 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>	50% coinsurance	none
	Physician/surgeon fees	No charge	20% coinsurance	50% <u>coinsurance</u>	none
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit No charge Other Outpatient No charge	Office Visit 20% <u>coinsurance</u> Other Outpatient 20% <u>coinsurance</u>	Office Visit 50% <u>coinsurance</u> Other Outpatient 50% <u>coinsurance</u>	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatientnone
	Inpatient services	No charge	\$500/admission, then 50% <u>coinsurance</u>	50% <u>coinsurance</u>	none
	Office visits	No charge	20% coinsurance	50% <u>coinsurance</u>	Cost sharing does not apply for
If you are pregnant	Childbirth/delivery professional services	No charge	20% coinsurance	50% <u>coinsurance</u>	preventive services. Maternity care may include tests and services
	Childbirth/delivery facility services	No charge	\$500/admission, then 50% coinsurance	50% <u>coinsurance</u>	described elsewhere in the SBC (i.e., ultrasound).
If you need help	Home health care	No charge	20% coinsurance	50% <u>coinsurance</u>	60 visits/year.

<sup>\*</sup> For more information about limitations and exceptions, see the  $\underline{plan}$  or policy document at  $\underline{https://eoc.wellpoint.com/eocdps/7ZJSIND01012025}$ .

	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	
recovering or	Rehabilitation services	No charge	20% <u>coinsurance</u>	50% <u>coinsurance</u>	*Coo'Thougany Compines section	
have other	Habilitation services	No charge	20% coinsurance	50% <u>coinsurance</u>	*See Therapy Services section.	
special health needs	Skilled nursing care	No charge	20% coinsurance	50% <u>coinsurance</u>	25 days/year for skilled nursing services.	
	Durable medical equipment	No charge	20% coinsurance	50% <u>coinsurance</u>	*See <u>Durable Medical Equipment</u> section.	
	Hospice services	No charge	20% coinsurance	50% <u>coinsurance</u>	none	
If your child needs dental or eye care	Children's eye exam	No charge	No charge	70% <u>coinsurance</u> , <u>deductible</u> does not apply	*See Vision Services section.	
	Children's glasses	No charge	No charge	70% <u>coinsurance</u> , <u>deductible</u> does not apply	*See vision services section.	
	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 mother is endangered)
- Children's dental check-up
- Infertility treatment
- Private-duty nursing
- Weight loss programs

- Acupuncture
- Cosmetic surgery
- Long-term care
- Routine eye care (Adult)

- Bariatric surgery
- Dental care (Adult)
- Non-emergency care when traveling outside the U.S.
- Routine foot care unless medically necessary

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

- Chiropractic care 35 visits/year combined with all other therapies
- Hearing aids 1 item(s)/ear every 36 months

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at <a href="https://eoc.wellpoint.com/eocdps/7ZISIND01012025">https://eoc.wellpoint.com/eocdps/7ZISIND01012025</a>.

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 <a href="Health Insurance Marketplace">Health Insurance Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="https://www.HealthCare.gov">www.HealthCare.gov</a> or call 1-800-318-2596.

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:

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, <a href="https://www.tdi.texas.gov/consumer/index.html">https://www.tdi.texas.gov/consumer/index.html</a>

#### 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.

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:**



Deductibles

Copayments

Coinsurance

Limits or exclusions

The total Peg would pay is

What isn't covered

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 of hospital delivery)	care and a	Managing Joe's Type 2 Diabo (a year of routine in-network care o controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other coinsurance</li> </ul>	\$4,000 \$70 50% 20%	<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other coinsurance</li> </ul>	\$4,000 \$70 50% 20%	<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other coinsurance</li> </ul>	\$4,000 \$70 50% 20%
This EXAMPLE event includes ser like:  Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood we Specialist visit (anesthesia)	ces	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:  Cost Sharing		In this example, Joe would pay:  Cost Sharing		In this example, Mia would pay:  Cost Sharing	

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 <u>referral</u> from an IHCP your costs may be higher.

Deductibles

Copayments

Coinsurance

Limits or exclusions

The total Joe would pay is

\$0

**\$**0

\$0

\$60

\$60

What isn't covered

**Deductibles** 

Copayments

Coinsurance

Limits or exclusions

The total Mia would pay is

What isn't covered

\$0

\$0

\$0

\$20

\$20

\$0

**\$**0

\$0

**\$0** 

(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

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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).
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**Armenian (hայերեն).** 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 (Băsóò Wùdù): M dyi dyi-diè-dè bě bédé bá céè-dè nìà ke dyí ní, ɔ mò nì dyí-bèdèìn-dè bé m ké gbo-kpá-kpá kè bỗ kpỗ dé m bídí-wùdùǔn bó pídyi. Bé m ké wudu-zììn-nyò dò gbo wùdù ke, dá (833) 476-1458.

Bengali (বাংলা): যদি এই নখিপত্রের বিষয়ে আপনার কোনো প্রশ্ন খাকে, তাংলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য (৪33) 476-1458 –তে কল করুন।

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 non thiëëc në ke de ya thorë, ke yin non lon bë yi kuony ku wer alëu bë geer yic yin ne thon du ke cin weu taauë ke piny. Te kor yin ba jam wenë 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 هزینه ای به زبان مادریتان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره (833) ۲۸-۱458 (833) 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 ખર્ય વગર આપની ભાષામાં મદદ અને માહતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા 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, ị nwere ikike inweta enyemaka na ozi n'asusu gi na akwughi ugwo o bula. Ka gi na okowa okwu kwuo okwu, kpọo (833) 476-1458.

Ilokano (Ilokano): Nu addaan ka iti aniaman a saludsod panggep iti daytoy a dokumento, adda karbengam a makaala ti tulong ken impormasyon babaen ti lenguahem nga awan ti bayad na. Tapno makatungtong ti maysa nga tagipatarus, awagan ti (833) 476-1458.

Indonesian (Bahasa Indonesia): Jika Anda memiliki pertanyaan mengenai dokumen ini, Anda memiliki hak untuk mendapatkan bantuan dan informasi dalam bahasa Anda tanpa biaya. Untuk berbicara dengan interpreter kami, hubungi (833) 476-1458.

Italian (Italiano): In caso di eventuali domande sul presente documento, ha il diritto di ricevere assistenza e informazioni nella sua lingua senza alcun costo aggiuntivo. Per parlare con un interprete, chiami il numero (833) 476-1458

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