



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, call 1-877-856-2429 or visit [uhc.com/aca-sample-policy](http://uhc.com/aca-sample-policy). 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/](http://www.healthcare.gov/sbc-glossary/) or call 1-866-487-2365 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	<b>\$0</b> at Indian Health Care <u>Provider</u> (IHCP) or with IHCP <u>referral</u> at non-IHCP. <u>Network</u> : <b>\$600</b> Individual / <b>\$1,200</b> Family Per calendar year.	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> .
<b>Are there services covered before you meet your deductible?</b>	Yes. <u>Preventive care</u> and categories with a <u>copay</u> 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 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 <a href="http://www.healthcare.gov/coverage/preventive-care-benefits/">www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other deductibles for specific services?</b>	No.	You don't have to meet <u>deductibles</u> for specific services.
<b>What is the out-of-pocket limit for this plan?</b>	<u>Network</u> : <b>\$5,900</b> Individual / <b>\$11,800</b> Family Per calendar year.	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.
<b>What is not included in the out-of-pocket limit?</b>	<u>Premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
<b>Will you pay less if you use a network provider?</b>	Yes. See <a href="http://uhc.com/xnydocfind2024">uhc.com/xnydocfind2024</a> or call 1-877-856-2429 for a list of <u>network providers</u> .	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 charge</u> and what your <u>plan pays</u> ( <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.
<b>Do you need a referral to see a specialist?</b>	Yes. An electronic <u>referral</u> is required to see a <u>Network Specialist</u>	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .



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 In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	No Charge	\$25 <u>copay</u> per visit	Not Covered	Virtual visits – \$25 <u>copay</u> per visit by a Designated Virtual <u>Network Provider</u> If you receive services in addition to office visit, additional <u>copays</u> or <u>coinsurance</u> may apply e.g. surgery. Cost-sharing waived at non-IHCP with IHCP <u>referral</u> .
	<u>Specialist</u> visit	No Charge	\$40 <u>copay</u> per visit	Not Covered	If you receive services in addition to office visit, additional <u>copays</u> or <u>coinsurance</u> may apply e.g. surgery. Cost-sharing waived at non-IHCP with IHCP <u>referral</u> .
	<u>Preventive care/screening/immunization</u>	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.
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	No Charge	\$40 <u>copay</u> per service	Not Covered	Cost-sharing waived at non-IHCP with IHCP <u>referral</u> .
	Imaging (CT/PET scans, MRIs)	No Charge	\$40 <u>copay</u> per service	Not Covered	Cost-sharing waived at non-IHCP with IHCP <u>referral</u> .

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 In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
<b>If you need drugs to treat your illness or condition</b>  More information about <u>prescription drug coverage</u> is available at <a href="https://uhc.com/xnydruglist2024">uhc.com/xnydruglist 2024</a>	Tier 1 – Your Lowest Cost Option	No Charge	\$10 <u>copay</u> , <u>deductible</u> does not apply.	Not Covered	<u>Provider</u> means pharmacy for purposes of this section. Retail: Up to a 30-day supply. Mail-Order: Up to a 90-day supply at 2.5x the 30-day cost share. Specialty drugs limited to 30-day supply at a <u>network</u> pharmacy. Certain drugs may have a <u>preauthorization</u> requirement. If you don't get <u>preauthorization</u> , benefits will not be covered. Certain preventive medications (including certain contraceptives) are covered at No Charge, <u>Deductible</u> does not apply. See the website listed for information on drugs covered by your <u>plan</u> . Not all drugs are covered. Cost-sharing waived at non-IHCP with IHCP <u>referral</u> .
	Tier 2 – Your Mid-Range Cost Option	No Charge	\$35 <u>copay</u> , <u>deductible</u> does not apply.	Not Covered	
	Tier 3 – Your Mid-Range Cost Option	No Charge	\$70 <u>copay</u> , <u>deductible</u> does not apply.	Not Covered	
	Tier 4 – Your Highest Cost Option	Not Applicable	Not Applicable	Not Applicable	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No Charge	\$100 <u>copay</u> per service	Not Covered	Referral is only required if referred by a specialist. Cost-sharing waived at non-IHCP with IHCP <u>referral</u> .
	Physician/surgeon fees	No Charge	20% <u>coinsurance</u>	Not Covered	Referral is only required if referred by a specialist. Cost-sharing waived at non-IHCP with IHCP <u>referral</u> .
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	No Charge	\$150 <u>copay</u> per visit	\$150 <u>copay</u> per visit	Cost-sharing waived at non-IHCP with IHCP <u>referral</u> .
	<u>Emergency medical transportation</u>	No Charge	20% <u>coinsurance</u>	20% <u>coinsurance</u>	Cost-sharing waived at non-IHCP with IHCP <u>referral</u> .
	<u>Urgent care</u>	No Charge	\$60 <u>copay</u> per visit	Not Covered	If you receive services in addition to <u>Urgent care</u> visit, additional <u>copays</u> , or <u>coinsurance</u> may apply e.g. surgery. Cost-sharing waived at non-IHCP with IHCP <u>referral</u> .
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	No Charge	\$1,000 <u>copay</u> per admission	Not Covered	Referral is only required if referred by a specialist. Cost-sharing waived at non-IHCP with IHCP <u>referral</u> .
	Physician/surgeon fees	No Charge	20% <u>coinsurance</u>	Not Covered	Referral is only required if referred by a specialist. Cost-sharing waived at non-IHCP with IHCP <u>referral</u> .

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 In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	No Charge	\$25 <u>copay</u> per visit	Not Covered	Network Partial hospitalization/intensive outpatient treatment: \$25 <u>copay</u> per visit Cost-sharing waived at non-IHCP with IHCP <u>referral</u> .
	Inpatient services	No Charge	\$1,000 <u>copay</u> per admission	Not Covered	Cost-sharing waived at non-IHCP with IHCP <u>referral</u> .
<b>If you are pregnant</b>	Office visits	No Charge	No Charge	Not Covered	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of service a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.) Cost-sharing waived at non-IHCP with IHCP <u>referral</u> .
	Childbirth/delivery professional services	No Charge	20% <u>coinsurance</u>	Not Covered	
	Childbirth/delivery facility services	No Charge	\$1,000 <u>copay</u> per admission	Not Covered	
<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u>	No Charge	20% <u>coinsurance</u>	Not Covered	Limited to 40 visits per calendar year. Cost-sharing waived at non-IHCP with IHCP <u>referral</u> .
	<u>Rehabilitation services</u>	No Charge	\$30 <u>copay</u> per visit	Not Covered	Limits per condition per calendar year: Physical/Occupational/ Speech: combined limit 60 visits; Cardiac: Unlimited; Pulmonary: Unlimited. Cost-sharing waived at non-IHCP with IHCP <u>referral</u> .
	<u>Habilitative services</u>	No Charge	\$30 <u>copay</u> per visit	Not Covered	Limits per condition per calendar year: Physical/Occupational/ Speech: combined limit 60 visits Cost-sharing waived at non-IHCP with IHCP <u>referral</u> .
	<u>Skilled nursing care</u>	No Charge	\$1,000 <u>copay</u> per admission	Not Covered	Skilled Nursing is limited to 200 days per calendar year. Inpatient rehabilitation limited to 60 days. Cost-sharing waived at non-IHCP with IHCP <u>referral</u> .
	<u>Durable medical equipment</u>	No Charge	20% <u>coinsurance</u>	Not Covered	Cost-sharing waived at non-IHCP with IHCP <u>referral</u> .
	<u>Hospice services</u>	No Charge	20% <u>coinsurance</u>	Not Covered	Limited to 210 days per calendar year. Cost-sharing waived at non-IHCP with IHCP <u>referral</u> .
<b>If your child needs dental or eye care</b>	Children's eye exam	No Charge	\$25 <u>copayment</u>	Not Covered	Limited to 1 exam every 12 months. Cost-sharing waived at non-IHCP with IHCP <u>referral</u> .

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 In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
	Children's glasses	No Charge	20% <u>coinsurance</u>	Not Covered	Limited to 1 pair every 12 months. You may choose contact lenses instead of eyeglasses. The benefit doesn't cover both. Cost-sharing waived at non-IHCP with IHCP <u>referral</u> .
	Children's dental check-up	No Charge	\$25 <u>copayment</u>	Not Covered	Cleanings are covered 1 time every 6 months. Additional limitations may apply. Cost-sharing waived at non-IHCP with IHCP <u>referral</u> .

### Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other <u>excluded services</u> .)		
<ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Cosmetic surgery</li> <li>• Dental care (adult)</li> <li>• Glasses (adult)</li> </ul>	<ul style="list-style-type: none"> <li>• Long-term care</li> <li>• Non-emergency care when travelling outside - the U.S.</li> <li>• Private duty nursing</li> </ul>	<ul style="list-style-type: none"> <li>• Routine eye care (adult)</li> <li>• Routine foot care – Except as covered for Diabetes</li> <li>• Weight loss programs</li> </ul>
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan document</u> .)		
<ul style="list-style-type: none"> <li>• Abortion</li> <li>• Bariatric surgery</li> </ul>	<ul style="list-style-type: none"> <li>• Chiropractic (Manipulative care)</li> <li>• Hearing aids</li> </ul>	<ul style="list-style-type: none"> <li>• Infertility treatment</li> </ul>

**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: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa](https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa), New York Department of Financial Services at 1-800-342-3736 or [dfs.ny.gov/index.html](https://dfs.ny.gov/index.html) or Office of Personnel Management Multi State Plan Program: [opm.gov/healthcare-insurance/multi-state-plan-program/external-review/](https://opm.gov/healthcare-insurance/multi-state-plan-program/external-review/). 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](https://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 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: the Member Service number listed on the back of your ID card or [myuhc.com](https://myuhc.com) or the Employee Benefits Security Administration at 1-866-444-3272 or [dol.gov/ebsa/healthreform](https://dol.gov/ebsa/healthreform) or New York Department of Financial Services at 1-800-342-3736 or [dfs.ny.gov/index.html](https://dfs.ny.gov/index.html). Additionally, a consumer assistance program may help you file your appeal. Contact Massachusetts Division of Insurance at 1-617-521-7794 or [mass.gov/ocabr/government/oca-agencies/doi-lp](https://mass.gov/ocabr/government/oca-agencies/doi-lp).

### **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 1-877-856-2429.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-856-2429.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-877-856-2429.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-877-856-2429.

*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)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The plan's overall deductible	\$600	■ The plan's overall deductible	\$600	■ The plan's overall deductible	\$600
■ Specialist copay	\$40	■ Specialist copay	\$40	■ Specialist copay	\$40
■ Hospital (facility) copay	\$1,000	■ Hospital (facility) copay	\$1,000	■ Hospital (facility) copay	\$1,000
■ Other coinsurance	20%	■ Other coinsurance	20%	■ Other coinsurance	20%
<p><b>This EXAMPLE event includes services like:</b>  <u>Specialist office visits (pre-natal care)</u>                      Childbirth/Delivery Professional Services                      Childbirth/Delivery Facility Services  <u>Diagnostic tests (ultrasounds and blood work)</u>  <u>Specialist visit (anesthesia)</u></p>		<p><b>This EXAMPLE event includes services like:</b>  <u>Primary care physician office visits (including disease education)</u>  <u>Diagnostic tests (blood work)</u>  <u>Prescription drugs</u>  <u>Durable medical equipment (glucose meter)</u></p>		<p><b>This EXAMPLE event includes services like:</b>  <u>Emergency room care (including medical supplies)</u>  <u>Diagnostic test (x-ray)</u>  <u>Durable medical equipment (crutches)</u>  <u>Rehabilitation services (physical therapy)</u></p>	
<b>Total Example Cost</b>	<b>\$12,700</b>	<b>Total Example Cost</b>	<b>\$5,600</b>	<b>Total Example Cost</b>	<b>\$2,800</b>
<b>In this example, Peg would pay:</b>		<b>In this example, Joe would pay:</b>		<b>In this example, Mia would pay:</b>	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
<u>Deductibles</u>	<b>\$0</b>	<u>Deductibles</u>	<b>\$0</b>	<u>Deductibles</u>	<b>\$0</b>
<u>Copayments</u>	<b>\$0</b>	<u>Copayments</u>	<b>\$0</b>	<u>Copayments</u>	<b>\$0</b>
<u>Coinsurance</u>	<b>\$0</b>	<u>Coinsurance</u>	<b>\$0</b>	<u>Coinsurance</u>	<b>\$0</b>
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	<b>\$0</b>	Limits or exclusions	<b>\$0</b>	Limits or exclusions	<b>\$0</b>
<b>The total Peg would pay is</b>	<b>\$0</b>	<b>The total Joe would pay is</b>	<b>\$0</b>	<b>The total Mia would pay is</b>	<b>\$0</b>
<p>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.</p>					

The plan would be responsible for the other costs of these EXAMPLE covered services.