

 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 1-833-613-2262 (TTY 1-844-214-2471). 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 1-833-613-2262 (TTY 1-844-214-2471) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$0 at Indian Health Care <a href="#">Provider</a> (IHCP) or with IHCP <a href="#">referral</a> at non-IHCP; or <b>In Network:</b> \$9,100/Individual, \$18,200/Family <b>Out of Network:</b> Not Covered	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care/screening</a> /immunization do not apply toward the <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	<b>In Network:</b> \$9,100/Individual, \$18,200/Family <b>Out of Network:</b> Not Covered	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limit</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, penalties for failure to obtain preauthorization for services and health care this <a href="#">plan</a> does not cover.	Even though you pay these expenses they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.amerihhealth.com">www.amerihhealth.com</a> or call 1-833-613-2262 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .



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 Provider In-Network Provider (You will pay less)	Non-IHCP Out-of-Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness.	No Charge	\$0 <a href="#">copayment</a> /visit	Not Covered	None
	<a href="#">Specialist</a> visit	No Charge	\$0 <a href="#">copayment</a> /visit	Not Covered	None
	<a href="#">Preventive care/screening</a> /immunization	No Charge	No Charge	Not Covered	You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services needed are <a href="#">preventive</a> . Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	No Charge	X-ray: 0% <a href="#">coinsurance</a> Blood work: 0% <a href="#">coinsurance</a>	X-ray: Not Covered Blood work: Not Covered	None
	Imaging (CT/PET scans, MRIs)	No Charge	0% <a href="#">coinsurance</a>	Not Covered	Prior authorization may be required. Covered No limit.
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="https://client.formularynavigator.com/Search.aspx?siteCode=2481239244">https://client.formularynavigator.com/Search.aspx?siteCode=2481239244</a>	Generic drugs	No Charge	\$0 <a href="#">copayment</a> /prescription	Not Covered	Prior authorization / step therapy may be required. Covers up to a 30-day supply (retail subscription); 31–90 day supply (mail order prescription). Cost-share shown is per retail prescription. Mail order cost-share is 2.5 times retail cost.
	Preferred brand drugs	No Charge	\$0 <a href="#">copayment</a> /prescription	Not Covered	
	Non-preferred brand drugs	No Charge	\$0 <a href="#">copayment</a> /prescription	Not Covered	
	<a href="#">Specialty drugs</a>	No Charge	\$0 <a href="#">copayment</a> /prescription	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	0% <a href="#">coinsurance</a>	Not Covered	Prior authorization may be required. Covered No limit.

\* For more information about limitations and exceptions, see the [plan](#) or policy document at <https://firstchoicenext.com/pdf/member/forms/evidence-of-coverage.pdf>.

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 Provider In-Network Provider (You will pay less)	Non-IHCP Out-of-Network Provider (You will pay the most)	
	Physician/surgeon fees	No Charge	0% <a href="#">coinsurance</a>	Not Covered	Prior authorization may be required. Covered No limit.
If you need immediate medical attention	<a href="#">Emergency room care</a>	No Charge	0% <a href="#">coinsurance</a>	0% <a href="#">coinsurance</a>	You pay the same level as in-network if it is an emergency as defined in your policy, otherwise not covered.
	<a href="#">Emergency medical transportation</a>	No Charge	0% <a href="#">coinsurance</a>	0% <a href="#">coinsurance</a>	None
	<a href="#">Urgent care</a>	No Charge	\$0 <a href="#">copayment</a> /visit	Not Covered	Out-of-network <a href="#">Urgent Care</a> services are covered when network providers are temporarily unavailable or inaccessible and if the services are for an urgent condition as defined in your <a href="#">plan</a> policy, otherwise Not Covered.
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	0% <a href="#">coinsurance</a>	Not Covered	Prior authorization may be required. Covered No limit.
	Physician/surgeon fees	No Charge	0% <a href="#">coinsurance</a>	Not Covered	Prior authorization may be required. Covered No limit.
If you need mental health, behavioral health, or	Outpatient services	No Charge	\$0 <a href="#">copayment</a> /visit	Not Covered	Prior authorization may be required. Covered No limit.

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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 Provider In-Network Provider (You will pay less)	Non-IHCP Out-of-Network Provider (You will pay the most)	
substance abuse services	Inpatient services	No Charge	0% <a href="#">coinsurance</a>	Not Covered	Prior authorization may be required. Covered No limit.
If you are pregnant	Office visits	No Charge	0% <a href="#">coinsurance</a>	Not Covered	Prior authorization may be required. <a href="#">Cost sharing</a> does not apply for <a href="#">preventive services</a> . Depending on the type of services, a <a href="#">coinsurance</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery professional services	No Charge	0% <a href="#">coinsurance</a>	Not Covered	
	Childbirth/delivery facility services	No Charge	0% <a href="#">coinsurance</a>	Not Covered	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	No Charge	0% <a href="#">coinsurance</a>	Not Covered	Prior authorization may be required. 60 visits per benefit period
	<a href="#">Rehabilitation services</a>	No Charge	0% <a href="#">coinsurance</a>	Not Covered	Prior authorization may be required. 30 visits per benefit period for rehabilitative speech therapy; Combined limit of 30 visits per benefit period for rehabilitative physical and occupational therapy.
	<a href="#">Habilitation services</a>	No Charge	0% <a href="#">coinsurance</a>	Not Covered	Prior authorization may be required. Covered No limit.
	<a href="#">Skilled nursing care</a>	No Charge	0% <a href="#">coinsurance</a>	Not Covered	Prior authorization may be required. 60 days per benefit period

\* For more information about limitations and exceptions, see the [plan](#) or policy document at <https://firstchoicenext.com/pdf/member/forms/evidence-of-coverage.pdf>.

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 Provider In-Network Provider (You will pay less)	Non-IHCP Out-of-Network Provider (You will pay the most)	
	<a href="#">Durable medical equipment</a>	No Charge	0% <a href="#">coinsurance</a>	Not Covered	Prior authorization may be required. Covered No limit.
	<a href="#">Hospice services</a>	No Charge	0% <a href="#">coinsurance</a>	Not Covered	Prior authorization may be required. 6 months per episode
If your child needs dental or eye care	Children's eye exam	No Charge	0% <a href="#">coinsurance</a>	Not Covered	1 exam per benefit period
	Children's glasses	No Charge	0% <a href="#">coinsurance</a>	Not Covered	1 item per benefit period
	Children's dental check-up	Not Covered	Not Covered	Not Covered	None

#### 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 of rape, incest, or when life of mother is endangered) | • Dental care (Adult)   | • Private-duty nursing     |
| • Acupuncture  | • Hearing aids          | • Routine eye care (Adult) |
| • Bariatric surgery  | • Infertility treatment | • Weight loss programs     |
| • Cosmetic surgery   | • Long-term care        |                            |

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

- |                     |                     |
|---------------------|---------------------|
| • Chiropractic care | • Routine foot care |
|---------------------|---------------------|

**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 [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov), or North Carolina Department of Insurance, 1201 Mail Service Center, Raleigh, NC 27699-1201, Phone No. 1-800-546-5664 or 1-919-807-6750. Other options to continue coverage are available to you too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://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: visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

### Does this plan provide Minimum Essential Coverage?

[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?

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 1-833-613-2262.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-613-2262.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-833-613-2262.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-833-613-2262.

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

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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.

<b>Peg is Having a Baby</b> (9 months of in-network pre-natal care and a hospital delivery)	<b>Managing Joe's type 2 Diabetes</b> (a year of routine in-network care of a well-controlled condition)	<b>Mia's Simple Fracture</b> (in-network emergency room visit and follow up care)
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■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0	■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$0
■ <a href="#">Specialist copayment</a>	\$0	■ <a href="#">Specialist copayment</a>	\$0
■ Hospital (facility) <a href="#">coinsurance</a>	0%	■ Hospital (facility) <a href="#">coinsurance</a>	0%
■ Other <a href="#">coinsurance</a>	0%	■ Other <a href="#">coinsurance</a>	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*)

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
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In this example, Peg would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$0
The total Peg would pay is	\$0

In this example, Joe would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$0

In this example, Mia would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$0
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 a [referral](#) from an IHCP your costs may be higher.