Coverage for: Individual/Family | Plan Type: HMO

Medica. Plans are provided by Medica Central Health

: WellFirst by Medica Bronze Standard 7500X01

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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>sbc.central.medica.com/individual</u> or call 877-379-7599 (TTY: 711). 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 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?	\$7,500 / individual \$15,000 / 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> ?	\$9,400 individual / \$18,800 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 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.

Common	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important
Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$50 <u>copay</u> /visit; <u>deductible</u> does not apply	Not Covered	Chiropractic care - 25 visits per Contract Period. No coverage for chiropractic maintenance or long-term therapy.
	Specialist visit	\$100 copay/visit; deductible does not apply	Not Covered	No coverage for acupuncture.
	Preventive care/screening/immunization	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)	50% <u>coinsurance</u> after <u>deductible</u>	Not Covered	Some services/procedures require <u>prior</u> <u>authorization</u> . Your health care <u>provider</u> is
	Imaging (CT/PET scans, MRIs)	50% <u>coinsurance</u> after <u>deductible</u>	Not Covered	responsible for obtaining all referrals and prior authorizations. If you or your health care provider have questions, call the Customer Care Center at 866-514-4194 (TTY: 711).

Common	Common What You Will Pay		ou Will Pay	Limitations, Exceptions, & Other Important
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at central.medica.com/pha rmacy	Preferred generic drugs (Tier 1)	\$25 copay / prescription; deductible does not apply (retail) Mail order maintenance prescriptions, a 90-day supply for 2 copays.	Not Covered (retail and mail order)	None
	Non-Preferred generic, Preferred brand drugs (Tier 2)	\$50 copay after deductible / prescription (retail); Mail order maintenance prescriptions, a 90-day supply for 3 copays.	Not Covered (retail and mail order)	
	Non-preferred generic, Non- preferred brand drugs (Tier 3)	\$100 copay after deductible / prescription (retail); Mail order maintenance prescriptions, a 90-day supply for 3 copays.	Not Covered (retail and mail order)	
	Specialty drugs (Tier 4)	\$500 copay after deductible / prescription (retail); Mail order maintenance prescriptions not covered.	Not Covered (retail and mail order)	None
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	50% <u>coinsurance</u> after <u>deductible</u>	Not Covered	Some services/procedures require <u>prior</u> <u>authorization</u> . Your health care <u>provider</u> is
	Physician/surgeon fees	50% <u>coinsurance</u> after <u>deductible</u>	Not Covered	responsible for obtaining all referrals and prior authorizations. If you or your health care provider have questions, call the Customer Care Center at 866-514-4194 (TTY: 711).
If you need immediate medical attention	Emergency room care	50% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Initial emergency services are covered with out-of-network providers

Common	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important
Medical Event		Network Provider	Out-of-Network Provider	Information
		(You will pay the least)	(You will pay the most)	
	Emergency medical	50% <u>coinsurance</u> after	50% <u>coinsurance</u> after	None
	transportation	<u>deductible</u>	deductible	
	<u>Urgent care</u>	\$75 <u>copay</u> /visit and/or 50% <u>coinsurance</u> after <u>deductible</u>	\$75 copay/visit and/or 50% coinsurance after deductible	Initial <u>urgent care</u> services are covered with <u>out-of-network providers</u> . You may incur a lower <u>copay</u> at an SSM <u>urgent care</u> clinic versus a hospital based facility.
	Facility fee (e.g., hospital room)	50% <u>coinsurance</u> after <u>deductible</u>	Not Covered	Some services/procedures require <u>prior</u> <u>authorization</u> . Your health care <u>provider</u> is
If you have a hospital stay	Physician/surgeon fees	50% <u>coinsurance</u> after <u>deductible</u>	Not Covered	responsible for obtaining all <u>referrals</u> and <u>prior authorizations</u> . If you or your health care <u>provider</u> have questions, call the Customer Care Center at 866-514-4194 (TTY: 711).
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$50 <u>copay</u> /outpatient visit; <u>deductible</u> does not apply	Not Covered	None
	Inpatient services	50% <u>coinsurance</u> after <u>deductible</u>	Not Covered	None
	Office visits	50% <u>coinsurance</u> after <u>deductible</u>	Not Covered	Cost sharing does not apply for preventive services. Depending on the type of services, a
If you are pregnant	Childbirth/delivery professional services	50% <u>coinsurance</u> after <u>deductible</u>	Not Covered	copayment, coinsurance, or deductible may apply. Maternity care may include tests and
	Childbirth/delivery facility services	50% <u>coinsurance</u> after <u>deductible</u>	Not Covered	services described elsewhere in the SBC (i.e. ultrasound).
If you need help recovering or have other special health needs	Home health care	50% <u>coinsurance</u> after <u>deductible</u>	Not Covered	Some services/procedures require prior authorization. Your health care provider is responsible for obtaining all referrals and prior authorizations. If you or your health care provider have questions, call the Customer Care Center at 866-514-4194 (TTY: 711).

Common		What You Will Pay		Limitations, Exceptions, & Other Important
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
	Rehabilitation services	Inpatient Rehabilitation services: 50% coinsurance after deductible; Physical, Occupational and Speech Therapy: \$50 copay/therapy/day; deductible does not apply	Not Covered	Services for custodial care are a policy exclusion. Some services/procedures require prior authorization. Your health care provider is responsible for obtaining all referrals and prior authorizations. If you or your health care provider have questions, call the Customer Care Center at 866-514-4194 (TTY: 711).
	Habilitation services	\$50 <u>copay</u> /therapy/day; <u>deductible</u> does not apply	Not Covered	Services for custodial care are a policy exclusion. Some services/procedures require prior authorization. Your health care provider is responsible for obtaining all referrals and prior authorizations. If you or your health care provider have questions, call the Customer Care Center at 866-514-4194 (TTY: 711).
	Skilled nursing care	50% <u>coinsurance</u> after <u>deductible</u>	Not Covered	Some services/procedures require prior authorization. Your health care provider is responsible for obtaining all referrals and prior authorizations. If you or your health care provider have questions, call the Customer Care Center at 866-514-4194 (TTY: 711).
	Durable medical equipment	50% <u>coinsurance</u> after <u>deductible</u>	Not Covered	Some services/procedures require <u>prior</u> <u>authorization</u> . Your health care <u>provider</u> is responsible for obtaining all <u>referrals</u> and <u>prior authorizations</u> . If you or your health care <u>provider</u> have questions, call the Customer Care Center at 866-514-4194 (TTY: 711).
	Hospice services	50% <u>coinsurance</u> after <u>deductible</u>	Not Covered	Some services/procedures require <u>prior</u> <u>authorization</u> . Your health care <u>provider</u> is responsible for obtaining all <u>referrals</u> and <u>prior</u> <u>authorizations</u> . If you or your health care

Common	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important
Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
				provider have questions, call the Customer Care Center at 866-514-4194 (TTY: 711).
	Children's eye exam	\$50 <u>copay</u> /visit; <u>deductible</u> does not apply	Not Covered	Exams performed by an ophthalmologist will incur the specialty office visit cost share.
	Children's glasses	50% <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	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 stand-alone 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:

- Abortion (except in cases when the life of the mother is endangered)
- Acupuncture
- Cosmetic services including surgery

- Dental care (Adult)
- Long-term care
- Non-emergency care when travelling outside the U.S.
- Routine eye care (Adult)
- Routine foot care

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

- Bariatric Surgery
- Chiropractic care (Limited to 25 visits per Contract Period)
- Hearing aids (Limited to one aid per ear every 24 months)
- Infertility Treatment

- Private-duty nursing
- Weight Loss Programs

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 Central Health Plan at 877-379-7599 (TTY: 711) or 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; Illinois Department of Insurance at (877) 527-9431 or https://insurance.illinois.gov/; 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 <u>Health Insurance</u> <u>Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> 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 <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: Illinois Department of Insurance, Office of Consumer Health Insurance External Review Unit at https://mc.insurance.illinois.gov/messagecenter.nsf or call (877) 850-4740.

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:



Total Example Cost

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 <u>plan's</u> overall <u>deductible</u>	\$7,500
■Specialist copayment	\$100
■Hospital (facility) coinsurance	50%
■Other coinsurance	50%

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:			
Cost Sharing			
Deductibles	\$7,500		
Copayments	\$0		
Coinsurance	\$1,900		
What isn't covered			
Limits or exclusions			
The total Peg would pay is \$9			

Managing Joe's Type 2 Diabetes

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

■The plan's overall deductible	\$7,500	
■Specialist copayment	\$100	
■Hospital (facility) coinsurance	50%	
Other coinsurance	50%	

This EXAMPLE event includes services like:

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

Diagnostic tests (blood work)

Prescription drugs

\$12,700

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600

In this example, Joe would pay:

Cost Sharing				
Deductibles	\$4,400			
Copayments	\$400			
Coinsurance	\$0			
What isn't covered				
Limits or exclusions	\$20			
The total Joe would pay is	\$4,820			

Mia's Simple Fracture

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

■The plan's overall deductible	\$7,500
■Specialist copayment	\$100
■Hospital (facility) coinsurance	50%
■Other coinsurance	50%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800

In this example, Mia would pay:

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Cost Sharing		
<u>Deductibles</u>	\$2,100	
Copayments	\$500	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$2,600	

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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Yog koj xav tau kev pab dawb txhais daim ntawv no, hu rau 1-877-317-2410. 如果您需要我們免費幫您翻譯此文件,請致電 1-877-317-2410。

Nếu quý vị muốn giúp dịch tài liệu này miễn phí, gọi 1-877-317-2410.

Sanadnikun kaffaltiimaleeakkaisiniifhiikamuyoobarbaadd-an 1-877-317-2410 tiinbilbilaa.

> 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.

ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫືອຟຣີໃນການແປເອກະສານນີ້, ໃຫ້ໂທຫາ 1-877-317-2410.

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이 문서를 번역하는 데 무료로 도움을 받고 싶으시면 1-877-317-2410로 전화하십시오.

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Ako želite besplatnu pomoć za prijevod ovog dokumenta, nazovite 1-877-317-2410.

T'áá jiik'é díí naaltsoos t'áá nizaadk'ehjí bee shí ká'adoowoł ninízingo kojí' hodíílnih, 1-877-317-2410.

Wenn Sie kostenlose Hilfe zur Übersetzung dieses Dokuments wünschen, rufen Sie 1-877-317-2410 an.

"यदि आप इस दस्तावेज़ का अनुवाद करने में मुफ्त सहायता चाहते हैं, तो 1-877-317-2410 पर कॉल करें"।

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Jeśli potrzebujesz bezpłatnej pomocy w przetłumaczeniu tego dokumentu,

اگر آپ اس دستاویز کا ترجمہ2410-317-877-1 پرکال کریں کروانہ کے لئے مفت مدد چاہتے ہیں، تو