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 1-866-514-5916 or visit optimahealth.com and sign into the Member Portal. 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 https://www.healthcare.gov/sbc-glossary or call 1-866-514-5916 to request a copy.

Important Questions	Answers	Why This Matters
What is the overall deductible?	**$0** at Indian Health Care Provider (IHCP) or with IHCP referral at non IHCP; or **$3,800**/Individual or **$7,600**/family In-Network	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Most preventive care services and screenings are covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-carebenefits/.
Are there other deductible for specific services?	**$0** at IHCP or with IHCP referral at non-IHCP; or No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	For In-Network **$9,100** person / **$18,200** family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, the overall family out-of-pocket limit must be met.
What is not included in the out-of-pocket limit?	Premiums, balance-billed 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 network provider?	Yes. See http://www.optimahealth.com or call 1-866-514-5916.	You pay the least if you use a provider in Tier 1. You pay more if you use a provider in Tier 2. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

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 Non-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No charge	$40 copayment/Visit, deductible does not apply tier 1 $80 copayment/Visit, deductible does not apply tier 2	Not covered	Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance-billing).
	Specialist visit	No charge	$75 copayment/Visit, deductible does not apply tier 1 $150 copayment/Visit, deductible does not apply tier 2	Not covered	Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance-billing).
	Preventive care/ screening/ immunization	No charge	No charge, deductible does not apply tier 1 No charge, deductible does not apply tier 2	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	25% coinsurance tier 1 50% coinsurance tier 2	Not covered	Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance-billing).
	Imaging (CT/PET scans, MRIs)	No charge	25% coinsurance tier 1 50% coinsurance tier 2	Not covered	Pre-authorization required. Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance-billing).
If you need drugs to treat your illness or condition	Preferred generic drugs (Tier 1)	No charge	$15 copayment, deductible does not apply retail $45 copayment, deductible	Not covered retail Not covered mail order	Coverage is limited to FDA-approved prescription drugs. One copayment or coinsurance amount covers up to a 30-day

* For more information about limitations and exceptions, see the plan or policy document at https://apps.optimahealth.com/Public/OHBRFileManager/DownloadFile.aspx?filePath=%2Fpresales%2F2023%2FEOCCOI-For-SBC%2F2023_IP_20507VA141002503.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 In-Network Provider (You will pay more)	Non-IHCP Non-Network Provider (You will pay the most)	
More information about **prescription drug coverage** is available at optimahealth.com.			does not apply mail order		supply; two copayment or coinsurance amounts cover 31- to 60-day supply; and three copayment or coinsurance amounts cover a 61- to 90-day supply (retail). Some outpatient prescription drugs in Tier 1, Tier 2, and Tier 3 are available in a 90-day supply through mail order. Tier 4 Specialty Drugs are only available from the Plan's Specialty Pharmacy and are limited to a 30-day supply (retail and mail order).
	Preferred brand & other generic drugs (Tier 2)	No charge	$50 copayment, deductible does not apply retail $150 copayment, deductible does not apply mail order	Not covered retail Not covered mail order	
	Non-Preferred brand drugs (Tier 3)	No charge	40% coinsurance retail 40% coinsurance mail order	Not covered retail Not covered mail order	
	Specialty drugs (Tier 4)	No charge	40% coinsurance retail	Not covered retail	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	25% coinsurance tier 1 50% coinsurance tier 2	Not covered	Pre-authorization required. Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance-billing).
	Physician/surgeon fees	No charge	25% coinsurance tier 1 50% coinsurance tier 2	Not covered	Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance-billing).
If you need immediate medical attention	Emergency room care	No charge	45% coinsurance tier 1 45% coinsurance tier 2	45% coinsurance	Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance-billing).
	Emergency medical transportation	No charge	Non-emergency services: 25% coinsurance tier 1 Emergency services: 45% coinsurance tier 1 Non-emergency services: 25% coinsurance tier 2 Emergency services: 45%	Non-emergency services: Not covered Emergency services: 45% coinsurance	Pre-authorization required for non-emergent transport. Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance-billing).

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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 In-Network Provider (You will pay more)	Non-IHCP Non-Network Provider (You will pay the most)	
			coinsurance tier 2		
	Urgent care	No charge	$50 copayment/Visit, deductible does not apply tier 1 $50 copayment/Visit, deductible does not apply tier 2	Not covered	Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance-billing).
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	25% coinsurance tier 1 50% coinsurance tier 2	Not covered	Pre-authorization required. Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance-billing).
	Physician/surgeon fees	No charge	25% coinsurance tier 1 50% coinsurance tier 2	Not covered	Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance-billing).
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	Office visits: $50 copayment/Visit, deductible does not apply tier 1 Other visits: 25% coinsurance tier 1 Office visits: $50 copayment/Visit, deductible does not apply tier 2 Other visits: 25% coinsurance tier 2	Office visits: Not covered Other visits: Not covered	Pre-authorization required for partial hospitalization, intensive outpatient program, electro-convulsive therapy, and Transcranial Magnetic Stimulation. Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance-billing).
	Inpatient services	No charge	25% coinsurance tier 1 25% coinsurance tier 2	Not covered	Pre-authorization required for all inpatient services. Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you

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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 In-Network Provider (You will pay more)	Non-IHCP Non-Network Provider (You will pay the most)	
					may have to pay the difference (balance-billing).
If you are pregnant	Office visits	No charge	25% coinsurance tier 1 50% coinsurance tier 2	Not covered	Pre-authorization required for prenatal services. Cost sharing does not apply to certain preventive services. Maternity care may include tests and services described elsewhere in this SBC (i.e. ultrasound).Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance-billing).
	Childbirth/delivery professional services	No charge	25% coinsurance tier 1 50% coinsurance tier 2	Not covered	
	Childbirth/delivery facility services	No charge	25% coinsurance tier 1 50% coinsurance tier 2	Not covered	
If you need help recovering or have other special health needs	Home health care	No charge	25% coinsurance tier 1 25% coinsurance tier 2	Not covered	Pre-authorization required. 100 visits/year. Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance-billing).
	Rehabilitation services	No charge	Rehabilitative PT/OT: 25% coinsurance tier 1 Rehabilitative Speech Therapy: 25% coinsurance tier 1 Other Services: 25% coinsurance tier 1 Rehabilitative PT/OT: 50% coinsurance tier 2Rehabilitative Speech Therapy: 50% coinsurance tier 2 Other Services: 50% coinsurance tier 2	Rehabilitative PT/OT: Not covered Rehabilitative Speech Therapy: Not covered Other Services: Not covered	Pre-authorization required. 30 visits/plan year for PT, OT. 30 visits/plan year for ST. Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance-billing).
	Habilitation services	No charge	Habilitative PT/OT: 25% coinsurance tier 1	Habilitative PT/OT: Not covered	Pre-authorization required. 30 visits/plan year for PT, OT. 30 visits/plan year for ST. Cost

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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 In-Network Provider (You will pay more)	Non-IHCP Non-Network Provider (You will pay the most)	
			Habilitative Speech Therapy: 25% coinsurance tier 1 Other Services: 25% coinsurance tier 1 Habilitative PT/OT: 50% coinsurance tier 2 Habilitative Speech Therapy: 50% coinsurance tier 2 Other Services: 50% coinsurance tier 2	Habilitative Speech Therapy: Not covered Other Services: Not covered	sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance-billing).
	Skilled nursing care	No charge	25% coinsurance tier 1 25% coinsurance tier 2	Not covered	Pre-authorization required. 100 days/stay. Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance-billing).
	Durable medical equipment	No charge	25% coinsurance tier 1 25% coinsurance tier 2	Not covered	Pre-authorization required for single items over $750, all rental items, and repair and replacement. Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance-billing).
	Hospice services	No charge	25% coinsurance tier 1 25% coinsurance tier 2	Not covered	Pre-authorization required. Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance-billing).
If your child needs dental or eye care	Children's eye exam	No charge	No charge, deductible does not apply tier 1	Not covered	Coverage limited to one exam/plan year from participating VSP providers. Cost sharing

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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 In-Network Provider (You will pay more)	Non-IHCP Non-Network Provider (You will pay the most)	
			No charge, deductible does not apply tier 2		waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance-billing).
	Children's glasses	No charge	No charge, deductible does not apply tier 1 No charge, deductible does not apply tier 2	Not covered	Coverage limited to one pair/plan year from participating VSP providers. Cost sharing waived at non-IHCP with IHCP referral. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance-billing).
	Children's dental check-up	No charge	Not covered tier 1 Not covered tier 2	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 the life of the mother is endangered)
- Acupuncture
- Bariatric Surgery
- Cosmetic Surgery
- Dental Care (Adult)
- Dental Care (Pediatric)
- Hearing aids
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Routine foot care unless medically necessary
- 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
- Infertility Treatment
- Private-duty nursing

Your Rights to Continue Coverage:

For more information on your rights to continue coverage, contact the plan at 1-866-514-5916. There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is your state insurance department at Bureau of Insurance at 1-877-310-6560 or bureauofinsurance@scc.virginia.gov; or www.HealthCare.gov at 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

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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: member services at the number on the back of your member ID card. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform; or your state department of insurance at the Virginia State Corporation Commission, Life & Health Division, Bureau of Insurance, P.O. Box 1157, Richmond, VA, 23218, 1-877-310-6560 or bureauofinsurance@scc.virginia.gov.

Additionally, a consumer assistance program can help you file your appeal. Contact the Virginia State Corporation Commission, Life & Health Division, Bureau of Insurance, P.O. Box 1157, Richmond, VA, 23218, 1-877-310-6560, or bureauofinsurance@scc.virginia.gov.

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 Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? **Yes**

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 1-855-687-6260.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-687-6260.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-687-6260.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-687-6260.

——————To see examples of how this plan might cover costs for a sample medical situation, see the next page.——————

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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.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

The plan's overall deductible	$3,800
Specialist coinsurance	25%
Hospital (facility) coinsurance	25%
Other coinsurance	25%

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*)

Total Example Cost	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$0
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Peg would pay is	**$0**

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	$3,800
Specialist copayment	$40
Hospital (facility) coinsurance	25%
Other coinsurance	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*)

Total Example Cost	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$0
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Joe would pay is	**$0**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible	$3,800
Specialist copayment	$75
Hospital (facility) coinsurance	45%
Other coinsurance	25%

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	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$0
Copayments	$0
Coinsurance	$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.