



This is only a summary. If you would like more details about your coverage and costs, you can get the complete terms in the policy or plan document at www.lacare.org or by calling 1-855-270-2327.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	\$6,000 person / \$12,000 family. \$0 for Native American providers. Preventive care not subject to deductible	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible .
Are there other <u>deductibles</u> for specific services?	Yes. \$500 person/ \$1000 family. Calendar year Pharmacy deductible per person. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. For participating providers \$6,500 person / \$13,000 family. \$0 for Native American providers	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <u>out-of-pocket limit</u> ?	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 .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a <u>network of providers</u> ?	Yes. For a list of contracted providers, please see lacare.org or call 1-855-270-2327	If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a <u>specialist</u> ?	Yes. Your Primary Care Physician (PCP) has to refer you.	This plan will pay some or all of the costs to see a specialist for covered services but only if you have the plan's permission before you see the specialist.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 9. See your policy or plan document for additional information about excluded services .

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- **Co-payments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use network **providers** by charging you lower **deductibles**, **co-payments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Native American providers	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$70	No charge	Not covered	Subject to deductible after 1 st 3 non-preventive visits
	Other practitioner visit	\$70	No charge	Not covered	Subject to deductible after 1 st 3 non-preventive visits
	Specialist visit	\$90	No charge	Not covered	Includes therapy visits, other office visits not provided by either Primary Care or Specialty Physicians or not specified in another benefit category. Subject to deductible after 1 st 3 non-preventive visits
	Preventive care/screening/immunization	No charge	No charge	Not covered	

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Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Native American providers	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you have a test	Diagnostic test (x-ray, blood work)	\$40 for laboratory tests	No charge	Not covered	
		100% for X-rays and diagnostic imaging.	No charge	Not covered	Subject to deductible.
	Imaging (CT/PET scans, MRIs)	100%	No charge	Not covered	Prior Authorization is Required. Subject to deductible.

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Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Native American providers	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
<p>If you need drugs to treat your illness or condition</p> <p>More information about <u>prescription drug coverage</u> is available at lacare.org</p>	Tier 1 (Most Generics)	Retail – 100% Mail Order – 100%	No charge	Not covered	Up to 30-day supply for Retail Pharmacy Up to 90-day supply for Mail Order Pharmacy Subject to Pharmacy deductible up to \$500 maximum per script.
	Tier 2 (Preferred Brand)	Retail - 100% Mail Order – 100%	No charge	Not covered	Up to 30-day supply for Retail Pharmacy Up to 30-day supply for Retail Pharmacy Up to 90-day supply for Mail Order Pharmacy Subject to Pharmacy deductible up to \$500 maximum per script.
	Tier 3 (Non-Preferred Brand)	Retail – 100% Mail Order – 100%	No charge	Not covered	Up to 30-day supply for Retail Pharmacy Up to 90-day supply for Mail Order Pharmacy. Prior Authorization is Required Subject to Pharmacy deductible up to \$500 maximum per script.

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Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Native American providers	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
	Tier 4 (Specialty Drugs)	100%	No charge	Not covered	Prior Authorization is Required. Subject to Pharmacy deductible up to \$500 maximum per script. Not available through Mail Order.
If you have outpatient surgery	Surgery facility fee (e.g., ambulatory surgery center)	100%	No charge	Not covered	Prior Authorization is Required Subject to deductible.
	Physician/surgeon fees	100%	No charge	Not covered	Subject to deductible.
	Outpatient visit	100%	No charge	Not covered	Subject to deductible.
If you need immediate medical attention	Emergency room facility fee	100%	No charge	100%	Coinsurance waived if admitted. Subject to deductible.
	Emergency room physician fee	100%	No charge	100%	Coinsurance waived if admitted. Subject to deductible.
	Emergency medical transportation	100%	No charge	100%	Subject to deductible.
	Urgent care	\$120	No charge	\$120	Subject to deductible after 1 st 3 non-preventive visits.
If you have a hospital stay	Facility fee (e.g., hospital room)	100%	No charge	Not covered	Prior Authorization is Required. Subject to deductible.
	Physician/surgeon fee	100%	No charge	Not covered	Subject to deductible.

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Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Native American providers	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral Health outpatient office visits	\$70	No charge	Not covered	Subject to deductible after 1 st 3 non-preventive visits. Prior Authorization is Required
	Mental/Behavioral Health other outpatient items and services	\$70	No charge	Not covered	Subject to deductible after 1 st 3 non-preventive visits. Prior Authorization is Required
	Mental/Behavioral Health inpatient facility fee (e.g. hospital room)	100%	No charge	Not covered	Prior Authorization is Required. Subject to deductible.
	Mental/Behavioral Health inpatient physician/surgeon fee	100%	No charge	Not covered	Prior Authorization is Required. Subject to deductible.
	Substance use disorder outpatient office visits	\$70	No charge	Not covered	Subject to deductible after 1 st 3 non-preventive visits. Prior Authorization is Required
	Substance use disorder other outpatient items and services	\$70	No charge	Not covered	Subject to deductible after 1 st 3 non-preventive visits. Prior Authorization is Required
	Substance use disorder inpatient facility fee (e.g. hospital room)	100%	No charge	Not covered	Prior Authorization is Required. Subject to deductible.

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Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Native American providers	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
	Substance use disorder inpatient physician/surgeon fee	100%	No charge	Not covered	Prior Authorization is Required. Subject to deductible.
If you are pregnant	Prenatal care and preconception visits	No charge	No charge	Not covered	Not subject to deductible. Subject to deductible.
	Delivery and all inpatient services	100% Hospital 100% Professional	No charge	Not covered	Subject to deductible.
If you need help recovering or have other special health needs	Home health care	100%	No charge	Not covered	Up to a maximum of 100 visits per Calendar Year per Member by home health care agency providers. Prior Authorization is Required. Subject to deductible.
	Outpatient Rehabilitation services	\$70	No charge	Not covered	Prior Authorization is Required.
	Outpatient Habilitation services	\$70	No charge	Not covered	Prior Authorization is Required
	Skilled nursing care	100%	No charge	Not covered	Up to a maximum of 100 days per Calendar Year per Member. Prior Authorization is Required. Subject to deductible.
	Durable medical equipment	100%	No charge	Not covered	Prior Authorization is Required. Subject to deductible.

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Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Native American providers	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
	Hospice service	No charge	No charge	Not covered	Prior Authorization is Required.
If your child needs dental or eye care	Eye exam	No charge	No charge	Not covered	Deductible waived.
	Glasses	No charge	No charge	Not covered	1 pair of glasses per year (or contact lenses in lieu of glasses)
	Dental checkup – Preventive and Diagnostic (includes oral exam, preventive cleaning and x-ray, sealants per tooth, topical fluoride application and space maintainers-fixed)	No charge	No charge	Not covered	
	Dental Basic Services	Amalgam fill - \$25	No charge	Not covered	
	Dental Major Services	Root Canal - \$300 Gingivectomy - \$150 Extraction (single tooth) - \$65 Extraction (complete bony)- \$160 Porcelain with metal crown - \$300	No charge	Not covered	
	Dental Orthodontia Services	\$1000	No charge	Not covered	Medically necessary orthodontics

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Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- | | | |
|-------------------------|------------------------------------------------------|----------------------------|
| • Cosmetic surgery | • Long-term care | • Routine eye care (Adult) |
| • Dental care (Adult) | • Non-emergency care when traveling outside the U.S. | • Routine foot care |
| • Infertility treatment | • Private-duty nursing | • Chiropractic care |
| • Hearing aids | | • Weight loss programs |

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- | | |
|-----------------------------------------------------------|---------------------|
| • Acupuncture (if prescribed for rehabilitation purposes) | • Bariatric surgery |
|-----------------------------------------------------------|---------------------|

Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact us at 1-855-270-2327. You may also contact your state insurance department at 1-888-466-2219.

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Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: **1-888-466-2219**.

Language Access Services:

IMPORTANT: You can get an interpreter at no cost to talk to your doctor or health plan. To get an interpreter or to ask about written information in (your language), first call your health plan's phone number at 1-855-270-2327. Someone who speaks (your language) can help you. If you need more help, call the HMO Help Center at 1-888-466-2219

IMPORTANTE: Puede obtener la ayuda de un intérprete sin costo alguno para hablar con su médico o con su plan de salud. Para obtener la ayuda de un intérprete o preguntar sobre información escrita en español, primero llame al número de teléfono de su plan de salud al 1- 855-270-2327. Alguien que habla español puede ayudarle. Si necesita ayuda adicional, llame al Centro de Ayuda de HMO al 1-888-466-2219.

MAHALAGA: Maaari kang kumuha ng isang tagasalin nang walang bayad upang makipag-usap sa iyong doktor o sa planong pangkalusugan. Upang makakuha ng isang tagapagsalin o magtanong tungkol sa nakasulat na impormasyon sa Tagalog, mangyaring tawagan muna ang numero ng telepono ng iyong planong pangkalusugan sa 1-855-270-2327. Ang isang tao na nakapagsasalita ng Tagalog ay maaaring tumulong sa iyo. Kung kailangan mo ng dagdag na tulong, tawagan ang Sentro na Tumutulong ng HMO sa 1-888-466-2219.

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-888-466-2219.]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiiijigo holne' 1-888-466-2219.]

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:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$1,840
- Patient pays \$5,700

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$2,000
Co-pays	\$500
Coinsurance	\$200
Limits or exclusions	\$3,000
Total	\$5,700

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$4,730
- Patient pays \$670

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$100
Co-pays	\$50
Coinsurance	\$20
Limits or exclusions	\$500
Total	\$670

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Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **co-payments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **co-payments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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