



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 1-800-809-9361 (TTY: 711) or visit us at <https://www.premera.com/ak/SBC>. 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 1-800-809-9361 (TTY: 711) to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	\$0 at Indian Health Care <u>Provider</u> (IHCP) or with IHCP <u>referral</u> at non-IHCP; or <u>In-network</u> : \$5,000 Individual / \$10,000 Family <u>Out-of-network</u> : \$15,000 Individual	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. Does not apply to <u>copayments</u> , certain <u>prescription drugs</u> and services listed below as "No charge."	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 preventive services without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://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>In-network</u> : \$8,000 Individual / \$16,000 Family <u>Out-of-network</u> : Not Applicable	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 out-of-pocket limits 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>Premium</u> , <u>balance-billed</u> charges, penalties for failure to obtain <u>prior authorization</u> for services, and health care this plan 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 Legacy and Dental Select medical network. For a list of <u>in-network providers</u> , see <a href="https://www.premera.com">https://www.premera.com</a> or call 1-800-809-9361.	You pay the least if you use a <u>provider</u> in our preferred network. You pay more if you use a <u>provider</u> in our non-preferred network. 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 ( <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>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All copayment and coinsurance costs shown in this chart are after your overall 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 <u>In-Network</u> Provider (You will pay more)	Non-IHCP <u>Out-Of-Network</u> 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	\$40 <u>copay</u> / visit, <u>deductible</u> does not apply.	Non-Participating: 60% <u>coinsurance</u>	<u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> .
	<u>Specialist</u> visit	No charge	\$80 <u>copay</u> / visit, <u>deductible</u> does not apply.	Non-Participating: 60% <u>coinsurance</u>	<u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> .
	<u>Preventive care</u> / <u>screening</u> / <u>immunization</u>	No charge	No charge	Non-Participating: 60% <u>coinsurance</u>	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . 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>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	<u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> .
	Imaging (CT/PET scans, MRIs)	No charge	40% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	<u>Prior authorization</u> required for some outpatient imaging tests. The penalty is: 50% of the allowable charge up to a maximum of \$1,500 per occurrence. <u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> .
<b>If you need drugs to treat your illness or condition</b>	Preferred generic drugs	No charge	\$20 <u>copay</u> / prescription (retail) \$60 <u>copay</u> / prescription (mail) <u>Deductible</u> does not apply.	\$20 <u>copay</u> / prescription (retail) Not covered (mail) <u>Deductible</u> does not apply.	Covers up to a 30 day supply (retail), covers up to a 90 day supply (mail). No charge for specific preventive drugs. <u>Prior authorization</u> required for some drugs. <u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> .

Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	What you will Pay		Limitations, Exceptions, & Other Important Information
			Non-IHCP <u>In-Network Provider</u> (You will pay more)	Non-IHCP <u>Out-Of-Network Provider</u> (You will pay the most)	
More information about <b>prescription drug coverage</b> is available at <a href="https://www.premiera.com/documents/0622792025.pdf">https://www.premiera.com/documents/0622792025.pdf</a> .	Preferred brand drugs	No charge	\$40 <u>copay</u> / prescription (retail) \$120 <u>copay</u> / prescription (mail) <u>Deductible</u> does not apply.	\$40 <u>copay</u> / prescription (retail) Not covered (mail) <u>Deductible</u> does not apply.	Covers up to a 30 day supply (retail), covers up to a 90 day supply (mail). No charge for specific preventive drugs. Prior authorization required for some drugs. <u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> .
	Non-preferred brand drugs	No charge	\$80 <u>copay</u> / prescription (retail) \$240 <u>copay</u> / prescription (mail)	\$80 <u>copay</u> / prescription (retail) Not covered (mail)	Covers up to a 30 day supply (retail), covers up to a 90 day supply (mail). No charge for specific preventive drugs. Prior authorization required for some drugs. <u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> .
	<u>Specialty drugs</u>	No charge	\$350 <u>copay</u> / prescription	\$350 <u>copay</u> / prescription	Covers up to a 30 day supply. Only covered at specific contracted specialty pharmacies. Prior authorization required for some drugs. <u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> .
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No charge	40% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	<u>Prior authorization</u> required for some services. The penalty is: 50% of the allowable charge up to a maximum of \$1,500 per occurrence. <u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> .
	Physician/surgeon fees	No charge	40% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	<u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> .
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	No charge	40% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> .
	<u>Emergency medical transportation</u>	No charge	40% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> .

Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	What you will Pay		Limitations, Exceptions, & Other Important Information
			Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-Of-Network Provider (You will pay the most)	
	<u>Urgent care</u>	No charge	Hospital-based: 40% <u>coinsurance</u> Freestanding center: \$60 <u>copay</u> / visit, <u>deductible</u> does not apply.	Hospital-based: 40% <u>coinsurance</u> Freestanding center: Non-Participating: 60% <u>coinsurance</u>	<u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> .
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	40% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	<u>Prior authorization</u> required for all planned inpatient stays. The penalty is: 50% of the allowable charge up to a maximum of \$1,500 per occurrence. <u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> .
	Physician/surgeon fees	No charge	40% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	<u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> .
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	Office Visit: \$40 <u>copay</u> / visit, <u>deductible</u> does not apply. Facility: 40% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	<u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> .
	Inpatient services	No charge	40% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	<u>Prior authorization</u> required for all planned inpatient stays. The penalty is: 50% of the allowable charge up to a maximum of \$1,500 per occurrence. <u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> .
If you are pregnant	Office visits	No charge	40% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	<u>Cost-sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (such as, ultrasound). <u>Cost sharing</u> waived at a non-IHCP with an 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)	
	Childbirth/delivery professional services	No charge	40% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	<u>Cost-sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (such as, ultrasound). <u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> .
	Childbirth/delivery facility services	No charge	40% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	<u>Cost-sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (such as, ultrasound). <u>Prior authorization</u> is not required. However, you should notify the carrier of your admission for delivery as soon as reasonably possible. <u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> .
If you need help recovering or have other special health needs	Home health care	No charge	40% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	Limited to 130 visits per calendar year <u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> .
	Rehabilitation services	No charge	Outpatient: \$40 <u>copay</u> / visit, <u>deductible</u> does not apply. Inpatient: 40% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	Limited to 45 outpatient visits per calendar year, limited to 30 inpatient days per calendar year. <u>Prior authorization</u> required for all planned inpatient stays. The penalty is: 50% of the allowable charge up to a maximum of \$1,500 per occurrence. <u>Cost sharing</u> waived at a non-IHCP with an 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 <u>In-Network Provider</u> (You will pay more)	Non-IHCP <u>Out-Of-Network Provider</u> (You will pay the most)	
	Habilitation services	No charge	Outpatient: \$40 <u>copay</u> / visit, <u>deductible</u> does not apply. Inpatient: 40% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	Limited to 45 outpatient visits per calendar year, limited to 30 inpatient days per calendar year. <u>Prior authorization</u> required for all planned inpatient stays. The penalty is: 50% of the allowable charge up to a maximum of \$1,500 per occurrence. <u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> .
	Skilled nursing care	No charge	40% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	Limited to 60 days per calendar year. <u>Prior authorization</u> required for all planned inpatient stays. The penalty is: 50% of the allowable charge up to a maximum of \$1,500 per occurrence. <u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> .
	Durable medical equipment	No charge	40% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	<u>Prior authorization</u> required to buy some medical equipment over \$750. The penalty is: 50% of the allowable charge up to a maximum of \$1,500 per occurrence. <u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> .
	Hospice service	No charge	40% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	Limited to 240 respite hours, limited to 10 inpatient days – 6 months overall lifetime benefit limit. <u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> .
If your child needs dental or eye care	Children's eye exam	No charge	\$30 <u>copay</u> / visit <u>Deductible</u> does not apply.	\$30 <u>copay</u> / visit <u>Deductible</u> does not apply.	<u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> . Limited to one exam per calendar year (under age 19).
	Children's glasses	No charge	No charge	No charge	Frames and lenses limited to 1 pair per calendar year.
	Children's dental check-up	No charge	No charge	30% <u>coinsurance</u>	—————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.)

- Assisted fertility treatment
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Hearing aids
- Long-term care
- Private-duty nursing
- Routine eye care (Adult)
- Weight loss programs

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

- Abortion
- Acupuncture
- Chiropractic care or other spinal manipulations
- Foot care
- Non-emergency care when traveling outside the U.S.

**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: 1-907-269-7900 or 1-800-467-8725 for the state insurance department, or the insurer at 1-800-809-9361 or TTY 711. 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](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 grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: your plan at 1-800-809-9361, or the state insurance department at 1-907-269-7900 or 1-800-467-8725.

### 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 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 1-800-809-9361 or TTY 711.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-809-9361 or TTY 711.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-800-809-9361 or TTY 711.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-809-9361 or TTY 711.

————— *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)

■ The <u>plan's</u> overall <u>deductible</u>	\$5,000
■ <u>Specialist copay</u>	\$80
■ <u>Hospital (facility) coinsurance</u>	40%
■ <u>Other coinsurance</u>	40%

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	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$60
<b>The Total Peg would pay is</b>	<b>\$60</b>

### Managing Joe's type 2 diabetes

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

■ The <u>plan's</u> overall <u>deductible</u>	\$5,000
■ <u>Specialist copay</u>	\$80
■ <u>Hospital (facility) coinsurance</u>	40%
■ <u>Other coinsurance</u>	40%

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	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$20
<b>The Total Joe would pay is</b>	<b>\$20</b>

### Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$5,000
■ <u>Specialist copay</u>	\$80
■ <u>Hospital (facility) coinsurance</u>	40%
■ <u>Other coinsurance</u>	40%

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	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The Total Mia would pay is</b>	<b>\$0</b>

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.

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



## Notice of availability and nondiscrimination 800-809-9361 | TTY: 711

Call for free language assistance services and appropriate auxiliary aids and services.

Tumawag para sa mga libreng serbisyo ng tulong sa wika at angkop na mga karagdagang tulong at serbisyo.

Llame para obtener servicios gratuitos de asistencia lingüística, y ayudas y servicios auxiliares apropiados.

무료 언어 지원 서비스와 적절한 보조 도구 및 서비스를 신청하십시오.

Hu thov kev pab txhais lus pub dawb thiab lwm yam khoom pab dawb thiab kev pab cuam ua tsim nyog.

Звоните для получения бесплатных услуг по переводу и других вспомогательных средств и услуг.

呼吁提供免费的语言援助服务和适当的辅助设备及服务。

呼籲提供免費的語言援助服務和適當的輔助設備及服務。

Vala'au mo auaunaga tau fesoasoani mo gagana e leai ni tologi ma fesoasoani fa'aopo'opo talafeagai ma auaunaga.

ไทเพื่อรับການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ ແລະ ການບໍລິການ ແລະ ການຊ່ວຍເຫຼືອພິເສດທີ່ໝາະສົມແບບບໍ່ເສຍຄ່າ.

無料言語支援サービスと適切な補助器具及びサービスをお求めください。

Tumawag para kadagiti libre a serbisio iti tulong iti pagsasao ken dagiti nakanada nga aid ken serbisio iti komunikasion.

Gọi cho các dịch vụ hỗ trợ ngôn ngữ miễn phí và các hỗ trợ và dịch vụ phụ trợ thích hợp.

Звертайтеся за безкоштовною мовною підтримкою та відповідними додатковими послугами.

ติดต่อขอบริการช่วยเหลือด้านภาษาฟรีพร้อมความช่วยเหลือและบริการอื่น ๆ เพิ่มเติม

Fordern Sie kostenlose Sprachunterstützungsdienste und geeignete Hilfsmittel und Dienstleistungen an.

Zadzwoń, aby uzyskać bezpłatną pomoc językową oraz odpowiednie wsparcie i usługi pomocnicze.

Rele pou w jwenn sèvis asistans lengwistik gratis ak èd epi sèvis oksilyè ki apwopriye.

Appelez pour obtenir des services gratuits d'assistance linguistique et des aides et services auxiliaires appropriés.

Ligue para serviços gratuitos de assistência linguística e auxiliares e serviços auxiliares adequados.

Chiama per i servizi di assistenza linguistica gratuiti e per gli ausili e i servizi ausiliari appropriati.

اتصل للحصول على خدمات المساعدة اللغوية المجانية والمساعدات والخدمات المناسبة.

برای خدمات کمک زبانی رایگان و کمک‌ها و خدمات امدادی مقتضی، تماس بگیرید.

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