




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, visit our website at MolinaMarketplace.com or call 1-833-657-1981. 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 1-800-318- 2596 to request a copy.

| Important Questions   | Answers   | Why This Matters:  |
|---|---|--|
| <b>What is the overall <u>deductible</u>?</b>                             | For <u>network providers</u> \$1,900 individual / \$3,800 family; for <u>out-of-network providers</u> \$18,200 individual / \$36,400 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> .  |
| <b>Are there services covered before you meet your <u>deductible</u>?</b> | Yes. <u>Preventive care</u> , primary care, specialty care, <u>urgent care</u> , <u>rehabilitation services</u> , <u>habilitation services</u> , <u>home healthcare</u> , mental health and substance use disorder services, laboratory tests, generic drugs, and preferred brand drugs are covered before you meet your <u>deductible</u> for services received by network providers.. | 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> . |
| <b>Are there other <u>deductibles</u> for specific services?</b>          | No.   | You don't have to meet deductibles for specific services.  |
| <b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b>       | For <u>network providers</u> \$9,100 individual / \$18,200 family; for <u>out-of-network providers</u> \$91,000 individual / \$182,000 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.  |
| <b>What is not included in the <u>out-of-pocket limit</u>?</b>            | <u>Premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.   | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .   |

| Important Questions  | Answers  | Why This Matters:   |
|--|--|---|
| Will you pay less if you use a <u>network provider</u> ?   | Yes. See MolinaMarketplace.com or call 1-833-657-1981 for a list of <u>network providers</u> . | 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 ( <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. |
| Do you need a <u>referral</u> to see a <u>specialist</u> ? | 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   |
|---|--|---|--|--|
|   |  | Network Provider<br>(You will pay the least)  | Out-of-Network Provider<br>(You will pay the most) |  |
| If you visit a health care <u>provider's office</u> or <u>clinic</u>                                    | Primary care visit to treat an injury or illness | \$20 <u>Copay</u> /visit<br><u>deductible</u> does not apply  | 60% <u>coinsurance</u>                             | None   |
|   | <u>Specialist</u> visit                          | \$50 <u>Copay</u> /visit<br><u>deductible</u> does not apply  | 60% <u>coinsurance</u>                             | <u>Preauthorization</u> may be required, or services not covered.  |
|   | <u>Preventive care/screening/immunization</u>    | No charge   | 60% <u>coinsurance</u>                             | You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.  |
| If you have a test  | <u>Diagnostic test</u> (x-ray, blood work)       | \$15 <u>Copay</u> for blood work, <u>deductible</u> does not apply<br>25% <u>Coinsurance</u> /test for x-rays | 60% <u>coinsurance</u>                             | None   |
|   | Imaging (CT/PET scans, MRIs)                     | 25% <u>Coinsurance</u>  | 60% <u>coinsurance</u>                             | <u>Preauthorization</u> is required or Imaging services are not covered  |
| If you need drugs to treat your illness or condition<br>More information about <u>prescription drug</u> | Generic drugs                                    | \$15 <u>Copay</u> /prescription<br><u>deductible</u> does not apply   | 60% <u>coinsurance</u>                             | <u>Preauthorization</u> may be required, or services may be not covered. Up to 30-day supply retail. For tiers 1, 2 and 3, up to 90-day supply by mail order offered at two and a half times the 30-day retail <u>cost-sharing</u> . |
|   | Preferred brand drugs                            | \$50 <u>Copay</u> /prescription<br><u>deductible</u> does not   | 60% <u>coinsurance</u>                             |  |

| Common Medical Event   | Services You May Need                          | What You Will Pay   |  | Limitations, Exceptions, & Other Important Information   |
|--|--|---|--|--|
|  |  | Network Provider<br>(You will pay the least)  | Out-of-Network Provider<br>(You will pay the most) |  |
| <b>coverage</b> is available at <a href="http://www.molinamarketplace.com">www.molinamarketplace.com</a> |  | apply   |  | For brand drugs with a generic equivalent, coupons or any other form of third-party prescription drug <u>cost-sharing</u> assistance will not apply toward any <u>deductibles</u> or annual out-of-pocket limit.                       |
|  | Non-preferred brand drugs                      | 30% <u>Coinsurance</u> /prescription  | 60% <u>coinsurance</u>                             |  |
|  | <u>Specialty drugs</u>                         | 30% <u>Coinsurance</u> /prescription  | 60% <u>coinsurance</u>                             |  |
| <b>If you have outpatient surgery</b>  | Facility fee (e.g., ambulatory surgery center) | 25% <u>Coinsurance</u>  | 60% <u>coinsurance</u>                             | <u>Preauthorization</u> may be required, or services not covered.  |
|  | Physician/surgeon fees                         | 25% <u>Coinsurance</u>  | 60% <u>coinsurance</u>                             | <u>Preauthorization</u> may be required, or services not covered.  |
| <b>If you need immediate medical attention</b>   | <u>Emergency room care</u>                     | 25% <u>Coinsurance</u>  | 25% <u>Coinsurance</u>                             | <u>Cost-sharing</u> for emergency room care does not apply if admitted to the hospital.  |
|  | <u>Emergency medical transportation</u>        | 25% <u>Coinsurance</u>  | 25% <u>Coinsurance</u>                             | None.  |
|  | <u>Urgent care</u>                             | \$20 <u>Copay deductible</u> does not apply   | 60% <u>coinsurance</u>                             | None.  |
| <b>If you have a hospital stay</b>   | Facility fee (e.g., hospital room)             | 25% <u>Coinsurance</u>  | 60% <u>coinsurance</u>                             | <u>Preauthorization</u> may be required, or services not covered.  |
|  | Physician/surgeon fees                         | 25% <u>Coinsurance</u>  | 60% <u>coinsurance</u>                             | <u>Preauthorization</u> may be required, or services not covered.  |
| <b>If you need mental health, behavioral health, or substance abuse services</b>                         | Outpatient services                            | \$20 <u>Copay/visit deductible</u> does not apply<br><br>25% <u>Coinsurance</u><br>Outpatient Intensive Treatment Program | 60% <u>coinsurance</u>                             | None   |
|  | Inpatient services                             | 25% <u>Coinsurance</u>  | 60% <u>coinsurance</u>                             | <u>Preauthorization</u> is required for inpatient care or services not covered.  |
| <b>If you are pregnant</b>   | Office visits                                  | No charge   | 60% <u>coinsurance</u>                             | <u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, <u>cost sharing</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). |
|  | Childbirth/delivery professional services      | 25% <u>Coinsurance</u>  | 60% <u>coinsurance</u>                             |  |
|  | Childbirth/delivery facility                   | 25% <u>Coinsurance</u>  | 60% <u>coinsurance</u>                             |  |

| Common Medical Event  | Services You May Need            | What You Will Pay  |  | Limitations, Exceptions, & Other Important Information  |
|---|----------------------------------|--|--|---|
|   |                                  | Network Provider<br>(You will pay the least)                 | Out-of-Network Provider<br>(You will pay the most) |   |
|   | services                         |  |  |   |
| <b>If you need help recovering or have other special health needs</b> | <u>Home health care</u>          | No charge  | 60% <u>coinsurance</u>                             | Services must be provided by a home health agency. Preauthorization may be required, or services may be not covered.                                      |
|   | <u>Rehabilitation services</u>   | \$50 <u>Copay</u> /visit<br><u>deductible</u> does not apply | 60% <u>coinsurance</u>                             | 20 visits/year. Includes physical therapy, speech therapy, and occupational therapy.  |
|   | <u>Habilitation services</u>     | \$50 <u>Copay</u> /visit<br><u>deductible</u> does not apply | 60% <u>coinsurance</u>                             | <u>Preauthorization</u> may be required, or services not covered.   |
|   | <u>Skilled nursing care</u>      | 25% <u>Coinsurance</u>                                       | 60% <u>coinsurance</u>                             | 30 visits/calendar year   |
|   | <u>Durable medical equipment</u> | 25% <u>Coinsurance</u>                                       | 60% <u>coinsurance</u>                             | Excludes vehicle modifications, home modifications, exercise, and bathroom equipment.   |
|   | <u>Hospice services</u>          | No charge  | 60% <u>coinsurance</u>                             | <u>Preauthorization</u> is required.  |
| <b>If your child needs dental or eye care</b>                         | Children's eye exam              | No charge  | 60% <u>coinsurance</u>                             | Coverage limited to one exam/year.  |
|   | Children's glasses               | No charge  | 60% <u>coinsurance</u>                             | Coverage limited to one pair of glasses (lenses and frames) or contact lenses in lieu of prescription glasses/year. Laser corrective surgery not covered. |
|   | Children's dental check-up       | Not covered  | Not covered  | None  |

#### Excluded Services & Other Covered Services:

| <b>Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u>.)</b>          |  |  |  |
|---|--|--|--|
| <ul style="list-style-type: none"> <li>Infertility Treatment</li> <li>Bariatric Surgery</li> <li>Cosmetic Surgery</li> <li>Treatment for Temporomandibular Joint Disorders</li> </ul> | <ul style="list-style-type: none"> <li>Long Term/Custodial Nursing Home Care</li> <li>Hearing Aids</li> <li>Acupuncture</li> <li>Abortion (except in cases of rape, incest or to save the life of the mother)</li> </ul> | <ul style="list-style-type: none"> <li>Private Duty Nursing</li> <li>Routine Foot Care Not Related to Diabetes Care</li> <li>Weight Loss Programs</li> </ul> |  |
| <b>Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)</b>  |  |  |  |
| <ul style="list-style-type: none"> <li>Chiropractic Care</li> </ul>   | <ul style="list-style-type: none"> <li>Allergy Testing</li> </ul>  | <ul style="list-style-type: none"> <li>Routine Adult Vision</li> </ul>   |  |

**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: Idaho Department of Insurance at 1-800-721-3272 or at doi.idaho.gov. 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 on how 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: Molina Customer Service at 1-833-657-1981 or the Idaho Department of Insurance at 1-800-721-3272.

**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 1-833-657-1981

*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 <a href="#">plan's</a> overall <a href="#">deductible</a> | \$1,900 |
| ■ <a href="#">Specialist</a> <a href="#">copayment</a>          | \$50    |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 25%     |
| ■ Other <a href="#">coinsurance</a>                             | 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*)

|                           |                 |
|---------------------------|-----------------|
| <b>Total Example Cost</b> | <b>\$12,700</b> |
|---------------------------|-----------------|

In this example, Peg would pay:

| Cost Sharing                      |                |
|-----------------------------------|----------------|
| <a href="#">Deductibles</a>       | \$1,900        |
| <a href="#">Copayments</a>        | \$300          |
| <a href="#">Coinsurance</a>       | \$2,400        |
| What isn't covered                |                |
| Limits or exclusions              | \$0            |
| <b>The total Peg would pay is</b> | <b>\$4,600</b> |

### Managing Joe's Type 2 Diabetes

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

|   |         |
|---|---------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$1,900 |
| ■ <a href="#">Specialist</a> <a href="#">copayment</a>          | \$50    |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 25%     |
| ■ Other <a href="#">coinsurance</a>                             | 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*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$5,600</b> |
|---------------------------|----------------|

In this example, Joe would pay:

| Cost Sharing                      |                |
|-----------------------------------|----------------|
| <a href="#">Deductibles</a>       | \$800          |
| <a href="#">Copayments</a>        | \$1,200        |
| <a href="#">Coinsurance</a>       | \$0            |
| What isn't covered                |                |
| Limits or exclusions              | \$0            |
| <b>The total Joe would pay is</b> | <b>\$2,000</b> |

### Mia's Simple Fracture

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

|   |         |
|---|---------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$1,900 |
| ■ <a href="#">Specialist</a> <a href="#">copayment</a>          | \$50    |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 25%     |
| ■ Other <a href="#">coinsurance</a>                             | 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*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$2,800</b> |
|---------------------------|----------------|

In this example, Mia would pay:

| Cost Sharing                      |                |
|-----------------------------------|----------------|
| <a href="#">Deductibles</a>       | \$1,700        |
| <a href="#">Copayments</a>        | \$400          |
| <a href="#">Coinsurance</a>       | \$0            |
| What isn't covered                |                |
| Limits or exclusions              | \$0            |
| <b>The total Mia would pay is</b> | <b>\$2,100</b> |

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.



**Your Extended Family.**

Molina Healthcare (Molina) complies with all Federal civil rights laws that relate to healthcare services. Molina offers healthcare services to all members and does not discriminate based on race, color, national origin, ancestry, age, disability, or sex.

Molina also complies with applicable state laws and does not discriminate on the basis of creed, gender, gender expression or identity, sexual orientation, marital status, religion, honorably discharged veteran or military status, or the use of a trained dog guide or service animal by a person with a disability.

To help you talk with us, Molina provides services free of charge, in a timely manner:

- Aids and services to people with disabilities
  - Skilled sign language interpreters
  - Written material in other formats (large print, audio, accessible electronic formats, Braille)
- Language services to people who speak another language or have limited English skills
  - Skilled interpreters
  - Written material translated in your language

If you need these services, contact Molina Member Services. The Molina Member Services number is on the back of your Member Identification card. (TTY: 711).

If you think that Molina failed to provide these services or discriminated based on your race, color, national origin, age, disability, or sex, you can file a complaint. You can file a complaint in person, by mail, fax, or email. If you need help writing your complaint, we will help you. Call our Civil Rights Coordinator at (866) 606-3889, or TTY: 711.

Mail your complaint to: Civil Rights Coordinator, 200 Oceangate, Long Beach, CA 90802. You can also email your complaint to [civil.rights@molinahealthcare.com](mailto:civil.rights@molinahealthcare.com).

You can also file your complaint with Molina Healthcare AlertLine, twenty four hours a day, seven days a week at: <https://molinahealthcare.alertline.com>.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>. You can mail it to:

U.S. Department of Health and Human Services, 200 Independence Avenue, SW  
Room 509F, HHH Building Washington, D.C. 20201

You can also send it to a website through the Office for Civil Rights Complaint Portal at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>. If you need help, call (800) 368-1019; TTY (800) 537-7697.



You have the right to get this information in a different format, such as audio, Braille, or large font due to special needs or in your language at no additional cost.

Usted tiene derecho a recibir esta información en un formato distinto, como audio, braille, o letra grande, debido a necesidades especiales; o en su idioma sin costo adicional.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call Member Services. The number is on the back of your Member ID card. (English)

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame a Servicios para Miembros. El número de teléfono está al reverso de su tarjeta de identificación del miembro. (Spanish)

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電會員服務。電話號碼載於您的會員證背面。(Chinese)

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Hãy gọi Dịch vụ Thành viên. Số điện thoại có trên mặt sau thẻ ID Thành viên của bạn. (Vietnamese)

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa Mga Serbisyo sa Miyembro. Makikita ang numero sa likod ng iyong ID card ng Miyembro. (Tagalog)

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 회원 서비스로 전화하십시오. 전화번호는 회원 ID 카드 뒷면에 있습니다. (Korean)

تنبيه: إذا كنت تستخدم اللغة العربية، تتاح خدمات المساعدة اللغوية، مجانًا لك. اتصل بقسم خدمات الأعضاء. ورقم الهاتف هذا موجود خلف بطاقة تعريف العضو الخاصة بك. (Arabic)

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele Sèvis Manm. W ap jwenn nimewo a sou do kat idantifikasyon manm ou a. (French Creole)

ВНИМАНИЕ: Если вы говорите на русском языке, вы можете бесплатно воспользоваться услугами переводчика. Позвоните в Отдел обслуживания участников. Номер телефона указан на обратной стороне вашей ID-карты участника. (Russian)

ՈՒՇԱԴՐՈՒԹՅՈՒՆ. Եթե դուք խոսում եք հայերեն, կարող եք անվճար օգտվել լեզվի օժանդակ ծառայություններից: Չանգահարել՝ չանախորդների սպասարկման բաժին: Հեռախոսի համարը նշված է ձեր Անդամակցության նույնականացման քարտի ետևի մասում: (Armenian)

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。  
会員サービスまでお電話ください。電話番号は会員IDカードの裏面に記載されております。  
(Japanese)

توجه! اگر به زبان فارسی صحبت می کنید، خدمات کمک زبانی رایگان در اختیار شما است. با خدمات اعضاء تماس بگیرید. شماره تلفن مربوطه در پشت کارت عضویت شما درج شده است. (Farsi)

ਧਿਆਨ ਦਿਓ: ਜੇਕਰ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਤੁਹਾਡੇ ਲਈ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ ਮੁਫ਼ਤ ਉਪਲਬਧ ਹਨ। ਮੈਂਬਰ ਸਰਵਿਸਜ਼ (Member Services) ਨੂੰ ਫੋਨ ਕਰੋ। ਨੰਬਰ ਤੁਹਾਡੇ Member ID (ਮੈਂਬਰ ਆਈ. ਡੀ.) ਕਾਰਡ ਦੇ ਪਿਛਲੇ ਪਾਸੇ ਹੈ। (Punjabi)