Coverage Period: 01/01/2021 – 12/31/2021 Coverage for: Individual + Family | Plan Type: HMO

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 1-888-560-4087. 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 or call 1-800-318-2596 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$6,100/Individual or \$12,200/Family  Deductible applies to Emergency room care, Prescription Drugs outpatient facilities and inpatient settings.	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, Family Planning, Pediatric Vision, Hospice, Home Healthcare services and Formulary Preventive Prescription Drugs 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	For <u>network providers</u> \$8,550 individual / \$17,100 family; for <u>out-of-network providers</u> there is no coverage unless Prior Authorized by Molina Healthcare.	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 <u>out-of-pocket</u> <u>limit</u> .
Will you pay less if you use a network provider?	Yes. See MolinaMarketplace.com or call 1-888-560-4087 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</u> 's <u>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</u> 's 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.

		What You Will Pay		Limitations, Exceptions, & Other	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
	Primary care visit to treat an injury or illness	\$35 <u>copay</u> /visit after <u>deductible</u>	Not Covered	None	
If you visit a health care provider's office or	Specialist visit	\$75 <u>copay</u> after <u>deductible</u>	Not Covered	<u>Preauthorization</u> may be required, or services not covered.	
clinic	Preventive care/screening/ immunization	No charge	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	<u>Diagnostic test</u> (x-ray, blood work)	50% coinsurance after deductible/test for blood work 50% coinsurance after deductible/test for x-rays	Not Covered	None	
	Imaging (CT/PET scans, MRIs)	50% <u>coinsurance</u> after <u>deductible</u>	Not Covered	Preauthorization is required or Imaging services are not covered	
	Generic drugs	\$27 copay/prescription	Not Covered	Preauthorization may be required, or	
If you need drugs to	Preferred brand drugs	50% <u>coinsurance</u> after <u>deductible/</u> prescription	Not Covered	services not covered. Mail-order Prescription  Drugs are available at a 90-day supply and is offered at two times the 30-day retail prescription Cost Sharing. Depending on	
treat your illness or condition  More information about prescription drug coverage is available at MolinaMarketplace.com/ MIFormulary2021	Non-preferred brand drugs	-preferred brand drugs  50% coinsurance after deductible/ prescription	Not Covered	Tier level this will be either a Copayment or a Coinsurance.  For brand name drugs with a generic equivalent, coupons or any other form of third-party prescription drug cost sharing assistance will not apply toward any deductibles or annual out-of-pocket limits.	
	Specialty drugs	50% coinsurance after deductible/ prescription	Not Covered	Preauthorization is required, or services not covered. Mail order not available.	

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at MolinaMarketplace.com

What You Will Pay		Limitations, Exceptions, & Other		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	50% <u>coinsurance</u> after <u>deductible</u>	Not Covered	<u>Preauthorization</u> may be required, or services not covered.
surgery	Physician/surgeon fees	50% <u>coinsurance</u> after <u>deductible</u>	Not Covered	<u>Preauthorization</u> may be required, or services not covered.
	Emergency room care	50% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Emergency room care coinsurance does not apply, if admitted to the hospital.
If you need immediate medical attention	Emergency medical transportation	50% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	None
	<u>Urgent care</u>	\$35 <u>copay</u> afte <u>r</u> <u>deductible</u>	Not Covered	None
If you have a hospital	Facility fee (e.g., hospital room)	50% <u>coinsurance</u> after <u>deductible</u>	Not Covered	<u>Preauthorization</u> is required or services not covered.
stay	Physician/surgeon fees	50% <u>coinsurance</u> after <u>deductible</u>	Not Covered	None
If you need mental health, behavioral	Outpatient services	\$35 <u>copay</u> /visit after <u>deductible</u>	Not Covered	Preauthorization is required for inpatient
health, or substance abuse services	Inpatient services	50% coinsurance after deductible	Not Covered	care or services not covered.
	Office visits	No charge	Not Covered	Cost sharing does not apply to routine
	Childbirth/delivery professional services	50% <u>coinsurance</u> after <u>deductible</u>	Not Covered	prenatal care and first post-natal visit and certain preventive services. Depending on
If you are pregnant	Childbirth/delivery facility services	50% <u>coinsurance</u> after <u>deductible</u>	Not Covered	the type of services, <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Home health care	No charge after deductible	Not Covered	20 visits/ calendar year
If you need help recovering or have other special health needs	Rehabilitation services	50% <u>coinsurance</u> after <u>deductible</u> /visit	Not Covered	30 visits/ calendar year Physical and Occupational Therapy (including osteopathic and chiropractic manipulation) (Combined benefit limit to 30 visits per calendar year). Speech Therapy (limited to 30 visits per calendar year). Cardiac Rehabilitation and Pulmonary Rehabilitation

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at MolinaMarketplace.com

		What You Will Pay		Limitations, Exceptions, & Other
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
				(combined benefit limit of 30 visits per calendar year). Breast Cancer Rehabilitation. Preauthorization may be required or services not covered.
	Habilitation services	50% <u>coinsurance</u> after <u>deductible</u> /visit	Not Covered	30 visits/ calendar year Physical and Occupational Therapy (including osteopathic and chiropractic manipulation) (Combined benefit limit to 30 visits per calendar year). Speech Therapy (Limit of 30 visits per calendar year). Preauthorization may be required or services not covered.
	Skilled nursing care	50% coinsurance after deductible	Not Covered	45 days/calendar year. Preauthorization is required or services not covered.
	Durable medical equipment	50% coinsurance after deductible	Not Covered	Excludes vehicle modifications, home modifications, exercise, and bathroom equipment.
	Hospice services	No charge	Not Covered	45 visits/calendar year
	Children's eye exam	No charge	Not Covered	Coverage limited to one exam/year.
If your child needs	Children's glasses	No charge	Not Covered	Coverage limited to one pair of glasses/year.
dental or eye care	Children's dental check-up	Not Covered	Not Covered	Not Applicable. Coverage can be purchased as a standalone product; it is not covered by this policy.

## **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.)

ı	Services rour <u>Flair</u> Genera	ally Dues NOT Cover (Check	your policy of plan document for more inform	iatioi	i aliu a list of ally officer
	<ul> <li>Bariatric Surgery</li> </ul>	•	Dental Care (Child)	•	Adult Routine Vision
	<ul> <li>Cosmetic Surgery</li> </ul>	•	Infertility treatment	•	Private Duty Nursing
	<ul> <li>Dental Care (Adult)</li> </ul>	•	Non-emergency care when traveling outside the	e •	Routine Foot Care
	<ul> <li>Acupuncture</li> </ul>		U.S.	•	Weight Loss Programs

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

• Long-Term Care

Pregnancy termination
 Chiropractic Care
 Hearing Aids

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at MolinaMarketplace.com

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: Michigan Department of Insurance and Financial Services (Phone: 1-877-999-6442). 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 or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> 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: Michigan Department of Insurance and Financial Services (Phone: 1-877-999-6442) or contact Molina Healthcare of Michigan at 1-888-560-4087.

## 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? 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.

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

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at MolinaMarketplace.com

## **About these Coverage Examples:**



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>	\$6,100
■ Specialist Copayment	\$75
■ 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)

Total Example Cost	\$12,700	
In this example, Peg would pay:		
Cost Sharing		
<u>Deductibles</u>	\$6,100	
Copayments	\$0	
Coinsurance	\$2,500	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$8,610	

# **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>	\$6,100
■ Specialist Copayment	\$75
■ 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** 

Total Example Cost

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost	<b>\$5,000</b>	
In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u>	\$5,100	
Copayments	\$200	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$5,320	

# **Mia's Simple Fracture**

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

■ The plan's overall deductible	\$6,100
■ Specialist Copayment	\$75
■ Hospital (facility) Coinsurance	50%
■ Other Coinsurance	50%

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

**\$5 600** 

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

Rehabilitation services (physical therapy)

Total Example Cost	\$2,810	
In this example, Mia would pay:		
Cost Sharing		
<u>Deductibles</u>	\$2,800	
Copayments	\$10	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$2,810	



#### 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
  - O 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
  - o 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 <a href="mailto:civil.rights@molinahealthcare.com">civil.rights@molinahealthcare.com</a>.

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

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 <a href="http://www.hhs.gov/ocr/office/file/index.html">http://www.hhs.gov/ocr/office/file/index.html</a>. 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 <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>. 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։ Զանգահարե՛ք Հաճախորդների 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 یشت کارت عضویت شما درج شده است. (Farsi)

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

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Wenden Sie sich telefonisch an die Mitgliederbetreuungen. Die Nummer finden Sie auf der Rückseite Ihrer Mitgliedskarte. (German)

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez les Services aux membres. Le numéro figure au dos de votre carte de membre. (French)

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Cov npawb xov tooj nyob tom qab ntawm koj daim npav tswv cuab. (Hmong)

អ្នកមានសិទ្ធិទទួលបានព័ត៌មាននេះក្នុងទម្រង់ផ្សេងៗគ្នាដូចជាអូឌីយ៉ូប៉ែលឬពុម្ពអក្សរធំដោយសារតែតម្រូវការពិសេសឬភាសារបស់អ្នកដោយមិន គិតថ្លៃបន្ថែមា (Cambodian)