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 <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 <u>MolinaMarketplace.com</u> or call 1-888-295-7651. For definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary</u> or call 1-800-318-2596 to request a copy.

		<u>-</u>
Important Questions	Answers	Why This Matters
What is the overall deductible?	\$8,000 / individual or \$16,000 / family Combined Medical and Rx	Generally, you must pay all of the costs from providers 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		This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount.
covered before you meet	1	But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u>
your <u>deductible</u> ?	Preventive <u>prescription drug</u>	<u>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 <u>https://www.healthcare.gov/coverage/preventive-care-benefits/.</u>
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$8,550/Individual or \$17,100/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.
What is not included in the out-of-pocket limit?	Premiums, balance-billing 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	Yes. See	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> .
use a <u>network provider</u> ?	·	You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a
		provider for the difference between the provider's charge and what your plan pays (balance
	<u>providers</u>	<u>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 referral to	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .
see a specialist?	IVO.	Tou can see the <u>specialist</u> you choose without a <u>relena</u> .

Please Note: There is no charge for testing and delivery of healthcare services related to COVID-19.

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

What You Will Pay:			Vill Pay:	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	50% coinsurance after deductible /office visit	Not covered	None
If you visit a health care	Specialist visit	50% <u>coinsurance</u> after <u>deductible</u> /visit	Not covered	Preauthorization may be required or services may not be covered.
provider's office or 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 needed 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 per test for x- rays	Not covered	None
	Imaging (CT/PET scans, MRIs)	50% <u>coinsurance</u> after <u>deductible</u>	Not covered	Preauthorization may be required or services may not be covered. For maternity ultrasounds Preauthorization is not required.
If you need drugs to treat your illness or	Generic drugs	50% coinsurance after deductible /prescription (retail) 2x the 30day cost share (mail)	Not covered	Preauthorization may be required or services may not be covered. Mail-order Prescription Drugs are available at a 90-day supply and is
condition More information about prescription drug coverage is	Preferred brand drugs	50% coinsurance after deductible /prescription (retail) 2x the 30day cost share (mail)	Not covered	offered at two times the 30-day retail prescription Cost Sharing. Depending on Tier level this will be either a Copayment or a Coinsurance. Insulin or a medically necessary
available at http://www.molinamark etplace/NMFormulary2	Non-preferred brand drugs	50% coinsurance after deductible (retail) 2x the 30day cost share (mail)	Not covered	alternative will not exceed a total of twenty-five dollars(\$25.00) per thirty-day supply.
<u>021.com</u>	Specialty drugs	50% <u>coinsurance</u> after <u>deductible</u>	Not covered	

 $^{^{*} \ \}text{For more information about limitations and exceptions, see the plan or policy document at } \underline{\text{www.Molinahealthcare.cominsert.com}}$

		What You Will Pay:		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have outputions	Facility fee (e.g., ambulatory surgery center)	50% <u>coinsurance</u> after <u>deductible</u>	Not covered	Preauthorization may be required or services may not be covered.
If you have outpatient surgery	Physician/surgeon fees	50% <u>coinsurance</u> after <u>deductible</u>	Not covered	Preauthorization may be required or services may not be covered. Laser corrective eye surgery is not covered.
	Emergency room care	50% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Emergency room care copay does not apply, if admitted to the hospital. Amounts you pay, such as deductible, copayments or coinsurance, for
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>	emergency services whether provided by contracted or non-contracted providers are applied to your out-of-pocket limit. Balance billing is not allowed for out-of-network Care.
	Urgent care	50% coinsurance after deductible /visit	50% <u>coinsurance</u> after <u>deductible</u> /visit	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 may not be covered.
stay	Physician/surgeon fees	50% <u>coinsurance</u> after <u>deductible</u>	Not covered	None
If you need mental health, behavioral health, or substance	Outpatient services	50% coinsurance after deductible /office visit and Outpatient Intensive Psychiatric Treatment Programs	Not covered	Preauthorization is required for inpatient care or services may not be covered.
abuse services	Inpatient services	50% <u>coinsurance</u> after <u>deductible</u>	Not covered	
	Office visits	No Charge	Not covered	Cost sharing does not apply to routine prenatal
If you are pregnant	Childbirth/delivery professional services	50% <u>coinsurance</u> after <u>deductible</u> /visit	Not covered	care and first post-natal visit and certain preventive services. Depending on the type of
	Childbirth/delivery facility services	50% <u>coinsurance</u> after <u>deductible</u>	Not covered	services, coinsurance may apply. Maternity care may include tests and services described. Preauthorization is not required for maternity ultrasounds.

^{*} For more information about limitations and exceptions, see the plan or policy document at www.Molinahealthcare.cominsert.com

		What You Will Pay:		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Home health care	No Charge after deductible	Not covered	100 visits/year. Services must be provided by an in network Home health agency.
	Rehabilitation services	50% <u>coinsurance</u> after <u>deductible</u> /visit	Not covered	Preauthorization is required for inpatient care or services may not be covered
If you need help	Habilitation services	50% <u>coinsurance</u> after <u>deductible</u> /visit	Not covered	Preauthorization is required for inpatient care or services may not be covered
recovering or have other special needs	Skilled nursing care	50% <u>coinsurance</u> after <u>deductible</u> per day	Not covered	60 days/calendar year. Preauthorization is required or services may not be covered.
	Durable medical equipment	50% <u>coinsurance</u> after <u>deductible</u>	Not covered	Excludes vehicle modifications, home modifications, exercise, and bathroom equipment.
	Hospice services	No Charge	Not covered	None
	Children's eye exam	No Charge	Not covered	Coverage limited to one exam including refraction /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 checkups	No Charge	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 (C	heck your policy or plan document for more inform	ation and a list of any other <u>excluded services</u> .)

	distribution and a local transfer of the control of			
	Abortion (except in cases of rape, incest, or when	 Long-Term Care 	 Private Duty Nursing 	
	the life of the mother is endangered)	 Non-emergency care when traveling outside the 	Routine eye care (Adult)	
ŀ	 Cosmetic Surgery 	U.S	 Routine Foot Care (Unless you are diabetic) 	
	Dental Care (Adult)			

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

- Acupuncture (up to 20 visits per year, unless for rehabilitative or habilitative purposes)
- Bariatric Surgery (1 per lifetime)

- Chiropractic Care (up to 20 visits per year, unless for rehabilitative or habilitative purposes)
- Hearing Aids (Child only, limitations do not apply if needed for rehabilitative or habilitative purposes)
- Infertility (limited to diagnosis and medically indicated treatments for physical conditions causing infertility)
 Weight Loss Programs

^{*} For more information about limitations and exceptions, see the plan or policy document at www.Molinahealthcare.cominsert.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: New Mexico Office of Superintendent of Insurance at (877) 527-9431 or http://www.nmhicap.org. 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: : Molina Healthcare of New Mexico at (888) 295-7651.

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.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1 (888) 295-7651.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1(888) 295-7651.

Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1(888) 295-7651.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1(888) 295-7651.

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

^{*} For more information about limitations and exceptions, see the plan or policy document at www.Molinahealthcare.cominsert.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>	\$8,000
Specialist copay after ded.	50%
Hospital (facility)	
coinsurance after ded. per day	50%
Other coinsurance	0%

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	\$8,000
Copayments	\$0
Coinsurance	\$600
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 plan's overall deductible	\$8,000
Specialist copay after ded.	50%
Hospital (facility)	
coinsurance after ded. per day	50%
Other coinsurance	0%

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	\$5,400
Copayments	\$0
Coinsurance \$0	
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$5,420

Mia's Simple Fracture

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

The plan's overall deductible	\$8,000
Specialist copay .after ded	50%
Hospital (facility)	
coinsurance after ded. per day	50%
Other coinsurance	0%

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	\$2,800
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2.800

[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
 - 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 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։ 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 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 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)

អ្នកមានសិទ្ធិទទួលបានព័ត៌មាននេះក្នុងទម្រង់ផ្សេងៗគ្នាដូចជាអូឌីយ៉ូប៉ែលឬពុម្ពអក្សរធំងោយសារតែតម្រូវការពិសេសឬភាសារបស់អ្នកដោយមិន គិតថ្លៃបន្ថែម។ (Cambodian)