
 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 1-888-560-2025. 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 <http://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 <u>deductible</u> ?	\$ 0	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
Are there services covered before you meet your <u>deductible</u> ?	Yes. You do not have <u>deductibles</u> for any covered services.	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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
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> \$8,150 individual / \$16,300 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> ?	<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> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See MolinaMarketplace.com or call 1-888-560-2025 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 <u>specialist</u> you choose without a <u>referral</u> .

 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		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$40 copay /office visit	Not covered	None
	Specialist visit	\$95 copay /visit	Not Covered	Preauthorization may be required, or services not covered.
	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	Diagnostic test (x-ray, blood work)	\$55 copay /test for blood work \$100 copay /test for x-rays	Not Covered	None
	Imaging (CT/PET scans, MRIs)	50% copayment	Not Covered	Preauthorization is required or Imaging services are not covered.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://MolinaMarketplace.com/TXFormulary2020.com	Tier 1	\$35 copay /prescription (retail)	Not Covered	Preauthorization may be required or services may not be covered. Up to 30-day supply – retail. Up to 90-day supply by mail order – offered at two times the 30-day retail Cost sharing . 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 .
	Tier 2	\$95 copay /prescription (retail)	Not Covered	
	Tier 3	50% copayment	Not Covered	
	Tier 4	50% copayment	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	50% copayment	Not Covered	Preauthorization may be required, or services not covered. Laser corrective eye surgery is not covered.
	Physician/surgeon fees	50% copayment	Not Covered	Preauthorization may be required, or services not covered. Laser corrective eye surgery is not covered.
If you need immediate medical attention	Emergency room care	50% copayment	50% copayment	Emergency room care copay does not apply, if admitted to the hospital.
	Emergency medical transportation	50% copayment	50% copayment	None

Common Medical Event	Services You May Need	What You Will		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider	
	Urgent care	\$75 copay /visit	Not Covered	None
If you have a hospital stay	Facility fee (e.g., hospital room)	50% copayment	Not Covered	Preauthorization is required or services not covered.
	Physician/surgeon fees	50% copayment	Not Covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$40 copay /office visit Outpatient Intensive Psychiatric Treatment Programs - 50% copayment	Not Covered	Preauthorization is required for Electroconvulsive Therapy (ECT), neuropsychological and psychological testing, partial hospitalization , behavioral health treatment for PDD/autism, substance abuse services, Day Treatment, detoxification services and inpatient care or services not covered. All other services do not require Preauthorization if services are provided by a participating provider.
	Inpatient services	50% copayment	Not Covered	
If you are pregnant	Office visits	No Charge	Not Covered	Cost sharing does not apply for preventive services . Depending on the type of services, copayment may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	50% copayment	Not Covered	
	Childbirth/delivery facility services	50% copayment	Not Covered	
If you need help recovering or have other special health needs	Home health care	No Charge	Not Covered	60 visits/year. Preauthorization is required after 7 visits for outpatient and home settings or services not covered.
	Rehabilitation services	50% copayment	Not Covered	Medically necessary services only. Preauthorization is required or services not covered.
	Habilitation services	50% copayment	Not Covered	
	Skilled nursing care	50% copayment	Not Covered	60 visits/calendar year. Preauthorization is required or services not covered.
	Durable medical equipment	50% copayment	Not Covered	Excludes vehicle modifications, home modifications, exercise, and bathroom equipment. Preauthorization may be required or services not covered.
	Hospice services	No Charge	Not Covered	None

Common Medical Event	Services You May Need	What You Will		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider	
If your child needs dental or eye care	Children's eye exam	No Charge	Not covered	Coverage limited to one exam/year.
	Children's glasses	No Charge	Not covered	Coverage limited to one pair of glasses/year.
	Children's dental check-up	Not Covered	Not covered	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](#).)

- Abortion (except in cases of rape, incest, or when the life of the mother is endangered)
- Acupuncture
- Bariatric Surgery
- Cosmetic Surgery
- Dental Care (Adult)
- Dental Check-up (Child)
- Infertility treatment
- Laser eye corrective surgery
- Long Term Care
- Non-emergency care when traveling outside the U.S
- Routine eye care (Adult)
- Routine Foot Care

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

- Chiropractic Care (up to 35 visits per year)
- Hearing Aids (limited to \$1000 and 1 hearing aid every 36 months)
- Private Duty Nursing when [medically necessary](#)
- Weight Loss Programs

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: Molina Healthcare at 1-888-560-2025 or the Texas Department of Insurance 1-800-252-3439. 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 [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 a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: the Texas Department of Insurance 1-800-252-3439.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

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 1-888-560-2025.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-560-2025.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-560-2025.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-888-560-2025.

_____ *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 plan's overall deductible	\$0
■ Specialist copayment	\$95
■ 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	\$12,800
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In this example, Peg would pay:

Cost	
Deductibles	\$0
Copayments	\$500
Coinsurance	\$5,700
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$6,260

Managing Joe's type 2 Diabetes

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

■ The plan's overall deductible	\$0
■ Specialist copayment	\$95
■ Hospital (facility) coinsurance	50%
■ Other coinsurance	50%

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	\$7,400
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In this example, Joe would pay:

Cost	
Deductibles	\$0
Copayments	\$2,200
Coinsurance	\$900
What isn't covered	
Limits or exclusions	\$60
The total Joe would pay is	\$3,160

Mia's Simple Fracture

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

■ The plan's overall deductible	\$0
■ Specialist copayment	\$95
■ Hospital (facility) coinsurance	50%
■ Other coinsurance	50%

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	\$1,900
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In this example, Mia would pay:

Cost	
Deductibles	\$0
Copayments	\$500
Coinsurance	\$500
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,000



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 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.

Language Access

If you, or someone you're helping, have questions about Molina Marketplace, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1 (888) 560-2025.

Arabic	بندقي في حال اني الال و ص ح ل عى ماس عدة، Molina Marketplace () ن انا كدليك والو د صخش د فرتة لا يسا صو صخب اھل ھم الوت الضرورية لھ غلب ن م ن ود فاة الفة. لئحدث عم مچرہ م ناصل ب (1 888) 2025-560).
Chinese	如果您，或是您正在協助的對象，有關於[插入SBM項目的名稱Molina Marketplace 方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話 [在此插入數字1 (888) 560-2025。
French	Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de Molina Marketplace, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 1 (888) 560-2025.
German	Falls Sie oder jemand, dem Sie helfen, Fragen zum Molina Marketplace haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1 (888) 560-2025 an.
Gujarati	જો તમો અથવા તમો ક ઇન મદદ કરી રહ્ો તમ થી ક ઇન [અસબીઅમક રો. ુમન ન મ મકો.] ૧૧૨ ૫૬૨ ૦૨૦ તમન મદદ અન મ હદતી મ ળMolina Marketplaceન અવકર છો. તો અર્થ વવન તમ રી ભ ષ મ પૂત કરી શક ર્ છો. દભ ૧૫૨ો. 1 (888) 560-2025 ત કરર મ ટ,આ
Hindi	यदि आपक ,या आप द्वारा सहायता ककए जा रह ककसी व्यक्ति क Molina Marketplace क बार म श ह ,तो आपक पास अपनी भाषा म मफूत म सहायता और सचना प्राप्त करन का अरिेकार ह। ककसी द भाषए स बात करन क
Japanese	ご本人様、またはお客様の身の回りの方でも、Molina Marketplace についてご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したり することができます。料金はかかりません。通訳とお話される場合、1-888-560- 4087までお電話ください
Korean	만약 귀하 또는 귀하가 돕고 있는 어떤 사람이Molina Marketplace 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는1 (888) 560-2025로 전화하십시오.
Loatian	ຖາທານ, ຫນາທານກາວຊອຍເຫອ, ມາທານກວັວກບ Molina Marketplace, ທານມສອທຈະໄດຮບການຊອຍເຫອແລະຂ່ມນຂ່ວສານທບນພາສາຂອງທານບມາໃຊ້ຈ່າຍ. ການໂອລມກບນາຍພາສາ, ໃຫໂທຫາ 1 (888) 560-2025.
Persian-Farsi	نهادتهدنفا ب ق ح ن با ار رادند كه ك ك ، Marketplace Molina گار چنانا اي يكی ه ك چنانه وا ك ك ك پي دي ، سوال رد دروم و اطاعالت ه ب زبنا دوخ ا ره ب طور گ پاران ن ا یردت اهنههه2025-560. 1) 888(ساحت احصل ف اهنهه
Russian	Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Molina Marketplace, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 1 (888) 560-2025.
Spanish	Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Molina Healthcare tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1 (888) 560-2025.
Tagalog	Kung ikaw, o ang iyong tinutulungan, ay may mga katanungan tungkol sa Molina Marketplace, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1 (888) 560-2025.
Urdu	اے کرا بے ہم، و ت اپ نون و نوک بانى ن اب ز Marketplace Molina رگا اپ ې بکو ک مدد دے دے میں روا اپ نون و نو کو سال ے ن ہم نہت مدد روا اھال عمت احصل ے ز کا ک ئ ح - ے ہنرن امچ س ےا بت ر کن ے ک ل ے 2025-560(1 888) 1) زو فر کیں۔
Vietnamese	Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Molina Marketplace, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1 (888) 560-2025.