
 **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](https://www.molinamarketplace.com) or call 1-888-858-3973. 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](https://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 <a href="#">deductible</a> ?	\$8,000/Individual or \$16,000/Family <a href="#">Deductible</a> applies to <a href="#">Emergency room care</a> , <a href="#">Prescription Drugs</a> outpatient facilities and inpatient settings.	Generally, you must pay all of the costs from providers up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> , Family Planning, Pediatric Vision, Hospice, Home Healthcare services and Formulary Preventive Prescription Drugs are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	For <a href="#">network providers</a> \$8,150 individual / \$16,300 family; for <a href="#">out-of-network providers</a> there is no coverage unless Prior Authorized by Molina Healthcare.	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See MolinaMarketplace.com or call 1-888-858-3973 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a provider <a href="#">network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

 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
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> /office visit	Not covered	<a href="#">Deductible</a> waived for 1st visit to PCP, other practitioner or behavioral health provider.
	<a href="#">Specialist</a> visit	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> /visit	Not Covered	<a href="#">Preauthorization</a> may be required, or services not covered.
	<a href="#">Preventive care/screening/immunization</a>	No charge	Not Covered	You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services you need are preventive. Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> /test for blood work 40% <a href="#">coinsurance</a> after <a href="#">deductible</a> /test for x-rays	Not Covered	None
	Imaging (CT/PET scans, MRIs)	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Not Covered	<a href="#">Preauthorization</a> is required or Imaging services are not covered
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="#">MolinaMarketplace.com/UTFormulary2020</a>	Tier-1: Preferred Generic Drugs	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> /prescription (retail)	Not Covered	<a href="#">Preauthorization</a> 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 times the 30-day retail <a href="#">cost-sharing</a> . Coupons or any other form of third-party prescription drug <a href="#">cost-sharing</a> assistance will not apply toward any <a href="#">deductibles</a> or annual <a href="#">out-of-pocket limit</a> .
	Tier-2: Preferred Brand Drugs	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> /prescription (retail)	Not Covered	
	Tier-3: Non-Preferred Brand and Generic Drugs	50% <a href="#">coinsurance</a> after <a href="#">deductible</a> (retail)	Not Covered	
	Tier-4: Brand and Generic <a href="#">Specialty Drugs</a>	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Not Covered	<a href="#">Preauthorization</a> may be required, or services not covered.
	Physician/surgeon fees	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Not Covered	<a href="#">Preauthorization</a> may be required, or services not covered.
If you need immediate medical attention	<a href="#">Emergency room care</a>	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	50% <a href="#">coinsurance</a> after <a href="#">deductible</a>	<a href="#">Cost-sharing</a> for <a href="#">emergency room care</a> does not apply if admitted to the hospital. <a href="#">Preauthorization</a> is required for out-of-area <a href="#">urgent care</a> services, or services not covered.
	<a href="#">Emergency medical transportation</a>	40% <a href="#">coinsurance</a>	40% <a href="#">coinsurance</a>	
	<a href="#">Urgent care</a>	\$35 <a href="#">copay/visit</a>	Not Covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Not Covered	<a href="#">Preauthorization</a> is required or services not covered.
	Physician/surgeon fees	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Not Covered	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> /office visit	Not Covered	<a href="#">Preauthorization</a> is required for inpatient care or services not covered.
	Inpatient services	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Not Covered	
If you are pregnant	Office visits	No Charge	Not Covered	<a href="#">Cost sharing</a> does not apply to routine prenatal and post-natal care and certain <a href="#">preventive services</a> . Depending on the type of services, <a href="#">coinsurance</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Pregnancy termination services, subject to restrictions and state law
	Childbirth/delivery professional services	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Not Covered	
	Childbirth/delivery facility services	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Not Covered	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	No Charge	Not Covered	Limited to: <ul style="list-style-type: none"> <li>Up to 2 hours nursing per visit</li> <li>Up to 4 hours home health aide per visit</li> <li>30 visits per calendar year</li> </ul> <a href="#">Preauthorization</a> is required after 7 visits for home settings, or services may be not covered.
	<a href="#">Rehabilitation services</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> /visit	Not Covered	<a href="#">Preauthorization</a> may be required, or services may be not covered.
	<a href="#">Habilitation services</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> /visit	Not Covered	None
	<a href="#">Skilled nursing care</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Not Covered	Limited to 30 days per calendar year. <a href="#">Preauthorization</a> may be required, or services may be not covered.
	<a href="#">Durable medical equipment</a>	40% <a href="#">coinsurance</a> after <a href="#">deductible</a>	Not Covered	<a href="#">Preauthorization</a> may be required, or services may be not covered.
	<a href="#">Hospice services</a>	No Charge	Not Covered	Limited to 6 months in a 3-year period. Notification only, <a href="#">Preauthorization</a> is not required.
If your child needs dental or eye care	Children's eye exam	No Charge	Not covered	One screening/exam per calendar year
	Children's glasses	No Charge	Not covered	Coverage limited to one pair of glasses (lenses

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
				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:

**Services Your [Plan](#) Generally Does NOT Cover** (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

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|--|--|--|
| <ul style="list-style-type: none"> <li>• Abortion (except in cases of rape, incest, or when the life of the mother is endangered)</li> <li>• Acupuncture</li> <li>• Bariatric surgery</li> </ul> | <ul style="list-style-type: none"> <li>• Cosmetic surgery</li> <li>• Dental care (Adult)</li> <li>• Dental Check-up (Child)</li> <li>• Hearing aids</li> </ul> | <ul style="list-style-type: none"> <li>• Long-term care</li> <li>• Non-emergency care when traveling outside the U.S.</li> <li>• Private-duty nursing</li> <li>• Routine eye care (Adult)</li> </ul> |
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**Other Covered Services** (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

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|--|---|--|
| <ul style="list-style-type: none"> <li>• Chiropractic care</li> <li>• Infertility treatment</li> </ul> | <ul style="list-style-type: none"> <li>• Routine foot care</li> </ul> | <ul style="list-style-type: none"> <li>• Weight loss programs</li> </ul> |
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**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: Office of the Superintendent of Insurance 1-801-538-3077. 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 a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: Office of the Superintendent of Insurance 1-801-538-3077.

**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 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.—————

## 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>	\$8000
■ <a href="#">Specialist copayment</a>	40%
■ Hospital (facility) <a href="#">coinsurance</a>	40%
■ Other <a href="#">coinsurance</a>	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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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#### In this example, Peg would pay:

Cost Sharing	
Deductibles	\$3,200
Copayments	\$0
Coinsurance	\$5,000
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$8,300</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>	\$8000
■ <a href="#">Specialist copayment</a>	40%
■ Hospital (facility) <a href="#">coinsurance</a>	40%
■ Other <a href="#">coinsurance</a>	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*)

<b>Total Example Cost</b>	<b>\$7,400</b>
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#### In this example, Joe would pay:

Cost Sharing	
Deductibles*	\$4,300
Copayments	\$0
Coinsurance	\$2,900
What isn't covered	
Limits or exclusions	\$60
<b>The total Joe would pay is</b>	<b>\$7,300</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>	\$8000
■ <a href="#">Specialist copayment</a>	40%
■ Hospital (facility) <a href="#">coinsurance</a>	40%
■ Other <a href="#">coinsurance</a>	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*)

<b>Total Example Cost</b>	<b>\$1,900</b>
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#### In this example, Mia would pay:

Cost Sharing	
Deductibles*	\$1,200
Copayments	\$0
Coinsurance	\$800
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,000</b>