Molina Healthcare of Wisconsin, Inc.: Silver 8 Zero

Coverage Period: 01/01/2024 – 12/31/2024 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 1-888-560-2043. 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 <u>deductible</u> ?	\$0 Individual or \$0 /family.	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible?	Yes.	This <u>plan</u> covers items and services even if you haven't yet met the <u>deductible</u> amount.
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> ?	Not Applicable.	This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.
What is not included in the <u>out-</u> <u>of-pocket limit</u> ?	Not Applicable.	This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.
Will you pay less if you use a network provider?	Yes. See  MolinaMarketplace.com/WIFindCare or call 1-888-560-2043 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 plan'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 provider'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 <u>specialist</u> you choose without a <u>referral</u> .

WI24SBCE\_S8\_2 Page 1 of 5

		What You Will Pay		Limitationa Evacationa ? Other	
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	No Charge	Not Covered	None	
If you visit a health care	<u>Specialist</u> visit	No Charge	Not Covered	<u>Preauthorization</u> may be required, or services not covered.	
<u>provider's</u> office or clinic	Preventive care/screening/ immunization	No Charge	Not Covered	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services you need are <u>preventive</u> . Then check what your plan will pay for.	
If you have a test	Diagnostic test (x-ray, blood work)	No Charge	Not Covered	None	
If you have a test	Imaging (CT/PET scans, MRIs)	No Charge	Not Covered	Preauthorization is required or Imaging services are not covered	
	Generic drugs	No Charge	Not Covered	<u>Preauthorization</u> may be required, or services not covered. Mail-order Prescription	
	Preferred brand drugs	No Charge	Not Covered	<u>Drugs</u> are available at a 90-day supply and	
If you need drugs to treat your illness or condition  More information about prescription drug coverage is available at MolinaMarketplace.com/WIFormulary2024	Non-preferred brand drugs	No Charge	Not Covered	is offered at two-and-a-half times the 30-day retail prescription <u>Cost Sharing</u> . Depending on Tier level this will be either a <u>Copayment</u> or a <u>Coinsurance</u> .  For brand name drugs with a generic equivalent, coupons or any other form of third-party <u>prescription drug</u> cost sharing assistance will not apply toward any <u>deductibles</u> or annual <u>out-of-pocket limits</u> .	
	Specialty drugs	No Charge	Not Covered	<u>Preauthorization</u> is required, or services not covered. Mail order not available.	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No Charge	Not Covered	<u>Preauthorization</u> may be required, or services not covered.	
surgery	Physician/surgeon fees	No Charge	Not Covered	<u>Preauthorization</u> may be required, or services not covered.	
If you need immediate	Emergency room care	No Charge	No Charge	Cost-sharing for emergency room care does	
medical attention	Emergency medical	No Charge	No Charge	not apply if admitted to the hospital	

	What You Will Pay		Limitations Eventions & Other		
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	
	<u>transportation</u>			None	
	<u>Urgent care</u>	No Charge	Not Covered	None	
If you have a hospital	Facility fee (e.g., hospital room)	No Charge	Not Covered	<u>Preauthorization</u> is required or services not covered.	
stay	Physician/surgeon fees	No Charge	Not Covered	<u>Preauthorization</u> is required or services not covered.	
If you need mental	Outpatient services	No Charge	Not Covered	Inclusive of Autism Spectrum Disorder (Intensive-level services limited to 30 visits	
health, behavioral health, or substance abuse services	Inpatient services	No Charge	Not Covered	per calendar year, Non-intensive level services limited to 20 visits per calendar year). Preauthorization is required for inpatient care or services not covered.	
	Office visits	No Charge	Not Covered	Cost sharing does not apply for preventive	
If you are pregnant	Childbirth/delivery professional services	No Charge	Not Covered	services. Depending on the type of services, a coinsurance may apply. Maternity care	
	Childbirth/delivery facility services	No Charge	Not Covered	may include tests and services described elsewhere in the SBC (i.e. ultrasound).	
	Home health care	No Charge	Not Covered	60 visits/ calendar year. Services must be provided by an in-network home health agency. Preauthorization may be required, or services may not be covered.	
If you need help recovering or have other special health needs	Rehabilitation services	No Charge	Not Covered	Limited to 20 visits/calendar year each for Speech, Physical and Occupational Therapy. Limited to 20 visits/calendar year for Pulmonary Therapy. Limited to 36 visits/calendar year for Cardiac Rehabilitation Therapy. Preauthorization may be required, or services not covered.	
	Habilitation services	No Charge	Not Covered	<u>Preauthorization</u> may be required, or services not covered.	
	Skilled nursing care	No charge	Not Covered	30 days/confinement. <u>Preauthorization</u> is required or services not covered.	
	<u>Durable medical equipment</u>	No charge	Not Covered	Limited to a single purchase of a type of	

For more information about limitations and exceptions, see the <u>plan</u> or policy document at MolinaMarketplace.com WI24SBCE\_S8\_2

	Services You May Need	What You Will Pay		Limitationa Evacationa & Other
Common Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
				<u>Durable medical equipment</u> (including repair/replacement) every three years. Cochlear implants are included in this benefit. Excludes vehicle modifications, home modifications, exercise, and bathroom equipment. <u>Preauthorization</u> may be required, or services may not be covered.
	Hospice services	No charge	Not Covered	<u>Preauthorization</u> is not required. Please notify Molina before services are rendered.
	Children's eye exam	No charge	Not Covered	Coverage limited to one exam/year.
If your child needs dental or eye care	Children's glasses	No charge	Not Covered	Coverage limited to one pair of glasses (lenses and frames) or contact lenses/year. Laser corrective surgery not covered.
denial of 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.)

- Abortion (except in cases of rape, incest, or when the life of the mother is endangered)
- Bariatric Surgery
- Cosmetic Surgery
- Dental Care (Adult)
- Acupuncture

- Dental Care (Child)
- Infertility treatment
- Non-emergency care when traveling outside the U.S.
- Long-Term Care

- Routine Adult Vision
- Private Duty Nursing
- Routine Foot Care
- Weight Loss Programs

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

Chiropractic Care

Hearing Aids

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 1-888-560-2043 or the Wisconsin Office of the Insurance Commissioner 1-800-236-8517. Other coverage options may be available to you, too, including buying individual insurance coverage through the <a href="Health Insurance">Health Insurance</a> Marketplace. For more information about the <a href="Marketplace">Marketplace</a>, 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 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 <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 Wisconsin at 1-888-560-2043.

## 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.

## **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>	\$(
■ Specialist Copayment	\$(
■ Hospital (facility) Copayment	\$(
■ 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		
<u>Deductibles</u>	\$0	
<u>Copayments</u>	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Peg would pay is	\$0	

# **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>	\$0
■ Specialist Copayment	\$0
■ Hospital (facility) Copayment	\$0
■ Other Coinsurance	0%

### This EXAMPLE event includes services like:

<u>Primary care physician</u> 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		
<u>Deductibles</u>	\$0	
Copayments	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Joe would pay is	\$0	

## **Mia's Simple Fracture**

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

■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ Specialist Copayment	\$0
■ Hospital (facility) Copayment	\$0
■ Other Coinsurance	0%

### This EXAMPLE event includes services like:

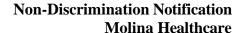
Emergency room care (including medical supplies)

Diagnostic test (x-ray)

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

Rehabilitation services (physical therapy)

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





#### 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
  - o 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
  - o 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: <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="https://www.hhs.gov/ocr/complaints/index.html">https://www.hhs.gov/ocr/complaints/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.



ATTENTION: Aids and services for people with disabilities, like documents in braille and large print, are also available. If you need help in your language call Member Services located on back of your ID card. (TTY: 711). These services are free of charge.

ATENCIÓN: Si necesita ayuda en su idioma llame a Servicios para Miembros. El número está en el reverso de su tarjeta de identificación de miembro. (TTY: 711). También hay disponibles ayudas y servicios para personas con discapacidades, como documentos en braille y letra grande. Estos servicios son gratuitos. (Spanish)

. تتبيه: إذا كنت تحاجة إلى مساعدة في لغتك ، فاتصل بخدمات الأعضاء الرقم موجود على ظهر تطاقة هوية العضو الخاصة بك المعادد المعادد (Arabic) . (الهاتف النصي: 711) . تتوفر أيضا مساعدات وخدمات للأشخاص ذوي الإعاقة ، مثل المستندات بطريقة برايل والطباعة الكبيرة. هذه الخدمات مجانية

ՈՒՇԱԴՐՈՐԹՅՈՒՆ։ Եթե ձեր լեզվով օգնության կարիք ունեք, զանգահարեք Member Services։ Յամարը գտնվում է Ձեր Member ID քարտի ետեւի մասում։ (TTY: 711)։ Առկա են Նաեւ հաշմանդամություն ունեցող անձանց համար նախատեսված օժանդակ միջոցներ եւ ծառայություններ, ինչպես բրեյլի եւ մեծ տպաքանակի փաստաթղթեր։ Այս ծառայությունները անվճար են։ (Armenian)

ការយកចិត្តទុកនាក់៖ ជំនួយនិងសេវាកម្មសម្រាប់ជនពិការនួចជាឯកសារក្នុងអាវច្រនាប់និងព្រីនធំក៏មានផងនែរ, ប្រសិនបើអ្នកត្រូវការជំនួយក្នុងការហៅភាសារបស់អ្នកថាសមាជិកសេវាកម្មនៃលមានទីតាំងនៅខាងក្រោយអច្ចសញ្ជាណប័ណរបស់អ្នក, (TTV: ៧១១), សេវាកម្មទាំងនេងនាយមិនតិតផ្ទៃ, (Cambodian)

注意:如果您需要语言方面的帮助,请致电会员服务部。该号码位于您的会员 ID 卡背面。(TTY:711)。还为残疾人提供辅助工具和服务,如盲文和大字体文件。这些服务是免费的。(Chinese Simplified)

توجه: کمک ها و خدمات برای افراد معلول، مانند اسناد بریل

. و چاپ بزرگ نیز در دسترس هستند در صورت نیاز به کمک در زبان خود با خدمات عضو واقع در پشت کارت شناسایی خود تماس بگیرید (Farsi) . این خدمات رایگان هستند . (TTY: 711)

ध्यान दें: यदि आपको अपनी भाषा में सहायता की आवश्यकता है, तो सदस्य सेवाओं को कॉल करें। नंबर आपके सदस्य आईडी कार्ड के पीछे है। (TTY: 711) । विकलांग लोगों के लिए सहायता और सेवाएं, जैसे ब्रेल और बड़े प्रिंट में दस्तावेज, भी उपलब्ध हैं। ये सेवाएं नि: शुल्क हैं। (Hindi)

XIM: Yog koj xav tau kev pab los ntawm koj cov kev pab. Tus naj npawb nyob sab nraum qab ntawm koj tus ID card. (TTY: 711).

Aids thiab kev pab rau cov neeg uas muaj mob xiam oob qhab, xws li cov ntaub ntawv nyob rau hauv braille thiab loj print, kuj muaj. Cov kev pab no yog pab dawb xwb. (Hmong)

ACHTUNG: Wenn Sie Hilfe in Ihrer Sprache benötigen, rufen Sie den Mitgliederservice an. Die Nummer finden Sie auf der Rückseite Ihres Mitgliedsausweises. (TTY: 711).
Hilfsmittel und Dienstleistungen für Menschen mit Behinderungen, wie Dokumente in Blindenschrift und Großdruck, sind ebenfalls verfügbar. Diese Dienstleistungen sind kostenlos. (German)

注意:あなたの言語で助けが必要な場合は、メンバーサービスに電話してください。番号は会員証の裏面に記載されています。(TTY: 711)。 点字や大活字の書類など、障害者のための援助やサービスも利用できます。これらのサービスは無料です。(Japanese)

주의: 귀하의 언어로 도움이 필요하면 회원 서비스에 전화하십시오. 이 번호는 가입자 ID 카드 뒷면에 있습니다. (TTY: 711) 입니다. 점자 및 큰 활자로 된 문서와 같은 장애인을 위한 보조 및 서비스도 제공됩니다. 이러한 서비스는 무료입니다. (Korean)

Languages: English, Spanish, Arabic, Armenian, Cambodian, Chinese, Farsi, Hindi, Hmong, German, Japanese, Korean, Loatian, Mien, Punjabi, Russian, Tagalog, Thai, Ukrainian, Vietnamese



ຂໍ້ຄວນລະວັງ: Aids ແລະການບໍລິການສໍາລັບຄົນພົການ, ເຊັ່ນດຽວກັບເອກະສານໃນ braille ແລະການພົມຂະຫນາດໃຫຍ່, ຍັງມື.

ຖ້າ ທ່ານ ຕ້ອງ ການ ຄວາມ ຊ່ວຍ ເຫຼືອ ໃນ ພາ ສາ ຂອງ ທ່ານ call Member Services ທີ່ ຕັ້ງ ຢູ່ ທາງ ຫລັງ ຂອງ ບັດ ID ຂອງ ທ່ານ .

(TTY: 711). ການບໍລິການເຫຼົ່ານີ້ແມ່ນບໍ່ເສຍຄຳ. (Loatian)

attention: aids caux services bun mienh caux disabilities oix documents yie braille caux large print naaic yaac available da'faanh meih oix zuqc tengx yie meih nyei language heuc member services located zieqc back of meih nyei yie cie (tty: 711) these services naaic free of charge. (Mien)

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਹਾਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਮਦਦ ਦੀ ਲੋੜ ਹੈ ਤਾਂ ਮੈਂਬਰ ਸੇਵਾਵਾਂ ਨੂੰ ਕਾਲ ਕਰੋ। ਨੰਬਰ ਤੁਹਾਡੇ ਮੈਂਬਰ ID ਕਾਰਡ ਦੇ ਪਿੱਛੇ ਹੈ। (TTY: 711). ਅਪਾਹਜ ਲੋਕਾਂ ਲਈ ਸਹਾਇਤਾ ਅਤੇ ਸੇਵਾਵਾਂ, ਜਿਵੇਂ ਕਿ ਬ੍ਰੇਲ ਅਤੇ ਵੱਡੇ ਪ੍ਰਿੰਟ ਵਿੱਚ ਦਸਤਾਵੇਜ਼, ਵੀ ਉਪਲਬਧ ਹਨ। ਇਹ ਸੇਵਾਵਾਂ ਮੁਫਤ ਹਨ। (Punjabi)

ВНИМАНИЕ: Если вам нужна помощь на вашем языке, позвоните в службу поддержки. Номер указан на обратной стороне вашей идентификационной карты. (Телетайп: 711).
Также доступны вспомогательные средства и услуги для людей с ограниченными возможностями, такие как документы, напечатанные шрифтом Брайля и крупным шрифтом. Эти услуги бесплатны. (Russian)

ATTENTION: Mayroon ding mga tulong at serbisyo para sa mga taong may kapansanan, tulad ng mga dokumento sa braille at malaking print. Kung kailangan mo ng tulong sa iyong wika tumawag sa Member Services na matatagpuan sa likod ng iyong ID card. (TTY: 711). Ang mga serbisyong ito ay libre. (Tagalog)

ความสนใจ: หากคุณต้องการความช่วยเหลือในภาษาของคุณโทรติดต่อฝ่ายบริการสมาชิก หมายเลขจะอยู่ด้านหลังบัตรประจำตัวสมาชิกของคุณ (TTY: 711) นอกจากนี้ยังมีบริการช่วยเหลือสำหรับคนพิการ เช่น เอกสารอักษรเบรลล์และสิ่งพิมพ์ขนาดใหญ่ บริการเหล่านี้ไม่มีค่าใช้จ่าย (Thai)

УВАГА: Якщо вам потрібна допомога вашою мовою, зателефонуйте до служби підтримки. Номер вказано на зворотному боці посвідчення учасника. (ЛТАЙП: 711). Також доступні допоміжні засоби та послуги для людей з обмеженими можливостями, такі як документи шрифтом Брайля та великим шрифтом. Ці послуги безкоштовні. (Ukrainian)

CHÚ Ý: Nếu bạn cần trợ giúp bằng ngôn ngữ của mình, hãy gọi cho Dịch vụ Hội viên. Số này nằm ở mặt sau thẻ ID Hội viên của bạn. (TTY: 711). Hỗ trợ và dịch vụ cho người khuyết tật, như tài liệu bằng chữ nổi và chữ in lớn, cũng có sẵn. Các dịch vụ này là miễn phí. (Vietnamese)

Languages: English, Spanish, Arabic, Armenian, Cambodian, Chinese, Farsi, Hindi, Hmong, German, Japanese, Korean, Loatian, Mien, Punjabi, Russian, Tagalog, Thai, Ukrainian, Vietnamese