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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 <a href="MolinaMarketplace.com">MolinaMarketplace.com</a> or call 1-888-560-2025. For general definitions of common terms, such as <a href="allowed amount">allowed amount</a>, <a href="balance billing">balance billing</a>, <a href="coinsurance">coinsurance</a>, <a href="copayment">copayment</a>, <a href="deductible">deductible</a>, <a href="provider">provider</a>, or other <a href="underlined">underlined</a> terms see the Glossary. You can view the Glossary at <a href="www.healthcare.gov/sbc-glossary">www.healthcare.gov/sbc-glossary</a> or call 1-800-318-2596 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$6,000/Individual or \$12,000/Family <u>Deductible</u> applies to <u>Emergency room</u> <u>care</u> , <u>Prescription Drugs</u> 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 https://www.healthcare.gov/coverage/preventive-carebenefits/.
Are there other deductibles for specific services?	Yes. \$1,500 Individual or \$3,000/family for prescription drug coverage.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket</u> <u>limit for this plan?</u>	For <u>network providers</u> \$8,150 individual /\$16,300 family; for <u>out-of-network</u> <u>providers there</u> 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 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 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.



	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
	Primary care visit to treat an injury or illness	\$25 <u>copay</u> /office visit	Not covered	<u>Deductible</u> waived for 1st visit to PCP, other practitioner or behavioral health provider.
If you visit a health care provider's office or	Specialist visit	\$75 <u>copay</u> /visit	Not Covered	<u>Preauthorization</u> may be required, or services not covered.
clinic	Preventive care/screening/ immunization	No charge deductible does not apply	Not Covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	\$40 <u>copay</u> /test for blood work 40% <u>copayment</u> after <u>ded. /</u> test for x- rays	Not Covered	None
	Imaging (CT/PET scans, MRIs)	40% <u>copayment</u> after <u>deductible</u>	Not Covered	<u>Preauthorization</u> is required or Imaging services are not covered.
If you need drugs to	Tier 1	\$15 <u>copay</u> <u>ded.</u> does not apply /prescription	Not Covered	<u>Preauthorization</u> may be required or services may not be covered. Up to 30-day supply – retail. Up to 90-day supply by mail
treat your illness or condition More information about prescription drug coverage is available at http://MolinaMarketplace.com/TXFormulry2020	Tier 2	\$60 <u>copay ded</u> . does not apply/prescription (retail) 2x the 30day <u>cost share</u> (mail)	Not Covered	order – offered at two times the 30-day retail <u>Cost sharing.</u> Coupons or any other form of third-party <u>prescription drug cost sharing</u> assistance will not apply toward any
	Tier 3	40% <u>copayment</u> after <u>deductible</u> (retail) 2x the 30day <u>cost share</u> (mail)	Not Covered	deductibles or annual out-of-pocket limits.
	Tier 4	40% copayment after deductible	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	40% <u>copayment</u> after <u>deductible</u>	Not Covered	Preauthorization may be required, or services not covered. Laser corrective eye surgery is not covered.

		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
	Physician/surgeon fees	40% <u>copayment</u> after <u>deductible</u>	Not Covered	Preauthorization may be required, or services not covered. Laser corrective eye
If you need immediate	Emergency room care	40% <u>copayment</u> after <u>deductible</u>	40% <u>copayment</u> after <u>deductible</u>	Emergency room care coinsurance does not apply, if admitted to the hospital.
medical attention	Emergency medical transportation	40% copayment, deductible does not apply	40% <u>copayment</u> , <u>deductible</u> does not apply	None
	<u>Urgent care</u>	\$25 <u>copay</u> <u>ded.</u> does not apply/visit	Not Covered	None
If you have a hospital	Facility fee (e.g., hospital room)	40% <u>copayment</u> after <u>deductible</u>	Not Covered	<u>Preauthorization</u> is required or services not covered.
stay	Physician/surgeon fees	40% <u>copayment</u> , <u>deductible</u> does not apply	Not Covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$25 <u>copay ded.</u> does not apply / office visit Outpatient Intensive Psychiatric Treatment Programs - 20% <u>copayment</u> after <u>deductible</u>	Not Covered	Preauthorization is required for Electroconvulsive Therapy (ECT), neuropsycological and psychological testing, partial hospitalization, behavioral health treatment for PDD/autism,
	Inpatient services	40% <u>copayment</u> after <u>deductible</u>	Not Covered	substance abuse services, Day Treatment, detoxification services and inpatient care or services not covered. All other services do not require <a href="Preauthorization">Preauthorization</a> if services are provided by a participating <a href="provider">provider</a> .
	Office visits	No Charge <u>deductible</u> does not apply	Not Covered	Cost sharing does not apply for preventive
If you are pregnant	Childbirth/delivery professional services	40% copayment after deductible	Not Covered	services. Depending on the type of services, coinsurance may apply. Maternity care may include tests and services described
	Childbirth/delivery facility services	40% <u>copayment</u> after <u>deductible</u>	Not Covered	elsewhere in the SBC (i.e. ultrasound).
	Home health care	No Charge <u>deductible</u> does not apply	Not Covered	60 visits/year. Preauthorization is required after 7 visits for outpatient and home settings or services not covered.
If you need help recovering or have other special health needs	Rehabilitation services	40% <u>copayment</u> after <u>deductible</u> /office visit	Not Covered	35 visits/year. Medically necessary services only. Preauthorization is required or services not covered for Occupational Therapy, Speech Therapy, Physical Therapy, Radiation therapy and radio surgery Rehabilitation services.

Common	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other	
Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
	Habilitation services	40% copayment after deductible /office visit	Not Covered	35 visits/year. <u>Preauthorization</u> is required or services not covered.	
	Skilled nursing care	40% <u>copayment</u> after <u>deductible</u>	Not Covered	25 days per <u>plan</u> year. <u>Preauthorization</u> is required or services not covered.	
	Durable medical equipment	40% <u>copay</u> , <u>deductible</u> does not apply	Not Covered	Excludes vehicle modifications, home modifications, exercise, and bathroom equipment. Preauthorization may be required or services not covered.	
	Hospice services	No Charge <u>deductible</u> does not apply	Not Covered	None	
	Children's eye exam	No Charge <u>deductible</u> does not apply	Not covered	Coverage limited to one exam/year.	
If your child needs dental or eye care	Children's glasses	No Charge <u>deductible</u> does not apply	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)
- Dental Check-up (Child)

Private Duty Nursing

- Acupuncture
- Bariatric Surgery
- Cosmetic Surgery
- Dental Care (Adult)

- Infertility treatment
- Laser eye corrective
- 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

- Hearing Aids (1 hearing aid every
- 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 <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 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: 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, kwiijigo holne' 1-888-560-2025.

### **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.

40%

40%

# 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>	
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Specialist copayment

■ Hospital (facility) coinsurance

■ Other coinsurance

# Managing Joe's type 2 Diabetes

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

■ The plan's overall deductible	\$6,000
■ Specialist copayment	\$75

■ Hospital (facility) coinsurance

■ Other coinsurance

\$6,000

\$75

40%

40%

## Mia's Simple Fracture

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

	The	<u>plan's</u>	overall <u>deductible</u>	
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■ Specialist copayment \$75 ■ Hospital (facility)coinsurance 40%

■ Other coinsurance 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)

### 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)

### 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** \$12,700

#### **Total Example Cost** \$7,400

**Total Example Cost** 

# \$1,900

\$6.000

### In this example, Peg would pay:

Cost Sharing		
Deductibles	\$2,900	
Copayments	\$300	
Coinsurance	\$4,600	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$7,900	

### In this example, Joe would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$1,700
Coinsurance	\$700
What isn't covered	
Limits or exclusions	\$60
The total Joe would pay is	\$2,500

### In this example, Mia would pay:

Cost Sharing	
Deductibles	\$500
Copayments	\$200
Coinsurance	\$700
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,400



### 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 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="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.

# **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	اندك ي أو ح اله ي الى
	اهِلَ مُج الوت لضرروية النَّاخ الله عَدِث عم مجرنَ مالصلَّب) 888( 2025-560 ). 1
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。
Fre	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
nch	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	જ⊂ો. તમ∘ો અથવ∘ો તમ∘ો કઇન મદદ કર∘ો રહ∘ો <⊃ે⊾ ો તમથ∘ો કઇન[એસબ∘ો એમ કર <⊃ે⊾ <⊃ે⊾ ∜મન ન મ
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	ષ માયતકર <b>ો શક ર</b> ો છ <b>ો . દભ</b> યષર <⇒ે L ⇔ે L વો. 1(888) 560-2025 ત કરર મ ટ,આ [અહ⇔ો. ો દ ખલ કર નબર
Hindi	यदिअक्कृय अपिः ः 📭 ाक्ष्यक्कृत्रास्त्र काक्ष्रिव् काक्ष्रिव् काक्ष्रिवा Marketplace कबरम्महतः 🏗 अक्कप्रसम्भागः 🏗 विश्वासः विश्वासम्भागः
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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, ຫຄນທທານກາລງຊວຍເຫອ, ມຄາຖາມກຽວກບ Molina Marketplace,
	ທານມສດທຈະໄດຮບການຊວຍເຫອແລະຂມນຂາວສານທເປນພາສາຂອງທານບມຄາໃຊຈາຍ. ການໂອລມກບນາຍພາສາ, ໃຫໂທຫາ 1 (888) 560-2025.
Persian-	شاہ ت نوا نا ب ن حن نها را راديد که که چې، Marketplace Molina کَار څشا،ا ي بکی، ک څښابه او که چک پېږي ي ، سو ال در ردوم
Farsi	و اطاع الته ب زبارًا دخو راه ب طوردٌ بِاران ابِردت الهِبِيد 560-2025. )888 ( 1 مراحت احصل، الهٰبِيد
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	
	iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1 (888) 560-2025.
Urdu	ے کرا بے ہم،و ت ہا ازوزو تو کہانی ناا ز Marketplace Molina رگا اپ ہر ہکو ک ددم ہے دہے ر ہیں روا اپن ون و دو کواس ل ےہ
	ن پہۃ ہت ددم روا اجوال عہت احصل ہے کا ک فی ح ۔ ےہئرن امج سےا بتر کنےے کا پے،560-2025 )888 (ازو فسر ں پک۔
Vietname	
se	mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1 (888) 560-2025.