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 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 deductible?	$3,450/Individual or $6,900/Family Deductible applies to Emergency room care, Prescription Drugs outpatient facilities and inpatient settings.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
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 plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	For network providers $6,500 individual /$13,000 family; for out-of-network providers there is no coverage unless Prior Authorized by Molina Healthcare.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit 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 use a network provider?	Yes. See MolinaMarketplace.com or call 1-888-560-2025 for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$20 copay, ded. does not apply /office visit	Not covered	Deductible waived for 1st visit to PCP, other practitioner or behavioral health provider.
	Specialist visit	$40 copay, ded. does not apply /office visit	Not Covered	Preauthorization may be required, or services not covered.
	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 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) -	$25 copay, ded. does not apply/test for blood work 40% copayment after ded. / test for x- rays	Not Covered	None
	Imaging (CT/PET scans, MRIs)	40% copayment after deductible	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	Tier 1	$20 copay ded. does not apply /prescription	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	$60 copay ded. does not apply /prescription (retail) 2x the 30day cost share (mail)	Not Covered	
	Tier 3	40% copayment after deductible (retail) 2x the 30day cost share (mail)	Not Covered	
	Tier 4	40% copayment after deductible	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	40% copayment after deductible	Not Covered	Preauthorization may be required, or services not covered. Laser corrective eye surgery is not covered. -

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of- Network Provider (You will pay the most)	
	Physician/surgeon fees	40% copayment after deductible	Not Covered	Preauthorization may be required, or services not covered. Laser corrective eye
If you need immediate medical attention	Emergency room care	40% copayment after deductible	40% copayment after deductible	Emergency room care coinsurance does not apply, if admitted to the hospital.
	Emergency medical transportation	40% copayment, deductible does not apply	40% copayment, deductible does not apply	None
	Urgent care	$20 copay ded. does not apply/visit	Not Covered	None
If you have a hospital stay	Facility fee (e.g., hospital room)	40% copayment after deductible	Not Covered	Preauthorization is required or services not covered.
	Physician/surgeon fees	40% copayment after deductible	Not Covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$20 copay ded. does not apply / office visit; Outpatient Intensive Psychiatric Treatment Programs - 40% after deductible	Not Covered	Preauthorization is required for Electroconvulsive Therapy (ECT), neuropsycological 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	40% copayment after deductible	Not Covered	
If you are pregnant	Office visits	No Charge deductible does not apply	Not Covered	Cost sharing does not apply for preventive services. Depending on the type of services, coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	40% copayment after deductible	Not Covered	
	Childbirth/delivery facility services	40% copayment after deductible	Not Covered	
If you need help recovering or have other special health needs	Home health care	No Charge deductible does not apply	Not Covered	60 visits/year. Preauthorization is required after 7 visits for outpatient and home settings or services not covered.
	Rehabilitation services	40% copayment after deductible/ 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 Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Habilitation services	40% copayment after deductible/ office visit	Not Covered	35 visits/year. Preauthorization is required or services not covered.
	Skilled nursing care	40% copayment after deductible	Not Covered	25 days per plan year. Preauthorization is required or services not covered.
	Durable medical equipment	40% copayment ded. 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 deductible does not apply	Not Covered	None
If your child needs dental or eye care	Children's eye exam	No Charge deductible does not apply	Not covered	Coverage limited to one exam/year.
	Children's glasses	No Charge deductible 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)
- Acupuncture
- Bariatric Surgery
- Cosmetic Surgery
- Dental Care (Adult)
- Dental Check-up (Child)
- Infertility treatment
- Laser eye corrective
- Long Term Care
- Non-emergency care when traveling outside the U.S
- Private Duty Nursing
- 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 36 months)
- Weight Loss Programs

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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: 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, kwiijigo 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	$3,450
Specialist copayment	$40
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)*

Total Example Cost	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$1,500
Copayments	$200
Coinsurance	$4,500
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$6,300**

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well- controlled condition)

The plan's overall deductible	$3,450
Specialist copayment	$40
Hospital (facility) coinsurance	40%
Other coinsurance	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)*

Total Example Cost	**$7,400**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$0
Copayments	$1,600
Coinsurance	$700
What isn't covered	
Limits or exclusions	$60
The total Joe would pay is	**$2,400**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible	$3,450
Specialist copayment	$40
Hospital (facility) coinsurance	40%
Other coinsurance	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)*

Total Example Cost	**$1,900**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$500
Copayments	$100
Coinsurance	$700
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,300**

The plan would be responsible for the other costs of these EXAMPLE covered services.

Non-Discrimination Notification
Molina Healthcare

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	إذا كان لديك أو لدى شخص تساعده أسئلة حول Molina( )Marketplace، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم فوري، اتصل بـ (560-2025)888(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。
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 કઈને મદદ કરો રહ્યા છો તે કોઈ તમને [એસબીએમ] વિશે કોઈ Molina Marketplace ના અંગે પ્રશ્નો છે. તમારી ભાષામાં મફત માહિતી અને મદદ મેળવવાનો અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે 1 (888) 560-2025 ઉપર કોલ કરો. [illegible]
Hindi	यदि आपके, या आप जिसकी सहायता कर रहे हैं उसके, Molina Marketplace के बारे में प्रश्न हैं, तो आपके पास बिना किसी लागत के अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है। किसी अनुवादक से बात करने के लिए 1 (888) 560-2025 पर कॉल करें। [illegible]
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	ຖ້າທ່ານ, ຫລືຄົນທີ່ທ່ານກຳລັງຊ່ວຍເຫຼືອ, ມີຄຳຖາມກ່ຽວກັບ Molina Marketplace, ທ່ານມີສິດທີ່ຈະໄດ້ຮັບການຊ່ວຍເຫຼືອແລະຂໍ້ມູນຂ່າວສານທີ່ເປັນພາສາຂອງທ່ານບໍ່ມີຄ່າໃຊ້ຈ່າຍ. ການໂອ້ລົມກັບນາຍພາສາ, ໃຫ້ໂທຫາ 1 (888) 560-2025.
Persian-Farsi	در صورتی که شما یا کسی که به او کمک می‌کنید، در رابطه با Molina Marketplace سؤالاتی داشته باشید، حق این را دارید که به طور رایگان اطلاعات و راهنمایی به زبان خود دریافت کنید. برای صحبت با مترجم با شماره 1)888(560-2025. تماس بگیرید.
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 tinutulangan, 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	اگر آپ کو، یا کسی ایسے فرد کو جس کی آپ مدد کر رہے ہیں، Molina Marketplace کے بارے میں سوالات ہوں تو آپ کو اپنی زبان میں مفت مدد اور معلومات حاصل کرنے کا حق ہے۔ کسی ترجمان سے بات کرنے کے لیے، 560-2025)888(1 پر فون کریں۔
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.