
 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 www.vantagehealthplan.com or call (844) 833-7505. 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.vantagehealthplan.com or call (844) 833-7505 to request a copy.

| Important Questions | Answers | Why This Matters: |
|--|---|---|
| <p>What is the overall deductible?</p> | <p>\$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP; For In-Network: \$1,500 Individual/\$4,500 Family, excluding preventive care and Primary Care Provider office visits.</p> | <p>Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible. If you have other family members on the plan, each family member must meet their own individual deductible.</p> |
| <p>Are there services covered before you meet your deductible?</p> | <p>Yes. Preventive care and Primary Care Provider office visits are not subject to the deductible. Tier I & II Prescription Drugs are not subject to the Retail Drug Deductible.</p> | <p>This plan covers some items and services even if you haven't yet met the deductible amount, but a co-payment or co-insurance 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/.</p> |
| <p>Are there other deductibles for specific services?</p> | <p>Yes. For Out-of-Network: \$5,000 Individual/\$10,000 Family. For Prescription Drugs: \$500 Individual/\$1,500 Family. Applies to Tier III, IV and V.</p> | <p>Generally, you must pay all of the costs from out-of-network providers up to the deductible amount before this plan begins to pay. If you have other family members in this plan, they have to meet their own deductible until the overall family deductible has been met. A single family member has met his or her deductible by reaching the individual deductible amount. Other family members' payments combine to meet the remainder of the family deductible.</p> |
| <p>What is the out-of-pocket limit for this plan?</p> | <p>For In-Network providers, Out-of-Pocket Max: \$4,000 Individual/\$8,000 Family.</p> | <p>The out-of-pocket limit is the most you could pay in a year for in-network 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.</p> |
| <p>What is not included in the out-of-pocket limit?</p> | <p>Premiums, balance-billing charges, out-of-network, some coinsurance, services this plan doesn't cover.</p> | <p>Even though you pay these expenses, they don't count toward the out-of-pocket limit.</p> |
| <p>Will you pay less if you use a network provider?</p> | <p>Yes. Visit www.VantageHealthPlan.com and click "Find a Provider" or call (844) 833-7505 or a list of network providers.</p> | <p>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.</p> |
| <p>Do you need a referral to see a specialist?</p> | <p>No.</p> | <p>You can see the specialist you choose without a referral.</p> |

* For more information about limitations and exceptions, see the plan or policy document at www.vantagehealthplan.com.

 All **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 | Out-of-Network Provider | |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | \$20 AHN or \$30 copay | 50% coinsurance | Cost sharing waived at IHCP or with IHCP referral at non-IHCP. |
| | Specialist visit | 20% coinsurance | 50% coinsurance | Cost sharing waived at IHCP or with IHCP referral at non-IHCP. |
| | Preventive care/screening/immunization | 100% coverage | 50% coinsurance | As required by law. |
| If you have a test | Diagnostic test (x-ray, blood work) | 20% coinsurance | 50% coinsurance | Cost sharing waived at IHCP or with IHCP referral at non-IHCP. |
| | Imaging (CT/PET scans, MRIs) | 20% coinsurance | 50% coinsurance | Pre-auth required. Cost sharing waived at IHCP or with IHCP referral at non-IHCP. |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.vhpla.com | Tier I & II Prescription Drugs | \$10 or \$30 copay per prescription (retail/mail order) | Not covered | Cost sharing waived at IHCP or with IHCP referral at non-IHCP. 1 copay for 30 day supply; 2 copays for 31-60 day supply; 3 copays for 61-90 day supply. |
| | Tier III Prescription Drugs | 20% coinsurance (retail/mail order) | Not covered | Cost sharing waived at IHCP or with IHCP referral at non-IHCP. Member pays 20% up to the Out-of-Pocket Maximum. Subject to Retail Drug Deductible. |
| | Tier IV Prescription Drugs | 20% coinsurance (retail/mail order) | Not covered | Cost sharing waived at IHCP or with IHCP referral at non-IHCP. Member pays 20% up to the Out-of-Pocket Maximum. Subject to Retail Drug Deductible. |
| | Tier V Prescription Drugs | 50% coinsurance (retail only) | Not covered | Cost sharing waived at IHCP or with IHCP referral at non-IHCP. Member pays 50% up to the Out-of-Pocket Maximum. Subject to Retail Drug Deductible. Mail order not available. |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 20% coinsurance | 50% coinsurance | Pre-auth required. Cost sharing waived at IHCP or with IHCP referral at non-IHCP. |
| | Physician/surgeon fees | 20% coinsurance | 50% coinsurance | Pre-auth required. Cost sharing waived at IHCP or with IHCP referral at non-IHCP. |
| If you need immediate medical attention | Emergency room care | 20% coinsurance | 20% coinsurance | Worldwide emergency coverage. Cost sharing waived at IHCP or with IHCP referral at non-IHCP. |
| | Emergency medical transportation | 20% coinsurance | 20% coinsurance | Emergency criteria required. Cost sharing waived at IHCP or with IHCP referral at non-IHCP. |
| | Urgent care | 20% coinsurance | 50% coinsurance | Pre-auth required on follow-up visits. Cost sharing waived at IHCP or with IHCP referral at non-IHCP. |

* For more information about limitations and exceptions, see the plan or policy document at www.vantagehealthplan.com.

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|--|---|------------------------------|-------------------------|--|
| | | Network Provider | Out-of-Network Provider | |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 20% coinsurance | 50% coinsurance | Pre-auth required. Cost sharing waived at IHCP or with IHCP referral at non-IHCP. |
| | Physician/surgeon fees | 20% coinsurance | 50% coinsurance | Pre-auth required. Cost sharing waived at IHCP or with IHCP referral at non-IHCP. |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | \$20 AHN or \$30 copay/visit | 50% coinsurance | Cost sharing waived at IHCP or with IHCP referral at non-IHCP. |
| | Inpatient services | 20% coinsurance | 50% coinsurance | Pre-auth required. Cost sharing waived at IHCP or with IHCP referral at non-IHCP. |
| If you are pregnant | Office visits | \$20 AHN or \$30 copay/visit | 50% coinsurance | Copay on initial visit only. Cost sharing waived at IHCP or with IHCP referral at non-IHCP. |
| | Childbirth/delivery professional services | No additional coinsurance | 50% coinsurance | Covered as part of the inpatient delivery stay. Cost sharing waived at IHCP or with IHCP referral at non-IHCP. |
| | Childbirth/delivery facility services | 20% coinsurance | 50% coinsurance | Pre-auth required. Cost sharing waived at IHCP or with IHCP referral at non-IHCP. |
| If you need help recovering or have other special health needs | Home health care | 20% coinsurance | Not covered | Pre-auth required. Cost sharing waived at IHCP or with IHCP referral at non-IHCP. |
| | Rehabilitation services | 20% coinsurance | 50% coinsurance | Pre-auth required. Cost sharing waived at IHCP or with IHCP referral at non-IHCP. |
| | Habilitation services | 20% coinsurance | 50% coinsurance | Pre-auth required. Cost sharing waived at IHCP or with IHCP referral at non-IHCP. |
| | Skilled nursing care | 20% coinsurance | 50% coinsurance | Pre-auth required. Cost sharing waived at IHCP or with IHCP referral at non-IHCP. |
| | Durable medical equipment | 20% coinsurance | 50% coinsurance | Pre-auth required. Cost sharing waived at IHCP or with IHCP referral at non-IHCP. |
| | Hospice services | 20% coinsurance | Not covered | Pre-auth required. Cost sharing waived at IHCP or with IHCP referral at non-IHCP. |
| If your child needs dental or eye care | Children's eye exam | 20% coinsurance | 50% coinsurance | Limit 1 visit annually. Cost sharing waived at IHCP or with IHCP referral at non-IHCP. |
| | Children's glasses | 50% coinsurance | 50% coinsurance | Limit may apply. Cost sharing waived at IHCP or with IHCP referral at non-IHCP. |
| | Children's dental check-up | 100% coverage | 100% coverage | Limit 2 visits annually. Cost sharing waived at IHCP or with IHCP referral at non-IHCP. |

* For more information about limitations and exceptions, see the plan or policy document at www.vantagehealthplan.com.

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](#).)

- | | | |
|---------------------|--------------------------|--|
| • Acupuncture | • Hearing aids (Adults). | • Non-emergency care when traveling outside the U.S. |
| • Bariatric surgery | • Infertility Treatment | • Routine foot care |
| • Cosmetic Surgery | • Long-term care | |

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

- | | | |
|---------------------|---------------------------|----------------------------|
| • Chiropractic care | • Hearing aids (Children) | • Routine eye care (Adult) |
| • Dental care | • Private-duty nursing | • Weight loss programs |
| • Glasses | | |

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. For group health coverage subject to ERISA, insert contact information for the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. 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: Vantage at (844) 833-7505. For group health coverage subject to ERISA, insert applicable plan contact information. Also insert contact information for the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. If coverage is insured, also insert applicable State Department of Insurance contact information.

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 1-888-823-1910.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-823-1910.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-888-823-1910.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-888-823-1910.

————— *To see examples of how this plan might cover costs for a sample medical situation, see the next section.* —————

* For more information about limitations and exceptions, see the plan or policy document at www.vantagehealthplan.com.

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) | | Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition) | | Mia's Simple Fracture (in-network emergency room visit and follow up care) | |
|--|-----------------|--|-----------------|--|-----------------|
| ■ The plan's overall deductible | \$1,500 | ■ The plan's overall deductible | \$1,500 | ■ The plan's overall deductible | \$1,500 |
| ■ Physician office visits | \$30 | ■ Physician office visits | 20% Coinsurance | ■ Physician office visits | 20% Coinsurance |
| ■ Hospital (facility) | 20% Coinsurance | ■ Hospital (facility) | N/A | ■ Hospital (facility) | N/A |
| ■ Other Coinsurance | 20% | ■ Other <i>Coinurance</i> | N/A | ■ Other (<i>excluded from deductible</i>) | N/A |
| This EXAMPLE event includes services like: Specialist office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (<i>ultrasounds and blood work</i>) Specialist visit (<i>anesthesia</i>) | | This EXAMPLE event includes services like: Primary care physician office visits (<i>including disease education</i>) Diagnostic tests (<i>blood work</i>) Prescription drugs Durable medical equipment (<i>glucose meter</i>) | | This EXAMPLE event includes services like: Emergency room care (<i>including medical supplies</i>) Diagnostic test (<i>x-ray</i>) Durable medical equipment (<i>crutches</i>) Rehabilitation services (<i>physical therapy</i>) | |
| Total Example Cost | \$12,731 | Total Example Cost | \$7,583 | Total Example Cost | \$1,942 |
| In this example, Peg would pay: | | In this example, Joe would pay: | | In this example, Mia would pay: | |
| <i>Cost Sharing</i> | | <i>Cost Sharing</i> | | <i>Cost Sharing</i> | |
| Deductibles | \$1,500 | Deductibles | \$1,735 | Deductibles | \$1,452 |
| Copayments | \$20 | Copayments | \$610 | Copayments | \$0 |
| Coinurance | \$2,480 | Coinurance | \$1,655 | Coinurance | \$473 |
| <i>What isn't covered</i> | | <i>What isn't covered</i> | | <i>What isn't covered</i> | |
| Limits or exclusions | \$60 | Limits or exclusions | \$55 | Limits or exclusions | \$0 |
| The total Peg would pay is | \$4,060 | The total Joe would pay is | \$4,055 | The total Mia would pay is | \$1,925 |

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

Addendum: Language Access Services

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Vantage Health Plan or the Marketplace, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-888-823-1910.

Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de Vantage Health Plan or the 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 1-888-823-1910.

Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Vantage Health Plan or the 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 1-888-823-1910.

如果您，或是您正在協助的對象，有關於[插入 SBM 項目的名稱 Vantage Health Plan or the 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 1-888-823-1910。

صوصخب ؤلئسأ هءءعاست صءءش بءل وأ كءءل ناك نأ، ؤامولءملاو ؤءءاسملا بءع لوصءلا ىف قءلا كءءلف
ب لءنا مءرءم عم ؤءءءل. ؤءلءء ؤءا نوء نم كءءلب ؤءرورءلا . 1-888-823-1910.

Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Vantage Health Plan or the Marketplace, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-888-823-1910.

만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Vantage Health Plan or the Marketplace, 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-888-823-1910. 로 전화하십시오.

Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Vantage Health Plan or the Marketplace, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-888-823-1910.

ຖ້າທ່ານ, ຫຼື ຄົນ ທ່ານ ກຳ ລັ ງ ຊ່ ວຍ ຕ ື ອ, ມີ ຄ າ ຖາ ມ ກ່ ງ ວ ກັ ບ Vantage Health Plan or the Marketplace, ທ່ານ ມີ ສ ດ ທ ຈ ລ ດ ື ຮັ ບ ການ ຊ່ ວຍ ຕ ື ອ ຈ ລ ລ ະ ຂ ັ ມ ູ ນ ຂ ັ າ ອ ສານ ທ ຕ ບ ື ນ ພາ ສາ ຂ ອງ ທ່ານ ບ ມ ຄ ັ າ ໃ ຊ ັ ຈ ັ ຍ. 1-888-823-1910.

ご本人様、またはお客様の身の回りの方でも、Vantage Health Plan or the 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 1-888-823-1910. までお電話ください。

عہ لاوس وک نونود پاروا نیہ ہرے ید دم وک یسک پارگانیرک نوف 1-888-823-1910،، ےیل ےک، Vantage Health Plan or the Marketplace، نابز ینپا وک نونود پاوت، نیم ےراب ےک ےنرک تاب ےس نامجرت۔ ےق فح اک ےنرک لصاح تامولاعم روا ددم تقم نیم

Falls Sie oder jemand, dem Sie helfen, Fragen zum Vantage Health Plan or the 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 1-888-823-1910 an.

دروم رد لاوس، دینکیم کمک وا هب امش مک یسک ای، امش رگا، Vantage Health Plan or the Marketplace، کمک مک دیراد ار نیا قح دیشاب متشاد دییامن لصاح سامت 1-888-823-1910. دییامن تفایرد ناگیار روط هب ار دوخ نابز هب تااعلاطا و.

Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Vantage Health Plan or the Marketplace, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 1-888-823-1910.

หากคุณ หรือคนที่ کمکกลางช่วยเหลือมีคำถามเกี่ยวกับ Vantage Health Plan or the Marketplace, คุณมีสิทธิที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของคุณได้โดยไม่มีค่าใช้จ่าย โปรดดู หมายเลข โทร 1-888-823-1910.