
 **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 toll-free at (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 toll-free at (844) 833-7505 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For In-Network Providers \$5,500 Individual or \$11,000 Family; for Out-of-Network Providers \$8,000 Individual or \$16,000 Family	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. Wellness and preventive care are not subject to the deductible .	This plan covers some items and services even if you haven't yet met the deductible amount. But a 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 do not have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	For In-Network Providers \$6,900 Individual/\$13,800 Family.	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, cost sharing for out-of-network, some coinsurance , and health care this plan does not 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. Visit VantageHealthPlan.com and click "Find a Provider" or call toll-free at (844) 833-7505 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, if you use a provider in the plan's network .	You can see the specialist you choose without a referral .

* 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 (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	50% coinsurance	50% coinsurance	None
	Specialist visit	50% coinsurance	50% coinsurance	None
	Preventive care/screening/immunization	No charge. Deductible does not apply.	50% coinsurance . Deductible does not apply.	You may have to pay for services that are not 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)	50% coinsurance	50% coinsurance	None
	Imaging (CT/PET scans, MRIs)	50% coinsurance	50% coinsurance	Pre-authorization required.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.vantagehealthplan.com	Tier I & II Prescription Drugs	50% coinsurance (retail/mail order)	Not covered	None
	Tier III Prescription Drugs	50% coinsurance (retail/mail order)	Not covered	None
	Tier IV Prescription Drugs	50% coinsurance (retail/mail order)	Not covered	None
	Tier V Prescription Drugs	50% coinsurance (retail only)	Not covered	None
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	50% coinsurance	50% coinsurance	Pre-authorization required.
	Physician/surgeon fees	50% coinsurance	50% coinsurance	Pre-authorization required.
If you need immediate medical attention	Emergency room care	50% coinsurance	50% coinsurance	Worldwide emergency coverage.
	Emergency medical transportation	50% coinsurance	50% coinsurance	Emergency criteria required.
	Urgent care	50% coinsurance	50% coinsurance	Pre-authorization required on follow-up visits.

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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 have a hospital stay	Facility fee (e.g., hospital room)	50% coinsurance	50% coinsurance	Pre-authorization required.
	Physician/surgeon fees	50% coinsurance	50% coinsurance	Pre-authorization required.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	50% coinsurance	50% coinsurance	None
	Inpatient services	50% coinsurance	50% coinsurance	Pre-authorization required.
If you are pregnant	Office visits	50% coinsurance	50% coinsurance	Cost share on initial visit only.
	Childbirth/delivery professional services	50% coinsurance	50% coinsurance	Pre-authorization required.
	Childbirth/delivery facility services	50% coinsurance	50% coinsurance	Pre-authorization required.
If you need help recovering or have other special health needs	Home health care	50% coinsurance	Not covered	Pre-authorization required.
	Rehabilitation services	50% coinsurance	50% coinsurance	Pre-authorization required.
	Habilitation services	50% coinsurance	50% coinsurance	Pre-authorization required.
	Skilled nursing care	50% coinsurance	50% coinsurance	Pre-authorization required.
	Durable medical equipment	50% coinsurance	50% coinsurance	Pre-authorization required.
	Hospice services	50% coinsurance	Not covered	Pre-authorization required.
If your child needs dental or eye care	Children's eye exam	50% coinsurance	50% coinsurance	Limit 1 visit per benefit period.
	Children's glasses	50% coinsurance	50% coinsurance	Limitations may apply.
	Children's dental check-up	No charge. Deductible does not apply.	No charge. Deductible does not apply.	Limit 2 visits per calendar year.

* 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
- Bariatric surgery
- Cosmetic Surgery
- Elective abortions (except when provided to save the life of the mother)
- Hearing aids (Adult)
- Infertility Treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- 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
- Dental care (Adult)
- Hearing aids (Children)
- Private-duty nursing
- Routine eye care (Adult)
- 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: Louisiana Department of Insurance, Office of Consumer Services, P.O. Box 94214, Baton Rouge, LA 70804-9214 or call 1-800-259-5300. 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 Louisiana Department of Insurance, Office of Consumer Services, P.O. Box 94214, Baton Rouge, LA 70804-9214 or call 1-800-259-5300.

Does this plan provide Minimum Essential Coverage? Yes

If you do not have [Minimum Essential Coverage](#) for a month, you will 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](#) does not 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	\$5,500	■ The plan's overall deductible	\$5,500	■ The plan's overall deductible	\$5,500
■ Specialist (OB/GYN) coinsurance	50%	■ Primary Care Physician coinsurance	50%	■ Specialist coinsurance	50%
■ Hospital (facility) coinsurance	50%	■ Hospital (facility) coinsurance	50%	■ Hospital (facility) coinsurance	50%
■ Other coinsurance	50%	■ Other coinsurance	50%	■ Other coinsurance	50%
<p>This EXAMPLE event includes services like: Specialist (OB/GYN) 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>)</p>		<p>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>)</p>		<p>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>)</p>	
Total Example Cost	\$12,800	Total Example Cost	\$7,600	Total Example Cost	\$1,900
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	\$5,500	Deductibles	\$5,500	Deductibles	\$1,900
Copayments	\$0	Copayments	\$0	Copayments	\$0
Coinsurance	\$1,400	Coinsurance	\$750	Coinsurance	\$0
<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	\$60	Limits or exclusions	\$0
The total Peg would pay is	\$6,960	The total Joe would pay is	\$6,310	The total Mia would pay is	\$1,900

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

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、情報を入力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。

ۛه لاوس وک نونود پا روا نيہ ۛهر ۛد ددم وک يسک پا رگانيرک نوف 1-823-888-823، Vantage Health Plan or the Marketplace، نابز بينا وک نونود پاوت ،نيم ۛراب ۛک ۛيل ۛک ۛنرک تاب ۛس نامجرت -ۛه قح اک ۛنرک لصاح تامولاعم روا ددم تغم نيم، 1910.

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 ، دينکيم کمک وا هب امش هک يسک اي ،امش رگا ، Vantage Health Plan or the Marketplace، کمک هک ديراد ار نيا قح ديشاب هتشاد دييامن لصاح سامت 1-823-888-1910. دييامن تفايرد ناگيار 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 หรือคนที่คุณกำลังช่วยเหลือมีคำถามเกี่ยวกับ Vantage Health Plan or the Marketplace, คุณมีสิทธิที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของคุณได้โดยไม่มีค่าใช้จ่าย โปรดคุย กบลาม โทร 1-888-823-1910.