Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services Coverage Period: Plan Year 2021 VANTAGE HEALTH PLAN, INC: SAVINGS BRONZE 5500 - LIMITED Coverage for: Individual/Family | Plan Type: IND POS – Savings Bronze 5500 - LIMITED

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 <u>www.vantagehealthplan.com</u> or call toll-free at (844) 833-7505. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.vantagehealthplan.com</u> or call toll-free at (844) 833-7505 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non- IHCP; For In-Network Providers \$5,500 Individual or \$11,000 Family; for <u>Out-of-Network Providers</u> \$8,000 Individual or \$16,000 Family.	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 <u>deductible</u> ?	Yes. Wellness and <u>preventive care</u> are not subject to the <u>deductible</u> .	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</u> <u>services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other deductibles for specific services?	No.	You do not have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	For In-Network Providers \$7,000 Individual/\$14,000 Family.	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, cost sharing for out-of-network services, some coinsurance, and health care this plan does not 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. Visit <u>VantageHealthPlan.com</u> and click "Find a Provider" or call toll-free at (844) 833-7505 for a list of <u>network providers</u> .	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's 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</u> <u>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, if you use a <u>provider</u> in the plan's <u>network</u> .	You can see the <u>specialist</u> you choose without a <u>referral</u> .

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

		What You Will Pay				
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information*	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	No Charge	50% <u>coinsurance</u>	50% <u>coinsurance</u>	None.	
	<u>Specialist</u> visit	No Charge	50% <u>coinsurance</u>	50% <u>coinsurance</u>	None.	
	Preventive care/screening/ immunization	No Charge	No charge. <u>Deductible</u> does not apply.	50% <u>coinsurance</u> . <u>Deductible</u> does not apply.	You may have to pay for services that are not preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.	
lf have a test	Diagnostic test (x-ray, blood work)	No Charge	50% coinsurance	50% coinsurance	None.	
lf you have a test	Imaging (CT/PET scans, MRIs)	No Charge	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	No Charge	50% <u>coinsurance</u> (retail/mail order)	Not covered	None.	
	Tier III Prescription Drugs	No Charge	50% <u>coinsurance</u> (retail/mail order)	Not covered	None.	
	Tier IV Prescription Drugs	No Charge	50% <u>coinsurance</u> (retail/mail order)	Not covered	None.	
	Tier V Prescription Drugs	No Charge	50% <u>coinsurance</u> (retail only)	Not covered	None.	

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 Coverage Period: Plan Year 2021

 VANTAGE HEALTH PLAN, INC: SAVINGS BRONZE 5500 - LIMITED
 Coverage for: Individual/Family | Plan Type: IND POS – Savings Bronze 5500 - LIMITED

		What You Will Pay				
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information*	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No Charge	50% coinsurance	50% <u>coinsurance</u>	Pre-authorization required.	
surgery	Physician/surgeon fees	No Charge	50% <u>coinsurance</u>	50% coinsurance	Pre-authorization required.	
	Emergency room care	No Charge	50% coinsurance	50% coinsurance	Worldwide emergency coverage.	
If you need immediate medical attention	Emergency medical transportation	No Charge	50% coinsurance	50% coinsurance	Emergency criteria required.	
	Urgent care	No Charge	50% coinsurance	50% <u>coinsurance</u>	Pre-authorization required on follow-up visits.	
If you have a hospital	Facility fee (e.g., hospital room)	No Charge	50% <u>coinsurance</u>	50% coinsurance	Pre-authorization required.	
stay	Physician/surgeon fees	No Charge	50% <u>coinsurance</u>	50% <u>coinsurance</u>	Pre-authorization required.	
lf you need mental health, behavioral	Outpatient services	No Charge	50% coinsurance	50% <u>coinsurance</u>	None.	
health, or substance abuse services	Inpatient services	No Charge	50% coinsurance	50% <u>coinsurance</u>	Pre-authorization required.	
lf you are pregnant	Office visits	No Charge	50% <u>coinsurance</u>	50% <u>coinsurance</u>	Cost share on initial visit only. Cost sharing does not apply for preventative services. Depending on the type of services, a <u>deductible</u> , or <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).	
	Childbirth/delivery professional services	No Charge	50% coinsurance	50% coinsurance	Pre-authorization required.	
	Childbirth/delivery facility services	No Charge	50% coinsurance	50% coinsurance	Pre-authorization required.	

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		What You Will Pay				
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information*	
	Home health care	No Charge	50% coinsurance	Not covered	Pre-authorization required.	
	<u>Rehabilitation</u> services	No Charge	50% coinsurance	50% coinsurance	Pre-authorization required.	
If you need help recovering or have other special health needs	Habilitation services	No Charge	50% coinsurance	50% coinsurance	Pre-authorization required.	
	Skilled nursing care	No Charge	50% coinsurance	50% <u>coinsurance</u>	Pre-authorization required.	
	Durable medical equipment	No Charge	50% <u>coinsurance</u>	50% <u>coinsurance</u>	Pre-authorization required.	
	Hospice services	No Charge	50% coinsurance	Not covered	Pre-authorization required.	
If your child needs dental or eye care	Children's eye exam	No Charge	50% coinsurance	50% <u>coinsurance</u>	Limit 1 visit per benefit period.	
	Children's glasses	No Charge	50% <u>coinsurance</u> .	50% <u>coinsurance</u>	Limitations may apply.	
	Children's dental check-up	No Charge	No charge. <u>Deductible</u> does not apply.	No charge. Deductible does not apply.	Limit 2 visits per calendar year.	

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	 Hearing aids (Children) 	Routine eye care (Adult)			
Dental care (Adult)	 Private-duty nursing 	Weight loss programs (Vantage Wellness Program only)			

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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u> or 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 <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> 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 Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u> or 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

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 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 (TTY 1-866-524-5144). Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-823-1910 (TTY 1-866-524-5144). Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-888-823-1910 (TTY 1-866-524-5144). Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-888-823-1910 (TTY 1-866-524-5144).

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

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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</u> <u>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 car hospital delivery)	e and a	Managing Joe's type 2 Diabe (a year of routine in-network care of a controlled condition)	Mia's Simple Fracture (in-network emergency room visit and follow up care)		
 The <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> (OB/GYN) <u>coinsurance</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$5,500 50% 50% 50%	 The <u>plan's</u> overall <u>deductible</u> <u>Primary Care Physician coinsurance</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$5,500 50% 50% 50%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist coinsurance</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$5,500 50% 50% 50%
This EXAMPLE event includes services <u>Specialist</u> (OB/GYN) office visits (prenatal Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood w <u>Specialist visit</u> (anesthesia)	l care)	This EXAMPLE event includes services Primary care physician office visits (includia education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose meter	ng disease	This EXAMPLE event includes serv Emergency room care (including med Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical there	ical supplies))
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:	
Cost Sharing		Cost Sharing		Cost Sharing	
<u>Deductibles</u>	\$5,500	Deductibles*	\$5,400	Deductibles	\$2,800
<u>Copayments</u>	\$0	<u>Copayments</u>	\$0	<u>Copayments</u>	\$0
Coinsurance	\$1,500	<u>Coinsurance</u>	\$0	<u>Coinsurance</u>	\$0
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$0
The total Peg would pay is	\$7,060	The total Joe would pay is	\$5,420	The total Mia would pay is	\$2,800

*Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

Addendum: Language Access Services

If you, or someone you're helping, have questions about Vantage Health Plan or the Marketplace, you have the right to get help and information in your preferred language at no cost. To talk with an interpreter, call Member Services, 1-888-823-1910 (TTY 1-866-524-5144).

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 (TTY 1-866-524-5144).

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 (TTY 1-866-524-5144)..

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 (TTY 1-866-524-5144).

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 (TTY 1-866-524-5144)。

تامولعملاو ةدعاسملا بلع لوصحلا يف قحلا كيدلف (Vantage Health Plan or the Marketplace، تامولعملاو ةدعاسملا بلع لوصحلا يف قحلا كيدلف ب لصتا مجرتم عم ثدحتلل المفلكت ةيا نود نم كتغلب ةيرورضلا. (TTY 1-866-524-5144) د المالك 1-888-823 .

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 (TTY 1-866-524-5144).

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 (TTY 1-866-524-5144).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 (TTY 1-866-524-5144).

ຖ້າທ່ານ, ຫຼື ຄົ ນ່ທທ່ານກຳລັງຊ່ວຍເຫຼື ອ, ມໍຄາຖາມກ່ຽວກັບ Vantage Health Plan or the Marketplace, ທ່ານມິສດ່ທຈະໄດ້ຮັບການຊ່ວຍເຫຼື ອແລະໍຂ້ມູນຂ່າວສານ່ທເປັນພາສາຂອງທ່ານໍ່ບມຄ່າໃຊ້ຈ່າຍ. 1-888-823-1910 (TTY 1-866-524-5144).

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 (TTY 1-866-524-5144).までお電話ください。

اگر آپ، یا کوئی ایسا شخص جس کی آپ مدد کر رہے ہیں، وانٹیج ہیلتھ پلان یا مارکیٹ پلیس کے بارے میں سوالات کرتے ہیں، تو آپ کو اپنی پسندیدہ زبان میں مدد اور معلومات کسی قیمت پر حاصل کرنے کا حق حاصل ہے۔ ترجمان سے بات کرنے کے لئے، ممبر سروسز کو کال کریں، 1-888-1391 ٹی ٹی وائی 1-866-524-524

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 (TTY 1-866-524-5144) an.

اگر شما، یا کسی که شما در حال کمک به، سوالاتی در مورد طرح بهداشت و درمان Vantage و یا بازار، شما حق دریافت کمک و اطلاعات در زبان مورد علاقه خود را بدون هیچ هزینه ای. برای صحبت با یک مترجم، با خدمات عضو، 1-888-828-1910 (TTY 1-866-524-5144) تماس بگیرید.

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 (TTY 1-866-524-5144).

หากคณุ หรือคนที่คณกาลงช่วยเหลือมีคาถามเกี่ยวกบั Vantage Health Plan or the Marketplace, คณมีสิทธิที่จะได้รับความช่วยเหลือและข้อมลในภาษาของคณได้โดยไม่มีค่าใช้จ่าย พดคยุ กบลาม โทร 1-888-823-1910 (TTY 1-866-524-5144).