
 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?	\$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP; For In-Network Providers \$7,000 Individual or \$14,000 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 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 do not have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	For In-Network Providers \$7,000 Individual/\$14,000 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 services, 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 [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*
		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)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No Charge	No Charge	50% coinsurance	None.
	Specialist visit	No Charge	No Charge	50% coinsurance	None.
	Preventive care/screening/immunization	No Charge	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)	No Charge	No Charge	50% coinsurance	None.
	Imaging (CT/PET scans, MRIs)	No Charge	No Charge	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	No Charge (retail/mail order)	Not covered	None.
	Tier III Prescription Drugs	No Charge	No Charge (retail/mail order)	Not covered	None.
	Tier IV Prescription Drugs	No Charge	No Charge (retail/mail order)	Not covered	None.
	Tier V Prescription Drugs	No Charge	No Charge (retail only)	Not covered	None.

* 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*
		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)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	No Charge	50% coinsurance	Pre-authorization required.
	Physician/surgeon fees	No Charge	No Charge	50% coinsurance	Pre-authorization required.
If you need immediate medical attention	Emergency room care	No Charge	No Charge	No Charge	Worldwide emergency coverage.
	Emergency medical transportation	No Charge	No Charge	No Charge	Emergency criteria required.
	Urgent care	No Charge	No Charge	50% coinsurance	Pre-authorization required on follow-up visits.
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	No Charge	50% coinsurance	Pre-authorization required.
	Physician/surgeon fees	No Charge	No Charge	50% coinsurance	Pre-authorization required.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No Charge	No Charge	50% coinsurance	None.
	Inpatient services	No Charge	No Charge	50% coinsurance	Pre-authorization required.
If you are pregnant	Office visits	No Charge	No Charge	50% coinsurance	Cost share on initial visit only. Cost sharing does not apply for preventative services. Depending on the type of services, a deductible , or coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	No Charge	No Charge	50% coinsurance	Pre-authorization required.
	Childbirth/delivery facility services	No Charge	No Charge	50% coinsurance	Pre-authorization required.

* 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*
		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)	
If you need help recovering or have other special health needs	Home health care	No Charge	No Charge	Not covered	Pre-authorization required.
	Rehabilitation services	No Charge	No Charge	50% coinsurance	Pre-authorization required.
	Habilitation services	No Charge	No Charge	50% coinsurance	Pre-authorization required.
	Skilled nursing care	No Charge	No Charge	50% coinsurance	Pre-authorization required.
	Durable medical equipment	No Charge	No Charge	50% coinsurance	Pre-authorization required.
	Hospice services	No Charge	No Charge	Not covered	Pre-authorization required.
If your child needs dental or eye care	Children’s eye exam	No Charge	No Charge	50% coinsurance	Limit 1 visit per benefit period.
	Children’s glasses	No Charge	No Charge	50% coinsurance	Limitations may apply.
	Children’s dental check-up	No Charge	No charge. Deductible 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](#).)

- | | | |
|--|---|---|
| <ul style="list-style-type: none"> • Acupuncture • Bariatric surgery • Cosmetic Surgery | <ul style="list-style-type: none"> • Elective abortions (except when provided to save the life of the mother) • Hearing aids (Adult) • Infertility Treatment | <ul style="list-style-type: none"> • 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.)

- | | | |
|--|---|--|
| <ul style="list-style-type: none"> • Chiropractic care • Dental care (Adult) | <ul style="list-style-type: none"> • Hearing aids (Children) • Private-duty nursing | <ul style="list-style-type: none"> • Routine eye care (Adult) • Weight loss programs (Vantage Wellness Program only) |
|--|---|--|

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

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 www.dol.gov/ebsa/healthreform 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 [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 Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform 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, kwijigo 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.* —————

PRA Disclosure Statement: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.08** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

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	\$7,000	■ The plan's overall deductible	\$7,000	■ The plan's overall deductible	\$7,000																																										
■ Specialist (OB/GYN) coinsurance	0%	■ Primary Care Physician coinsurance	0%	■ Specialist coinsurance	0%																																										
■ Hospital (facility) coinsurance	0%	■ Hospital (facility) coinsurance	0%	■ Hospital (facility) coinsurance	0%																																										
■ Other coinsurance	0%	■ Other coinsurance	0%	■ Other coinsurance	0%																																										
<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																																										
<p>In this example, Peg would pay:</p> <table border="1"> <thead> <tr> <th colspan="2">Cost Sharing</th> </tr> </thead> <tbody> <tr> <td>Deductibles</td> <td>\$7,000</td> </tr> <tr> <td>Copayments</td> <td>\$0</td> </tr> <tr> <td>Coinsurance</td> <td>\$0</td> </tr> <tr> <th colspan="2">What isn't covered</th> </tr> <tr> <td>Limits or exclusions</td> <td>\$60</td> </tr> <tr> <td>The total Peg would pay is</td> <td>\$7,060</td> </tr> </tbody> </table>		Cost Sharing		Deductibles	\$7,000	Copayments	\$0	Coinsurance	\$0	What isn't covered		Limits or exclusions	\$60	The total Peg would pay is	\$7,060	<p>In this example, Joe would pay:</p> <table border="1"> <thead> <tr> <th colspan="2">Cost Sharing</th> </tr> </thead> <tbody> <tr> <td>Deductibles*</td> <td>\$5,400</td> </tr> <tr> <td>Copayments</td> <td>\$0</td> </tr> <tr> <td>Coinsurance</td> <td>\$0</td> </tr> <tr> <th colspan="2">What isn't covered</th> </tr> <tr> <td>Limits or exclusions</td> <td>\$20</td> </tr> <tr> <td>The total Joe would pay is</td> <td>\$5,420</td> </tr> </tbody> </table>		Cost Sharing		Deductibles *	\$5,400	Copayments	\$0	Coinsurance	\$0	What isn't covered		Limits or exclusions	\$20	The total Joe would pay is	\$5,420	<p>In this example, Mia would pay:</p> <table border="1"> <thead> <tr> <th colspan="2">Cost Sharing</th> </tr> </thead> <tbody> <tr> <td>Deductibles</td> <td>\$2,800</td> </tr> <tr> <td>Copayments</td> <td>\$0</td> </tr> <tr> <td>Coinsurance</td> <td>\$0</td> </tr> <tr> <th colspan="2">What isn't covered</th> </tr> <tr> <td>Limits or exclusions</td> <td>\$0</td> </tr> <tr> <td>The total Mia would pay is</td> <td>\$2,800</td> </tr> </tbody> </table>		Cost Sharing		Deductibles	\$2,800	Copayments	\$0	Coinsurance	\$0	What isn't covered		Limits or exclusions	\$0	The total Mia would pay is	\$2,800
Cost Sharing																																															
Deductibles	\$7,000																																														
Copayments	\$0																																														
Coinsurance	\$0																																														
What isn't covered																																															
Limits or exclusions	\$60																																														
The total Peg would pay is	\$7,060																																														
Cost Sharing																																															
Deductibles *	\$5,400																																														
Copayments	\$0																																														
Coinsurance	\$0																																														
What isn't covered																																															
Limits or exclusions	\$20																																														
The total Joe would pay is	\$5,420																																														
Cost Sharing																																															
Deductibles	\$2,800																																														
Copayments	\$0																																														
Coinsurance	\$0																																														
What isn't covered																																															
Limits or exclusions	\$0																																														
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.

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)]。

صو صخب ءلئسأ هءعاست صخش بءل وأ كءءل ناك نأ، Vantage Health Plan or the Marketplace، تامولعملاو ءءعاسملا بلع لوصحلا بف قحلا كءءلف ب لصتا مءرتم عم ءءحتلل .ءفلكت ءءا نوء نم كءءلب ءءوررضلا . 1-888-823-1910 (TTY 1-866-524-5144).

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 ຄົນ ທ່ານ ກຳ ລັງ ຈຸ ລຸ ວ ຍ ເ ຫຼື ອ, ມໍ ຄ າ ຖ າ ມ ກ ັ ງ ອ ກ ັ ບ Vantage Health Plan or the Marketplace, ທ່ານ ມີ ສ ດ ທ ຈ ລ ຈ ຄ ັ ຮ ບ ກ າ ນ ຈ ຸ ລ ຸ ວ ຍ ເ ຫຼື ອ ແ ລ ະ ອ ຂ ັ ມ ູ ນ ຂ ັ າ ອ ສ າ ນ ທ ບ ຕ ບ ນ ພ າ ສ າ ຂ ອ ງ ທ ັ ນ ບ ມ ຄ ັ າ ໃ ຈ ັ ຈ າ ຍ. 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، وائٹج 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، 1-888-823-1910 ٹی ٹی وائی 1-866-524-5144

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 کہ 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، 1-888-823-1910 (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).

หากคุณ หรือคนที่คุณกำลังช่วยเหลือมีคำถามเกี่ยวกับ Vantage Health Plan or the Marketplace, คุณมีสิทธิที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของคุณได้โดยไม่มีค่าใช้จ่าย โปรดคุย กบ ลาม โทร 1-888-823-1910 (TTY 1-866-524-5144).