Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services Coverage Period: Plan Year 2022 VANTAGE HEALTH PLAN, INC: FREEDOM SILVER 4500 - LIMITED Coverage for: Individual/Family | Plan Type: IND POS - Freedom Silver 4500 - 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 \$4,500 Individual or \$13,500 Family; for <u>Out-of-Network Providers</u> \$5,000 Individual or \$15,000 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. <u>Primary Care</u> and <u>Specialty</u> <u>Care Provider</u> office visits and 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?	Yes. For some Prescription Drug tiers: \$1,000 Individual/\$3,000 Family.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services. There are no other specific deductibles.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	For In-Network providers: \$8,700 Individual/\$17,400 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> ?	<u>Copayments</u> and <u>coinsurance</u> on certain services, <u>premiums</u> , <u>balance-billing</u> charges, <u>cost sharing</u> for out-of-network, and health care this <u>plan</u> 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*	
	Primary care visit to treat an injury or illness	No Charge	\$30 AHN <u>copay</u> /visit or \$40 <u>copay</u> /visit. <u>Deductible</u> does not apply.	50% coinsurance	AHN refers to Affinity Health Network Providers with lower cost sharing.	
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	No Charge	\$65 AHN <u>copay</u> /visit or \$75 <u>copay</u> /visit. <u>Deductible</u> does not apply.	50% coinsurance	None.	
or chinc	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 you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No Charge	\$200 AHN <u>copay</u> /test or \$300 <u>copay</u> /test	50% coinsurance	Lab and x-ray services performed in an office setting is covered at no charge. <u>Deductible may</u> apply.	
	Imaging (CT/PET scans, MRIs)	No Charge	\$200 AHN <u>copay</u> /test or \$300 <u>copay</u> /test	50% <u>coinsurance</u>	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	\$10 Tier I <u>copay</u> or \$30 Tier II <u>copay</u> per prescription (retail/mail order)	Not covered	1 <u>copay</u> for 30-day supply; 2 <u>copays</u> for 31-60 day supply; 3 <u>copays</u> for 61-100 day supply.	
	Tier III Prescription Drugs	No Charge	\$60 <u>copay</u> per prescription (retail/mail order)	Not covered	1 <u>copay</u> for 30-day supply; 2 <u>copays</u> for 31-60 day supply; 3 <u>copays</u> for 61-100 day supply. Subject to <u>Prescription Drug deductible</u> .	
	Tier IV Prescription Drugs	No Charge	\$100 <u>copay</u> per prescription (retail/mail order)	Not covered	1 <u>copay</u> for 30-day supply; 2 <u>copays</u> for 31-60 day supply; 3 <u>copays</u> for 61-100 day supply. Subject to <u>Prescription Drug deductible</u> .	
	Tier V Prescription Drugs	No Charge	50% <u>coinsurance</u> (retail only)	Not covered	Member pays 50% up to the <u>Out-of-Pocket</u> <u>Maximum</u> . Subject to <u>Prescription Drug</u> <u>deductible</u> . Mail order not available.	

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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*	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No Charge	\$900 AHN <u>copay</u> or \$1,000 <u>copay</u>	50% coinsurance	Pre-authorization required.	
surgery	Physician/surgeon fees	No Charge	No charge	50% <u>coinsurance</u>	Pre-authorization required.	
	Emergency room care	No Charge	\$450 <u>copay</u>	\$450 <u>copay</u>	Worldwide emergency coverage.	
If you need immediate medical attention	Emergency medical transportation	No Charge	30% coinsurance	30% <u>coinsurance</u>	Emergency criteria required.	
medical attention	Urgent care	No Charge	\$75 <u>copay</u> /visit. <u>Deductible</u> does not apply.	50% <u>coinsurance</u>	Pre-authorization required on follow-up visits.	
If you have a hospital	Facility fee (e.g., hospital room)	No Charge	\$1,500 <u>copay</u> /day	50% <u>coinsurance</u>	Pre-authorization required. \$4,500 copay max.	
stay	Physician/surgeon fees	No Charge	No charge	50% <u>coinsurance</u>	Pre-authorization required.	
lf you need mental health, behavioral health, or substance	Outpatient services	No Charge	\$30 AHN <u>copay</u> /visit or \$40 <u>copay</u> /visit. <u>Deductible</u> does not apply.	50% <u>coinsurance</u>	None.	
abuse services	Inpatient services	No Charge	\$1,500 <u>copay</u> /day	50% coinsurance	Pre-authorization required. \$4,500 copay max.	
If you are pregnant	Office visits	No Charge	\$30 AHN <u>copay</u> /visit or \$40 <u>copay</u> /visit <u>Deductible</u> does not apply.	50% <u>coinsurance</u>	<u>Copay</u> on initial visit only. Cost sharing does not apply for preventative services. Depending on the type of services, a <u>deductible</u> , <u>copay</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	No charge	50% <u>coinsurance</u>	Pre-authorization required.	
	Childbirth/delivery facility services	No Charge	\$1,500 <u>copay</u> /day	50% coinsurance	Pre-authorization required. \$4,500 copay max.	

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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	30% coinsurance	Not covered	Pre-authorization required.	
If you need halp	Rehabilitation services	No Charge	\$40 <u>copay</u> /visit	50% coinsurance	Pre-authorization required.	
If you need help recovering or have other special health needs	Habilitation services	No Charge	\$40 <u>copay</u> /visit	50% coinsurance	Pre-authorization required.	
	Skilled nursing care	No Charge	\$150 <u>copay</u> /day	50% coinsurance	Pre-authorization required.	
	Durable medical equipment	No Charge	30% coinsurance	50% <u>coinsurance</u>	Pre-authorization required.	
	Hospice services	No Charge	30% coinsurance	Not covered	Pre-authorization required.	
If your child needs dental or eye care	Children's eye exam	No Charge	\$65 AHN <u>copay</u> /visit or \$75 <u>copay</u> /visit. <u>Deductible</u> does not apply.	50% <u>coinsurance</u>	Limit 1 visit per benefit period.	
	Children's glasses	No Charge	50% <u>coinsurance</u> . <u>Deductible</u> does not apply.	50% <u>coinsurance</u>	Limitations may apply.	
	Children's dental check-up	No Charge	No charge. <u>Deductible</u> does not apply.	No charge. <u>Deductible</u> 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.)				
AcupunctureBariatric surgeryCosmetic 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 <u>plan</u> does not meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-888-823-1910 (TTY 711). Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-823-1910 (TTY 711). Chinese (中文): 如果需要中文的帮助,请拨打这个号码1-888-823-1910 (TTY 711). Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' 1-888-823-1910 (TTY 711).

—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:

The total Peg would pay is



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 can hospital delivery)	re 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> \$4,500 <u>Specialist</u> (OB/GYN) <u>copayment</u> \$40 Hospital (facility) <u>copayment</u> \$1,500/day Other <u>coinsurance</u> 30% 		 The <u>plan's</u> overall <u>deductible</u> <u>Primary Care Physician copayment</u> Hospital (facility) <u>copayment</u> Other <u>coinsurance</u> 	\$4,500 \$40 1,500/day 30%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>copayment</u> Other <u>coinsurance</u> 	\$4,500 \$75 \$1,500/day 30%
This EXAMPLE event includes service: <u>Specialist</u> (OB/GYN) office visits (<i>prenata</i> Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and blood w</i> <u>Specialist visit</u> (<i>anesthesia</i>)	l care)	This EXAMPLE event includes services like:Primary care physicianPrimary care physicianoffice visits (including diseaseeducation)Diagnostic tests (blood work)Prescription drugsDurable medical equipment (glucose meter)		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	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
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>	\$4,500	Deductibles*	\$800	<u>Deductibles</u>	\$2,000
<u>Copayments</u>	\$1,600	<u>Copayments</u>	\$1,400	<u>Copayments</u>	\$200
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$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

*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 total Joe would pay is

\$6.160

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

\$2.220

The total Mia would pay is

\$2.200

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 711).

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 711).

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 711).

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 711).

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 711)。

صوصخب ةلئساً هدعاست صخش بدل وأكيدل ناك نا Vantage Health Plan or the Marketplace، تامولعملاو ةدعاسملا بلع لوصحلا يف قحلا كيدلف ب لصتا مجرتم عم ثدحتلل .ةفلكت ةيا نود نم كتغلب ةيرورضلا .(TTY 711) (TTY 711).

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 711).

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 711).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 711).

ຖ້າທ່ານ, ຫຼື ຄົ ນ່ທທ່ານກໍາລັງຊ່ວຍເຫຼື ອ, ມໍຄາຖາມກ່ຽວກັບ Vantage Health Plan or the Marketplace, ທ່ານມິສດ່ທຈະໄດ້ຮັບການຊ່ວຍເຫຼື ອແລະໍຂ້ມູນຂ່າວສານ່ທເປັນພາສາຂອງທ່ານໍ່ບມຄ່າໃຊ້ຈ່າຍ. 1-888-823-1910 (TTY 711).

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 711).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، 1-888-823-1910 ٹی ٹی وائی 711

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 711) 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، 1-888-823-1910 (TTY 711) 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 711).

หากคณุ หรือคนที่คณกาลงช่วยเหลือมีคาถามเกี่ยวกบั Vantage Health Plan or the Marketplace, คณมีสิทธิที่จะได้รับความช่วยเหลือและข้อมลในภาษาของคณได้โดยไม่มีค่าใช้จ่าย พดคยุ กบลาม โทร 1-888-823-1910 (TTY 711).