



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 \$7,050 Individual or \$14,100 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 \$7,050 Individual/\$14,100 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.

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|---|--|---|---|--|---|
| | | 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.

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|--|---|---|---|--|---|
| | | 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](#).)

- 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 (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 Mississippi Insurance Department, Consumer Services Division, P.O. Box 79, Jackson, MS 39205 or call 1-800-562-2957. 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 Mississippi Insurance Department, Consumer Services Division, P.O. Box 79, Jackson, MS 39205 or call 1-800-562-2957.

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 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, kwijigo 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:



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 | \$7,050 | ■ The plan's overall deductible | \$7,050 | ■ The plan's overall deductible | \$7,050 |
| ■ 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 (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood work) Specialist visit (anesthesia)</p> | | <p>This EXAMPLE event includes services like: Primary care physician office visits (including disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose meter)</p> | | <p>This EXAMPLE event includes services like: Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)</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 | \$7,050 | Deductibles* | \$5,400 | Deductibles | \$2,800 |
| Copayments | \$0 | Copayments | \$0 | Copayments | \$0 |
| Coinsurance | \$0 | Coinsurance | \$0 | 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 | \$20 | Limits or exclusions | \$0 |
| The total Peg would pay is | \$7,110 | 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.

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)。

صو صخب ءلئسا هءعاست صخش بءل وأ كءءل ناك نأ، تامولعملاو ءءعاسملا نلع لوصحلا ىف قحلا كءءلف ب لصتا مءرتم عم ءءحائل. ءفلكت ءءا نوء نم كءءلب ءءوررضلا . 1-888-823-1910 (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 ຄົນ ທ່ານ ກຳ ລັງ ຈຸ ລຸ ວ ຍ 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 ດ ັ ຮ ບ ກ າ ນ ຈຸ ລຸ ວ ຍ ຫຼື ອ ລ ລ ະ ອ ຂ ັ ມ ູ ນ ຂ ັ ວ ສ າ ນ ທ ບ 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 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 (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 پلین 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 (TTY 711) ٹی ٹی وائی

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 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 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).

หากคุณ หรือคนที่คุณกำลังช่วยเหลือมีคำถามเกี่ยวกับ Vantage Health Plan or the Marketplace, คุณมีสิทธิที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของคุณได้โดยไม่มีค่าใช้จ่าย โปรดคุย กับ ลาม โทร 1-888-823-1910 (TTY 711).