VANTAGE HEALTH PLAN, INC: ESSENTIAL GOLD 1500 - LIMITED Coverage for: Individual/Family | Plan Type: IND POS - Essential Gold 1500 - 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 (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 \$1,500 Individual or \$4,500 Family; for Out-of-Network Providers \$5,000 Individual or \$15,000 Family.	Generally, you must pay all of the costs from providers up to the deductible amount before this 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. Primary Care Provider office visits and Wellness and preventive care are not subject to the deductible.	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 services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	Yes. For some Prescription Drugs tiers: \$500 Individual/\$1,500 Family. There are no other specific deductibles.	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.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	For In-Network providers: \$7,200 Individual/\$14,400 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 limits</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, cost sharing for out-of-network, coinsurance on certain services, and health care this plan doesn't 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 <u>network provider</u> ?	Yes. See <u>VantageHealthPlan.com</u> and click "Find a Provider" or call (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 <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance 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.	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.

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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	\$10 AHN <u>copay</u> or \$20 <u>copay</u> . <u>Deductible</u> does not apply.	50% coinsurance	AHN refers to Affinity Health Network Providers with lower cost sharing.	
	Specialist visit	No Charge	20% coinsurance	50% coinsurance	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 aren't 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	20% coinsurance	50% coinsurance	Office lab is covered 100%. <u>Deductible</u> may apply.	
	Imaging (CT/PET scans, MRIs)	No Charge	20% 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 <u>Prescription</u> <u>Drugs</u>	No Charge	\$10 Tier I <u>copay</u> / prescription (retail/mail order) <u>Deductible</u> does not apply.	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 II <u>Prescription</u> <u>Drugs</u>	No Charge	\$30 Tier II <u>copay</u> / prescription (retail/mail order) <u>Deductible</u> does not apply.	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 <u>Prescription</u> <u>Drugs</u>	No Charge	20% <u>coinsurance</u> (retail/mail order)	Not covered	Member pays 20% up to the Out-of-Pocket Maximum.	
	Tier IV <u>Prescription</u> <u>Drugs</u>	No Charge	20% <u>coinsurance</u> (retail/mail order)	Not covered	Member pays 20% up to the Out-of-Pocket Maximum.	
	Tier V Prescription Drugs	No Charge	50% <u>coinsurance</u> (retail only)	Not covered	Member pays 50% up to the Out-of-Pocket Maximum. 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	20% coinsurance	50% coinsurance	Pre-authorization required.	
surgery	Physician/surgeon fees	No Charge	20% coinsurance	50% coinsurance	Pre-authorization required.	
Marian de la companya	Emergency room care	No Charge	20% coinsurance	20% coinsurance	Worldwide emergency coverage.	
If you need immediate medical attention	Emergency medical transportation	No Charge	20% coinsurance	20% coinsurance	Emergency criteria required.	
	Urgent care	No Charge	20% coinsurance	50% coinsurance	Pre-authorization required on follow-up visits.	
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	20% coinsurance	50% coinsurance	Pre-authorization required.	
	Physician/surgeon fees	No Charge	20% coinsurance	50% coinsurance	Pre-authorization required.	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No Charge	\$10 AHN copay/office visit or \$20 copay/office visit. Deductible does not apply.	50% coinsurance	None.	
	Inpatient services	No Charge	20% coinsurance	50% coinsurance	Pre-authorization required.	
If you are pregnant	Office visits	No Charge	\$10 AHN <u>copay</u> or \$20 <u>copay</u> . <u>Deductible</u> does not apply.	50% coinsurance	Copay on initial visit only. Cost sharing does not apply for preventive services. Depending on the type of services, a coinsurance, or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).	
	Childbirth/delivery professional services	No Charge	20% coinsurance	50% coinsurance	Pre-authorization required.	
	Childbirth/delivery facility services	No Charge	20% coinsurance	50% coinsurance	Pre-authorization required.	

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.vantagehealthplan.com</u>.

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	Services You May Need	What You Will Pay				
Common Medical Event		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	20% coinsurance	Not covered	Pre-authorization required.	
If you need help recovering or have other special health needs	Rehabilitation services	No Charge	20% coinsurance	50% coinsurance	<u>Pre-authorization</u> required.	
	Habilitation services	No Charge	20% coinsurance	50% coinsurance	<u>Pre-authorization</u> required.	
	Skilled nursing care	No Charge	20% coinsurance	50% coinsurance	Pre-authorization required.	
	Durable medical equipment	No Charge	20% coinsurance	50% coinsurance	Pre-authorization required.	
	Hospice services	No Charge	20% coinsurance	Not covered	Pre-authorization required.	
If your child needs dental or eye care	Children's eye exam	No Charge	20% coinsurance	50% coinsurance	Limit 1 visit per benefit period.	
	Children's glasses	No Charge	50% <u>coinsurance</u> . <u>Deductible</u> does not apply.	50% coinsurance	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.)

- Acupuncture
- Bariatric surgery
- Cosmetic Surgery

- Elective abortions (except when provided to save the life of the mother)
- Infertility Treatment

- Long-term care
- Non-emergency care when traveling outside the U.S.

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
- Private-duty nursing

- Routine eye care (Adult)
- Routine foot care
- 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 https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa 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.Health.com/marketplace, 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 on how 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 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 Minimum Value Standards? Yes

If your plan doesn't 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, kwiijigo holne' 1-888-823-1910 (TTY 711).

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

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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-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 care hospital delivery)	e and a	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 Specialist (OB/GYN) copayment Hospital (facility) coinsurance Other coinsurance 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) 		 The plan's overall deductible Primary Care Physician copayment Hospital (facility) coinsurance Other coinsurance This EXAMPLE event includes services Primary care physician office visits (includiceducation) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose meter 	tal (facility) coinsurance coinsurance coinsurance 20% AMPLE event includes services like: care physician office visits (including disease n) ic tests (blood work) ion drugs Specialist coinsurance Hospital (facility) coinsurance Cother coinsurance This EXAMPLE event includes set Emergency room care (including modiagnostic test (x-ray)) Durable medical equipment (crutch Rehabilitation services (physical the coinsurance) Unique to the coinsurance of the coinsuran		al supplies)
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>	\$0	<u>Deductibles</u>	\$0	<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0	<u>Copayments</u>	\$0	<u>Copayments</u>	\$0
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
The total Peg would pay is \$60		The total Joe would pay is	\$20	The total Mia would pay is	\$0

Note: These numbers assume the patient received care from an IHCP provider or with ICHP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher

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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 لصنا مجرتم عم ثدحتال . تفلكت تيا نود نم كتغلب تيرور ضلا .(TTY 711) 1-888-823. 1.

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 ນ່ທທ່ານກຳລັ ງຊ່ ວຍເຫຼື ອ, ມໍຄາຖາມກ່ຽວກັ ບ Vantage Health Plan or the Marketplace,

ທ່ານມິສດ່ທຈະໄດ້ຮັບການຊ່ວຍເຫຼືອແລະໍຂ້ມ ນຂ່າວສານ່ທເປັນພາສາຂອງທ່ານໍ່ບມຄ່າໃຊ້ຈ່າຍ. 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 بیلتھ 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، 1-888-823-101 (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).