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 deductible?	The overall medical deductible: For In-Network Providers \$3,000 Individual or \$9,000 Family; for Out-of-Network Providers 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 deductible?	Yes. Primary Care and Specialty 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</u> <u>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 <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
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: \$7,250 Individual/\$14,500 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> ?	Copayments and coinsurance on certain services, premiums, balance-billing charges, cost sharing for out-of-network, 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 <u>network provider</u> ?	Yes. See <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 <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.



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.

	Services You May Need	What You Will Pay			
Common Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information*	
	Primary care visit to treat an injury or illness	\$30 copay. Deductible does not apply.	50% coinsurance	None	
If you visit a health care provider's office or	Specialist visit	\$60 copay. Deductible does not apply.	50% coinsurance	None	
clinic	Preventive care/screening/ immunization	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 <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.	
If you have a test	Diagnostic test (x-ray, blood work)	\$300 copay /test	50% coinsurance	Lab and x-ray services performed in an office setting is covered at no charge. Deductible may apply.	
	Imaging (CT/PET scans, MRIs)	\$300 copay /test	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 Drugs</u>	\$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 Prescription Drugs	\$30 Tier II copay/prescription (retail/mail order) Deductible 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 Prescription Drugs	\$60 copay/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 IV Prescription Drugs	\$100 copay/ 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 V Prescription Drugs	50% <u>coinsurance</u> (retail only)	Not covered	Member pays 50% up to the Out-of-Pocket Maximum. Mail order not available.	

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

	Services You May Need	What You	Will Pay	
Common Medical Event		Network Provider (You will pay the least)	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)	\$1,000 <u>copay</u>	50% coinsurance	Pre-authorization required.
surgery	Physician/surgeon fees	No charge	50% coinsurance	Pre-authorization required.
	Emergency room care	\$450 <u>copay</u>	\$450 <u>copay</u>	Worldwide emergency coverage.
If you need immediate	Emergency medical transportation	30% coinsurance	30% coinsurance	Emergency criteria required.
medical attention	Urgent care	\$60 <u>copay</u> /visit. <u>Deductible</u> does not apply.	50% coinsurance	Pre-authorization required on follow-up visits.
If you have a hospital	Facility fee (e.g., hospital room)	\$1,500 <u>copay</u> /day	50% coinsurance	Pre-authorization required. \$4,500 copay max.
stay	Physician/surgeon fees	No charge	50% coinsurance	Pre-authorization required.
If you need mental health, behavioral	Outpatient services	\$30 <u>copay</u> /office visit. <u>Deductible</u> does not apply.	50% coinsurance	None
health, or substance abuse services	Inpatient services	\$1,500 <u>copay</u> /day	50% coinsurance	Pre-authorization required. \$4,500 copay max.
If you are pregnant	Office visits	\$30 <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 copayment, coinsurance, or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	\$1,500 <u>copay</u> /day	50% coinsurance	<u>Pre-authorization</u> required. No charges for professional services.
	Childbirth/delivery facility services	\$4,500 <u>copay</u> max	50% coinsurance	Pre-authorization required. \$1,500 copay/day
	Home health care	30% coinsurance	Not covered	Pre-authorization required.
If you need help recovering or have other special health needs	Rehabilitation services	\$30 <u>copay</u> /visit	50% coinsurance	Pre-authorization required.
	Habilitation services	\$30 <u>copay</u> /visit	50% coinsurance	Pre-authorization required.
	Skilled nursing care	\$150 <u>copay</u> /day	50% coinsurance	Pre-authorization required.
	Durable medical equipment	30% coinsurance	50% coinsurance	Pre-authorization required.
	Hospice services	30% coinsurance	Not covered	Pre-authorization required.

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

VANTAGE HEALTH PLAN OF MISSISSIPPI, INC: FREEDOM SILVER CSR 73 Coverage for: Individual/Family | Plan Type: IND POS - Freedom Silver CSR 73

		What You Will Pay			
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Importar Information*	
If your child needs dental or eye care	Children's eye exam	\$60 copay/visit. Deductible does not apply.	50% coinsurance	Limit 1 visit per benefit period.	
	Children's glasses	50% <u>coinsurance</u> . <u>Deductible</u> does not apply.	50% coinsurance	Limitations may apply.	
	Children's dental check-up	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 <u>plan</u> 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)

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 Mississispipi 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 https://www.health.care.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 <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 Mississippi Insurance Department, Consumer Services Division, P.O. Box 79, Jackson, MS 39205 or call 1-800-562-2957.

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

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

Coverage Period: 01/01/2023 – 12/31/2023

VANTAGE HEALTH PLAN OF MISSISSIPPI, INC: FREEDOM SILVER CSR 73

Coverage for: Individual/Family | Plan Type: IND POS - Freedom Silver CSR 73

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.

VANTAGE HEALTH PLAN OF MISSISSIPPI, INC: FREEDOM SILVER CSR 73 Coverage for: Individual/Family | Plan Type: IND POS - Freedom Silver CSR 73

About these Coverage Examples:



Copayments

Coinsurance

Limits or exclusions

The total Peg would pay is

What isn't covered

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-

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 <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> (OB/GYN) <u>copayment</u> Hospital (facility) <u>copayment</u> Other <u>coinsurance</u> 	\$3,000 \$30 1,500/day 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> 	\$3,000 \$30 ,500/day 30%	■ The plan's overall deductible ■ Specialist copayment ■ Hospital (facility) copayment ■ Other coinsurance	\$3,000 \$60 \$1,500/day 30%
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)		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)		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 Deductibles	\$3,000	Cost Sharing Deductibles*	\$1,300	Cost Sharing Deductibles	\$2,000

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

Copayments

Coinsurance

Limits or exclusions

The total Joe would pay is

\$1,500

\$0

\$60

\$4.560

What isn't covered

\$1,200

\$0

\$20

\$2,520

Copayments

Coinsurance

Limits or exclusions

The total Mia would pay is

What isn't covered

\$200

\$0

\$20

\$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 وأ كيدل ناك نا Vantage Health Plan or the Marketplace، تامولعملاو قدعاسملا بلغ لوصحلا يف قحلا كيدلف بالمواعدة على المواعدة المواعدة على المواعدة المواعدة

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 ນ່ທທ່ານກຳລັງຊ່ວຍເຫຼືອ, ມໍຄາຖາມກ່ຽວກັບ 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، 1-888-823-1910 (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 (ТТҮ 711).

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