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 <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>, provider, 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 <u>deductible</u> ?	For In-Network Providers: \$0. 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</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?	No.	You do not have to meet <u>deductibles</u> for specific services.	
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	For In-Network providers: \$1,800 Individual/\$3,600 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> 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> ? (844) 833-7505 for a list of <u>network</u> billing). But the providers		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.	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.

	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	\$0 <u>copay</u> . <u>Deductible</u> does not apply.	50% coinsurance	None	
If you visit a health care <u>provider's</u> office or	<u>Specialist</u> visit	\$0 AHN <u>copay</u> or \$10 <u>copay</u> . <u>Deductible</u> does not apply.	50% coinsurance	AHN refers to Affinity Health Network Providers with lower cost sharing.	
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.	
lf you have a test	<u>Diagnostic test</u> (x-ray, blood work)	25% <u>coinsurance</u> <u>Deductible</u> does not apply.	50% coinsurance	Lab and x-ray services performed in an office setting is covered at no charge. <u>Deductible</u> may apply.	
	Imaging (CT/PET scans, MRIs)	25% <u>coinsurance</u> <u>Deductible</u> does not apply.	50% coinsurance	Pre-authorization required.	
	Tier I <u>Prescription Drugs</u>	\$0 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.	
If you need drugs to treat your illness or	Tier II Prescription Drugs	\$0 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.	
condition More information about prescription drug	Tier III Prescription Drugs	\$5 <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.	
coverage is available at www.vantagehealthplan.com	Tier IV Prescription Drugs	\$10 <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 V Prescription Drugs	\$20 <u>copay</u> /prescription (retail only) <u>Deductible</u> does not apply.	Not covered	1 <u>copay</u> for 30-day supply. Mail order not available.	

Coverage for: Individual/Family | Plan Type: IND POS - Standard Silver 94

		What You			
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 Important Information*	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	25% <u>coinsurance</u> <u>Deductible</u> does not apply.	50% coinsurance	Pre-authorization required.	
surgery	Physician/surgeon fees	25% <u>coinsurance</u> <u>Deductible</u> does not apply.	50% coinsurance	Pre-authorization required.	
	Emergency room care	25% <u>coinsurance</u> <u>Deductible</u> does not apply.	25% <u>coinsurance</u> <u>Deductible</u> does not apply.	Worldwide emergency coverage.	
If you need immediate medical attention	Emergency medical transportation	25% <u>coinsurance</u> <u>Deductible</u> does not apply.	25% <u>coinsurance</u> <u>Deductible</u> does not apply.	Emergency criteria required.	
	Urgent care	\$5 <u>copay</u> /visit. <u>Deductible</u> does not apply.	50% coinsurance	Pre-authorization required on follow-up visits.	
lf you have a hospital	Facility fee (e.g., hospital room)	25% <u>coinsurance</u> <u>Deductible</u> does not apply.	50% coinsurance	Pre-authorization required.	
stay	Physician/surgeon fees	25% <u>coinsurance</u> <u>Deductible</u> does not apply.	50% coinsurance	Pre-authorization required.	
If you need mental health, behavioral	Outpatient services	\$0 <u>copay</u> /office visit <u>Deductible</u> does not apply.	50% coinsurance	None	
health, or substance abuse services	Inpatient services	25% <u>coinsurance</u> <u>Deductible</u> does not apply.	50% coinsurance	Pre-authorization required.	
lf you are pregnant	Office visits	\$0 <u>copay</u> . <u>Deductible</u> does not apply.	50% <u>coinsurance</u>	<u>Copay</u> on initial visit only. <u>Cost sharing</u> does not apply for <u>preventive services</u> . 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	25% <u>coinsurance</u> <u>Deductible</u> does not apply.	50% coinsurance	Pre-authorization required.	
	Childbirth/delivery facility services	25% <u>coinsurance</u> <u>Deductible</u> does not apply.	50% coinsurance	Pre-authorization required.	

Coverage for: Individual/Family | Plan Type: IND POS - Standard Silver 94

		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 Important Information*	
	Home health care	25% <u>coinsurance</u> <u>Deductible</u> does not apply.	Not covered	Pre-authorization required.	
	Rehabilitation services	\$0 <u>copay</u> /visit. <u>Deductible</u> does not apply.	50% coinsurance	Pre-authorization required.	
If you need help	Habilitation services	\$0 <u>copay</u> /visit. <u>Deductible</u> does not apply.	50% coinsurance	Pre-authorization required.	
recovering or have other special health needs	Skilled nursing care	25% <u>coinsurance</u> <u>Deductible</u> does not apply.	50% coinsurance	Pre-authorization required.	
	Durable medical equipment	25% <u>coinsurance</u> <u>Deductible</u> does not apply.	50% coinsurance	Pre-authorization required.	
	Hospice services	25% <u>coinsurance</u> <u>Deductible</u> does not apply.	Not covered	Pre-authorization required.	
If your shild people	Children's eye exam	\$0 AHN <u>copay</u> /visit or \$10 <u>copay</u> /visit. <u>Deductible</u> does not apply.	50% <u>coinsurance</u>	Limit 1 visit per benefit period.	
If your child needs dental or eye care	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

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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. T	his 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-guestion/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. For more information about the https://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 <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).

—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

\$1,860



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 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> 	\$0 \$0 25% 25%	 The <u>plan's</u> overall <u>deductible</u> <u>Primary Care Physician copayment</u> Hospital (facility) <u>copayment</u> Other <u>coinsurance</u> 	\$0 \$0 25% 25%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>copayment</u> Other <u>coinsurance</u> 	\$0 \$10 25% 25%
This EXAMPLE event includes service: <u>Specialist</u> (OB/GYN) office visits (prenata Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood w <u>Specialist visit</u> (anesthesia)	l care)	This EXAMPLE event includes services Primary care physician office visits (includie education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose meter	r)	This EXAMPLE event includes serv Emergency room care (including medi- Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical thera	ical 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	Deductibles	\$0	<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0	<u>Copayments</u>	\$90	<u>Copayments</u>	\$30
<u>Coinsurance</u>	\$1,800	Coinsurance	\$200	<u>Coinsurance</u>	\$500
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$0

\$310

The total Mia would pay is

The total Joe would pay is

\$530

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 باك نام كيدل مع تدحتل والعملاو ةدعاسملا بلع لوصحلا يف قحلا كيدلف Vantage Health Plan or the Marketplace, موصخب ةلئساً هدعاست صخش بدل وأكيدل ناك بالم المع المع مع تدحتل والمعن في المود نم كتغلب فير ورضلا. (193 -1988-823 - 1988) .

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 وائی711

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).