



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, go to www.mountainhealth.coop or call 1-855-447-2900. 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.healthcare.gov/sbc-glossary/ or call 1-800-318-2596 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	For network providers : \$8,500 individual / \$17,000 family; for out-of-network providers : \$25,500 individual / \$51,000 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. Preventive care services are covered before you meet your 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 don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	For network providers : \$8,550 individual / \$17,100 family; for out-of-network providers : \$25,500 individual / \$51,000 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 ?	Copayments on certain services, premiums , balance-billing charges, 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 network provider ?	Yes. See www.mountainhealth.coop or call 1-855-447-2900 for information regarding 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	You can see the specialist you choose without a referral .



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)	Network Provider (You will pay the least)	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	\$10.00 <u>copayment</u>	70% coinsurance after <u>deductible</u>	None
	<u>Specialist visit</u>	No charge	70% <u>coinsurance after deductible</u>	70% <u>coinsurance</u>	None
	<u>Preventive care/screening/immunization</u>	No charge	No Charge	70% coinsurance after <u>deductible</u>	None
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge	70% <u>coinsurance after deductible</u>	70% <u>coinsurance after deductible</u>	This benefit does not include diagnostic services such as biopsies, which are services that are routinely covered under the Surgical Services Benefit.
	Imaging (CT/PET scans, MRIs)	No charge	70% <u>coinsurance after deductible</u>	70% <u>coinsurance after deductible</u>	None
	Generic drugs	No charge	10% <u>coinsurance after deductible</u>	70% <u>coinsurance after deductible</u>	30-day supply retail; 90-day supply; Mail order.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at plans/drug-list https://www.mountainhealth.coop/pharmacy	Preferred brand drugs	No charge	40% <u>coinsurance after deductible</u>	70% <u>coinsurance after deductible</u>	30-day supply retail; 90-day supply; Mail order. If you choose a higher Tier drug when a lower Tier drug is available, you must pay an ancillary charge in addition to the <u>deductible</u> and/or <u>coinsurance</u> , as applicable

[* For more information about limitations and exceptions, see the [plan](#) or policy document at www.mountainhealth.coop.]

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)	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Non-preferred brand drugs	No charge	50% coinsurance after deductible	70% coinsurance after deductible	30-day supply retail; 90-day supply; Mail order. If you choose a higher Tier drug when a lower Tier drug is available, you must pay an ancillary charge in addition to the deductible and/or coinsurance , as applicable
	Specialty drugs	No charge	60% coinsurance after deductible	70% coinsurance after deductible	30-day supply; Mail order not available. In-Network coverage limited to select pharmacies.
	Facility fee (e.g., ambulatory surgery center)	No charge	60% coinsurance after deductible	70% coinsurance after deductible	None
If you have outpatient surgery	Physician/surgeon fees	No charge	60% coinsurance after deductible	70% coinsurance after deductible	None
	Emergency room care	No charge	70% coinsurance after deductible	70% coinsurance after deductible	None
	Emergency medical transportation	No charge	70% coinsurance after deductible	70% coinsurance after deductible	None
If you need immediate medical attention	Urgent care	No charge	70% coinsurance	70% coinsurance after deductible	None
	Facility fee (e.g., hospital room)	No charge	60% coinsurance after deductible	70% coinsurance after deductible	None
	Physician/surgeon fees	No charge	60% coinsurance after deductible	70% coinsurance after deductible	None
If you have a hospital stay	Outpatient services	No charge	\$10.00 copayment	70% coinsurance after deductible	None
	Inpatient services	No charge	60% coinsurance after deductible	70% coinsurance after deductible	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	\$10.00 copayment	70% coinsurance after deductible	None
	Inpatient services	No charge	60% coinsurance after deductible	70% coinsurance after deductible	None

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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)	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you are pregnant	Office visits	No charge	Included in delivery	Included in delivery	None
	Childbirth/delivery professional services	No charge	60% <u>coinsurance after deductible</u>	70% coinsurance after <u>deductible</u>	None
	Childbirth/delivery facility services	No charge	60% <u>coinsurance after deductible</u>	70% coinsurance after <u>deductible</u>	None
If you need help recovering or have other special health needs	<u>Home health care</u>	No charge	60% <u>coinsurance after deductible</u>	70% coinsurance after <u>deductible</u>	180 visit limit/year
	<u>Rehabilitation services</u>	No charge	70% coinsurance after <u>deductible</u>	70% coinsurance after <u>deductible</u>	None
	<u>Habilitation services</u>	No charge	60% <u>coinsurance after deductible</u>	70% coinsurance after <u>deductible</u>	None
	<u>Skilled nursing care</u>	No charge	60% <u>coinsurance after deductible</u>	70% coinsurance after <u>deductible</u>	60-day limit/year
	<u>Durable medical equipment</u>	No charge	60% <u>coinsurance after deductible</u>	70% coinsurance after <u>deductible</u>	Preauthorization is required for original purchase or replacement of Durable Medical Equipment over \$500
	<u>Hospice services</u>	No charge	60% <u>coinsurance after deductible</u>	70% coinsurance after <u>deductible</u>	None
If your child needs dental or eye care	Children's eye exam	No charge	\$0.00 <u>copayment</u>	25% coinsurance after <u>deductible</u>	Coverage is limited to one Vision Examination per Covered Dependent Child, under Age 19, per Calendar Year.
	Children's glasses	No charge	\$0.00 <u>copayment</u>	25% coinsurance after <u>deductible</u>	Coverage is limited to one frame per Covered Dependent Child, under age 19, per Calendar Year.

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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)	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Children's dental check-up	Not Covered	Not Covered	Not Covered	None

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 .)	
• Abortion (except in the case of rape, incest, or when the life of the mother is endangered) • Bariatric surgery • Dental care and treatment • Hearing Aids	• Long-term care • Private-duty nursing • Religious counseling • Reversal of an elective sterilization • Roling therapy • Routine eye care (Adult) • Self-help programs • Temporomandibular joint dysfunction • Transplants of non-human/artificial organs • Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)	
• Chiropractic care (Up to 20 visits/year) • Acupuncture (Up to 12 visits/year)	• Cosmetic surgery (Only if medically necessary or for certain reconstructive surgeries) • Routine foot care provided to a member with Diabetes • Non-emergency care when traveling outside the United States. See www.mountainhealth.coop

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: www.yourhealthidaho.org, HHS, DOL, and/or other applicable agency contact information]. 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 on how 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: www.mountainhealth.coop or call 1-855-447-2900.

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](#) 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](#).

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Language Access Services:

SPANISH: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-447-2900.

CHINESE: 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-855-447-2900。

SERBO-CROATION: U ovom obavještenju su sadržane važne informacije. U ovom obavještenju su sadržane važne informacije o

Vašoj prijavi ili osiguranju preko MHC. Pogledajte

nalaze li se u ovom obavještenju nekiključni datumi. Možda ćete morati poduzeti određene radnje u datom roku kako biste i dalje zadržali svoje osiguranje ili pomoć pri plaćanju.Imate pravo da ove informacije, kao i pomoć, dobijete besplatno na svom jeziku. Nazovite 1-855-447-2900.

KOREAN: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-xxx-xxx-xxxx (TTY: 1-xxx-xxx-xxxx)번으로 전화해

주십시오. 1-855-447-2900

VIETNAMESE: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-447-2900.

ARABIC: المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1 - 2900-447-855 (رقم هاتف الصم والبكم: 1- 2900-447-855)

GERMAN: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-855-447-2900.

TAGALOG: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-855-447-2900.

RUSSIAN: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-855-447-2900.

FRENCH: ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-855-447-2900.

ITALIAN: ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-855-447-2900.

JAPANESE: 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-855-447-2900 (TTY:1-855-447-2900) まで、お電話にご連絡ください。

THAI: เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-855-447-2900 (TTY: 1-855-447-2900).

ROMANIAN: ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-855-447-2900.

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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)

- The plan's overall deductible \$8,500
- Specialist [\[cost sharing\]](#) 70%
- Hospital (facility) [\[cost sharing\]](#) 60%
- Other [\[cost sharing\]](#) 60%

This EXAMPLE event includes services like:
[Specialist](#) office visits (*prenatal care*)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
[Diagnostic tests](#) (*ultrasounds and blood work*)
[Specialist](#) visit (*anesthesia*)

Total Example Cost	\$12,700
In this example, Peg would pay:	
Cost Sharing	
Deductibles	\$8,500
Copayments	\$0
Coinsurance	\$50
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$8,610

Managing Joe's Type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

- The plan's overall deductible \$8,500
- Specialist [\[cost sharing\]](#) 70%
- Hospital (facility) [\[cost sharing\]](#) 60%
- Other [\[cost sharing\]](#) 60%

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*)

Total Example Cost	\$5,600
In this example, Joe would pay:	
Cost Sharing	
Deductibles	\$4,700
Copayments	\$80
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$4,800

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- The plan's overall deductible \$8,500
- Specialist [\[cost sharing\]](#) 70%
- Hospital (facility) [\[cost sharing\]](#) 60%
- Other [\[cost sharing\]](#) 60%

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	\$2,800
In this example, Mia would pay:	
Cost Sharing	
Deductibles	\$2,800
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,800

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.