




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, call us at 1-855-827-4448. 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 <https://member.brighthealthplan.com/> or call 1-855-827-4448 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$5,500 Individual or \$11,000 Family	Generally, you must pay all of the costs from <a href="#">providers</a> up to the deductible amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. Primary Care, Specialty Care, Urgent Care, Generic and Preferred Brand Name Prescription Drugs, and Pediatric Dental and Vision are covered before the deductible.	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	\$7,900 Individual or \$15,800 Family	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket</a> limit has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="https://member.brighthealthplan.com/">https://member.brighthealthplan.com/</a> or call 1-855-827-4448 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

 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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	\$40 copay/visit	Not Covered	None
	<a href="#">Specialist</a> visit	\$75 copay/visit	Not Covered	None
	<a href="#">Preventive care/screening/immunization</a>	No charge	Not Covered	None
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	40% coinsurance	Not Covered	None
	Imaging (CT/PET scans, MRIs)	40% coinsurance	Not Covered	Services require pre-authorization.
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="https://member.brighthealthplan.com/">https://member.brighthealthplan.com/</a> .	Generic drugs	\$25 copay/prescription	Not Covered	Covers up to a 30-day supply (retail prescription); 31-90 day supply (mail order prescription). Copay shown is per retail prescription. Mail Order cost is 2.5 times the Retail cost. Some specialty medications are available in other tiers. Review our formulary at <a href="https://member.brighthealthplan.com/">https://member.brighthealthplan.com/</a> to determine what tier your specialty medication falls in.
	Preferred brand drugs	\$100 copay/prescription	Not Covered	
	Non-preferred brand drugs	40% coinsurance	Not Covered	
	<a href="#">Specialty drugs</a>	40% coinsurance	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	40% coinsurance	Not Covered	Services require pre-authorization.
	Physician/surgeon fees	40% coinsurance	Not Covered	Services require pre-authorization.
If you need immediate medical attention	<a href="#">Emergency room care</a>	40% coinsurance	40% coinsurance	None
	<a href="#">Emergency medical transportation</a>	40% coinsurance	40% coinsurance	None
	<a href="#">Urgent care</a>	\$75 copay/visit	\$75 copay/visit	None
If you have a hospital stay	Facility fee (e.g., hospital room)	40% coinsurance	Not Covered	Services require pre-authorization.
	Physician/surgeon fees	40% coinsurance	Not Covered	Services require pre-authorization.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$75 copay/visit	Not Covered	None
	Inpatient services	40% coinsurance	Not Covered	Services require pre-authorization.

\* For more information about limitations and exceptions, see the plan or policy document at <https://member.brighthealthplan.com/>.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
If you are pregnant	Office visits	40% coinsurance	Not Covered	None
	Childbirth/delivery professional services	40% coinsurance	Not Covered	Delivery stays exceeding 48 hours for vaginal deliver or 96 hours for a cesarean delivery require pre-authorization.
	Childbirth/delivery facility services	40% coinsurance	Not Covered	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	40% coinsurance	Not Covered	Limited to 28 hours per week. Services require pre-authorization.
	<a href="#">Rehabilitation services</a>	40% coinsurance	Not Covered	Combined Network/Non-Network limit of 20 therapy visits per year for speech therapy.
	<a href="#">Habilitation services</a>	40% coinsurance	Not Covered	Combined Network/Non-Network limit of 20 visits per therapy type for physical therapy and occupational therapy.  Not limited for children up to age 5 with congenital defects;  No therapy limitation for autism.
	<a href="#">Skilled nursing care</a>	40% coinsurance	Not Covered	Limited to 100 days per year. Services require pre-authorization.
	<a href="#">Durable medical equipment</a>	40% coinsurance	Not Covered	Services require pre-authorization.
	<a href="#">Hospice services</a>	40% coinsurance	Not Covered	Services require pre-authorization.
If your child needs dental or eye care	Children's eye exam	No charge	Not Covered	Limited to 1 exam per year.
	Children's glasses	No charge up to the provider's contracted amount.	Not Covered	Limited to 1 pair of glasses, including frames and lenses or contact lenses, every 2 years.
	Children's dental check-up	No charge	No charge	Refer to the Schedule of Benefits for covered services and limitations.

### 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 cases of rape, incest, or when the life of the mother is endangered) | • Dental Care (Adults)                               | • Routine eye care (Adults) |
| • Acupuncture  | • Long Term Care                                     | • Routine foot care         |
| • Cosmetic Surgery   | • Non-emergency care when traveling outside the U.S. | • Weight loss programs      |

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- |                     |                         |                        |
|---------------------|-------------------------|------------------------|
| • Bariatric Surgery | • Hearing Aids          | • Private-duty nursing |
| • Chiropractic Care | • Infertility Treatment |                        |

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. You may contact your state insurance department at 303-894-7499 or Toll Free 1-800-930-3745 or via FAX 303-894-7455 or e-mail at [insurance@dora.state.co.us](mailto:insurance@dora.state.co.us). Other coverage options may be available to you too, including buying individual insurance coverage through Connect for Health Colorado. For more information about the Connect for Health Colorado, visit [www.connectforhealthco.com](http://www.connectforhealthco.com) or call 1-855-PLANS-4-YOU.

**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: Bright Health at [www.brighthealthplan.com](http://www.brighthealthplan.com) or 1-855-827-4448.

**Does this plan provide Minimum Essential Coverage?** Yes

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**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](#).

### Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-827-4448.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-827-4448.

Chinese (中文): 如果需要中文的帮助, ☐☐打☐个号☐ 1-855-827-4448.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-827-4448.

-----To see examples of how this plan might cover costs for a sample medical situation, see the next section.-----

## 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 <a href="#">plan's</a> overall <a href="#">deductible</a>	\$5,500
■ <a href="#">Specialist</a> copayment	\$75
■ Hospital (facility) <a href="#">coinsurance</a>	40%
■ Other <a href="#">coinsurance</a>	40%

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	\$12,800
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$2,940
Copayments	\$0
Coinsurance	\$4,960
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$7,960

### Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$5,500
■ <a href="#">Specialist</a> copayment	\$75
■ Hospital (facility) <a href="#">coinsurance</a>	40%
■ Other <a href="#">coinsurance</a>	40%

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	\$7,400
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$1,120
Copayments	\$2,550
Coinsurance	\$740
What isn't covered	
Limits or exclusions	\$60
The total Joe would pay is	\$4,470

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$5,500
■ <a href="#">Specialist</a> copayment	\$75
■ Hospital (facility) <a href="#">coinsurance</a>	40%
■ Other <a href="#">coinsurance</a>	40%

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	\$1,925
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$980
Copayments	\$230
Coinsurance	\$650
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,860

## Colorado Supplement to the Summary of Benefits and Coverage Form

<b>INSURANCE COMPANY NAME</b>	Bright Health Plan
<b>NAME OF PLAN</b>	Silver Direct
<b>1. Type of Policy</b>	Individual Policy
<b>2. Type of plan</b>	Exclusive Provider Organization (EPO)
<b>3. Areas of Colorado where plan is available.</b>	Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso, Jefferson and Summit Counties.

### SUPPLEMENTAL INFORMATION REGARDING BENEFITS

**Important Note:** The contents of this form are subject to the provisions of the policy, which contains all terms, covenants and conditions of coverage. It provides additional information meant to supplement the Summary of Benefits of Coverage you have received for this plan. This plan may exclude coverage for certain treatments, diagnoses, or services not specifically noted. Consult the actual policy to determine the exact terms and conditions of coverage.

	Description
<b>4. Annual Deductible Type</b>	<p>INDIVIDUAL – The amount that each member of the family must meet prior to claims being paid. Claims will not be paid for any other individual until their individual deductible or the family deductible has been met.</p> <p>FAMILY – The maximum amount that the family will pay for the year. The family deductible can be met by 2 or more individuals.</p>
<b>5. Out-of-Pocket Maximum</b>	<p>INDIVIDUAL – The amount that each member of the family must meet prior to claims being paid at 100%. Claims will not be paid at 100% for any other individual until their individual out-of-pocket or the family out-of-pocket has been met.</p> <p>FAMILY – The maximum amount that the family will pay for the year. The family out-of-pocket can be met by 2 or more individuals.</p>
<b>6. What is included in the In-Network Out-of-Pocket Maximum?</b>	Any out-of-pocket expenses for In-Network Covered Health Services, including Deductible, Copayment and Coinsurance amounts.
<b>7. Is pediatric dental covered by this plan?</b>	Yes, pediatric dental is covered at 100% of allowable charges.
<b>8. What cancer screenings are covered?</b>	Mammogram, Pap, PSA, and Colorectal cancer screening

## USING THE PLAN

	IN-NETWORK	OUT-OF-NETWORK
9. If the provider charges more for a covered service than the plan normally pays, does the enrollee have to pay the difference?	No	Yes
10. Does the plan have a binding arbitration clause?	Yes	

**Questions:** Call 1-855-827-4448 or visit us at [www.brighthealthplan.com](http://www.brighthealthplan.com).

If you are not satisfied with the resolution of your complaint or grievance, contact:

Colorado Division of Insurance  
Consumer Services, Life and Health Section 1560  
Broadway, Suite 850, Denver, CO 80202  
Call: 303-894-7490 (in-state, toll-free: 800-930-3745)  
Email: [dora\\_insurance@state.co.us](mailto:dora_insurance@state.co.us)

Si desea más información en español sobre la cobertura y los precios, puede obtener los formas del plan o términos de la póliza, llamándonos al 1-855-827-4448.



### Language Assistance Services

If You or someone you're helping has questions about Bright Health, You have the right to get help and information in Your language, at no cost. To talk to an interpreter, call (855) 827-4448.

#### *Spanish*

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Bright Health, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al (855) 827-4448.

#### *Vietnamese*

Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Bright Health, 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 (855) 827-4448.

#### *Chinese*

如果您，或是您正在協助的對象，有關於[插入SBM項目的名稱 Bright Health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 (855) 827-4448。

#### *Korean*

만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Bright Health에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 (855) 827-4448로 전화하십시오.

#### *Russian*

Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Bright Health, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону (855) 827-4448.

#### *Amharic*

እርስዎ፣ ወይም እርስዎ የሚያግዙት ግለሰብ፣ ስለ Bright Health ጥያቄ ካላችሁ፣ ያለ ምንም ክፍያ በቋንቋዎ እርዳታና መረጃ የማግኘት መብት አላችሁ። ከአስተርጓሚ ጋር ለመነጋገር፣ (855) 827-4448 ይደውሉ።

#### *Arabic*

ف لديك الحق في الحصول على المساعدة والمعلومات، Bright Health، إن كان لديك أو لدى شخص تساعدك أسئلة بخصوص (855) 827-4448. الضرورية بلغتك من دون اية تكلفة. للتحدث مع مترجم اتصل ب

#### *German*

Falls Sie oder jemand, dem Sie helfen, Fragen zum Bright Health 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 (855) 827-4448 an.





#### *French*

Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de Bright Health, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez (855) 827-4448.

#### *Nepali*

यिद तपाईं आफू ना लादि आफैँभावेनिको काम ििँ, वा कसैलाई मदत ििँ हुनुहुन्छ, Bright Health बारेपर्सहरू छन् भने आफू नो मातृभाषामा दनःशुल्क सहायता वा जानकारी पाउने अधिकार छ । िोभाषे (इन्टरप्रेटर) सँगै कुरािनुपरे (855) 827-4448 मा फोन िनुहोस् ।

#### *Tagalog*

Kung ikaw, o ang iyong tinutulungan, ay may mga katanungan tungkol sa Bright Health, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa (855) 827-4448.

#### *Japanese*

ご本人様、またはお客様の身の回りの方でも、Bright Health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、(855) 827-4448までお電話ください。

#### *Cushite-Oromo*

Isin yookan namni biraa isin deeggartan Bright Health irratti gaaffii yo qabaattan, kaffaltii irraa bilisa haala ta'een afaan keessaniin odeeffannoo argachuu fi deeggarsa argachuuf mirga ni qabdu. Nama isiniif ibsu argachuuf, lakkoofsa bilbilaa (855) 827-4448 tiin bilbilaa.

#### *Persian*

داشته باشید حق این را دارید که کمک ، Bright Health اگر شما، یا کسی که شما به او کمک میکنید ، سوال در مورد و اطلاعات به زبان خود را به طور رایگان دریافت نمایید (855) 827- 4448 .(تماس حاصل نمایید

#### *Kru*

I bale we, tole mut u ye hola, a gwee mbarga inyu Bright Health, U gwee Kunde I kosna mahola ni biniiguene I hop wong nni nsaa wogui wo. I Nyu ipot ni mut a nla koblene we hop, sebel (855) 827-4448.

#### *Ibo*

Ọ bụrụ gị, ma o bụ onye I na eyere-aka, nwere ajujụ gbasara Bright Health, I nwere ohere iwenta nye maka na ọmụma na asụsụ gị na akwu gị ụgwọ. I chọrọ I kwurụ onye-ntapịa okwu, kpọ (855) 827-4448.

#### *Yoruba*

Bí iwọ, tàbí ẹnikẹni tí o n ranlowọ, bá ní ibeere nípa Bright Health, o ní ẹtọ lati rí iranwọ àti ifitónilétí gbà ní èdè rẹ láìsanwó. Látí bá ongbufo kan sọrọ, pè sórí (855) 827-4448.