



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 (855) 827-4448. For 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://www.healthcare.gov/sbc-glossary/> or call (855) 827-4448 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; or \$7,200 – Individual or \$14,400 – Family | See the Common Medical Events chart below for your costs for services this plan covers. 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. Primary Care Visit to Treat an Injury or Illness, Preventive Care/Screening/Immunization, Urgent Care Centers or Facilities, Outpatient - Mental/Behavioral Health Services Office, Prenatal and Postnatal Care, Child - Routine Eye Exam, Child - Eye Glasses, Child - Dental Check-Up | 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? | \$8,700 – Individual or \$17,400 – 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? | 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.brighthealthcare.com/search or call (855) 827-4448 for a list of 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) | Non-IHCP In-Network Provider (You will pay more) | Non-IHCP 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 | \$0 | Not Covered | Cost-sharing waived at non-IHCP with IHCP referral . Telehealth services are available. Refer to Your Schedule of Benefits to determine what You will pay. |
| | Specialist visit | No charge | 50% after Deductible | Not Covered | Cost-sharing waived at non-IHCP with IHCP referral . |
| | Preventive care/screening/immunization | No charge | No Charge | Not Covered | You may have to pay for services that aren't preventive. Ask your provider if the services are needed are preventive. Then check what your plan will pay for and what Your cost will be. |
| If you have a test | Diagnostic test (x-ray, blood work) | No charge | Lab: 50% after Deductible X-ray: 50% after Deductible | Not Covered | Cost-sharing waived at non-IHCP with IHCP referral . |
| | Imaging (CT/PET scans, MRIs) | No charge | 50% after Deductible | Not Covered | Services require Prior Authorization. |
| If you need drugs to treat your illness or condition. More information about prescription drug coverage | Generic drugs | No charge | \$0/\$35 | Not Covered | Preventive medications are covered at \$0 cost to you. Some generic drugs may also be available for \$0. |
| | Preferred brand drugs | No charge | 50% after Deductible | Not Covered | |
| | Non-preferred brand drugs | No charge | 50% after Deductible | Not Covered | |

* For more information about limitations and exceptions, see the [plan](#) or policy document at https://cdn.bhgplatforms.io/docs/2022_COCS/COC_97906_IFP_20220101.pdf
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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) | Non-IHCP In-Network Provider (You will pay more) | Non-IHCP Out-of-Network Provider (You will pay the most) | |
| is available at www.brighthousehealthcare.com | Specialty drugs | No charge | 50% after Deductible | Not Covered | Covers up to a 90-day supply (retail prescription); 31-90 day supply (mail order prescription). Copays shown reflect the cost per retail prescription. Cost-sharing waived at non-IHCP with IHCP referral . |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | No charge | 50% after Deductible | Not Covered | Services require Prior Authorization. Cost-sharing waived at non-IHCP with IHCP referral . |
| | Physician/surgeon fees | No charge | 50% after Deductible | Not Covered | Services require Prior Authorization. Cost-sharing waived at non-IHCP with IHCP referral . |
| If you need immediate medical attention | Emergency room care | No charge | 50% after Deductible | 50% after Deductible | This cost does not apply if You are admitted directly to the hospital for inpatient services. Cost-sharing waived at non-IHCP with IHCP referral . If a Non-Network Provider charges more than Our Allowed Amount , You may have to pay the difference (balance billing). |
| | Emergency medical transportation | No charge | 50% after Deductible | 50% after Deductible | Cost-sharing waived at non-IHCP with IHCP referral . |
| | Urgent care | No charge | \$50 | \$50 | Cost-sharing waived at non-IHCP with IHCP referral . |
| If you have a hospital stay | Facility fee (e.g., hospital room) | No charge | 50% after Deductible | Not Covered | Services require Prior Authorization. Cost-sharing waived at non-IHCP with IHCP referral . |
| | Physician/surgeon fees | No charge | 50% after Deductible | Not Covered | Services require Prior Authorization. Cost-sharing waived at non-IHCP with IHCP referral . |

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|--|---|---|--|--|--|
| | | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP In-Network Provider (You will pay more) | Non-IHCP Out-of-Network Provider (You will pay the most) | |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | No charge | \$0 | Not Covered | Services require Prior Authorization. Cost-sharing waived at non-IHCP with IHCP referral . |
| | Inpatient services | No charge | 50% after Deductible | Not Covered | Services require Prior Authorization. Cost-sharing waived at non-IHCP with IHCP referral . |
| If you are pregnant | Office visits | No charge | \$0 | Not Covered | Cost-sharing waived at non-IHCP with IHCP referral . |
| | Childbirth/delivery professional services | No charge | 50% after Deductible | Not Covered | Cost-sharing waived at non-IHCP with IHCP referral . Delivery stays exceeding 48 hours for vaginal delivery or 96 hours for a cesarean delivery require Prior Authorization. |
| | Childbirth/delivery facility services | No charge | 50% after Deductible | Not Covered | |
| If you need help recovering or have other special needs | Home health care | No charge | 50% after Deductible | Not Covered | Limited to 60 Visit(s) per Year. Services require Prior Authorization. Cost-sharing waived at non-IHCP with IHCP referral . |
| | Rehabilitation services | No charge | 50% after Deductible | Not Covered | Limited to 20 Visit(s) per Year. Visits limits are per therapy type per year. Services require Prior Authorization. Cost-sharing waived at non-IHCP with IHCP referral . |
| | Habilitation services | No charge | 50% after Deductible | Not Covered | Limited to 20 Visit(s) per Year. Visits limits are per therapy type per year. Services require Prior Authorization. Cost-sharing waived at non-IHCP with IHCP referral . |

| 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) | Non-IHCP In-Network Provider (You will pay more) | Non-IHCP Out-of-Network Provider (You will pay the most) | |
| | Skilled nursing center | No charge | 50% after Deductible | Not Covered | Limited to 60 Visit(s) per Year. Skilled Nursing and Rehabilitation Facility limited to 60 days/year combined. Services require Prior Authorization. Cost-sharing waived at non-IHCP with IHCP referral . |
| | Durable medical equipment | No charge | 50% after Deductible | Not Covered | Services require Prior Authorization. Cost-sharing waived at non-IHCP with IHCP referral . |
| | Hospice services | No charge | 50% after Deductible | Not Covered | Cost-sharing waived at non-IHCP with IHCP referral . |
| If your child needs dental or eye care | Children's eye exam | No charge | \$0 | Not Covered | Limited to 1 eye exam per calendar year through the end of the month in which the dependent child turns 19. Cost-sharing waived at non-IHCP with IHCP referral . |
| | Children's glasses | No charge | \$0 | Not Covered | Limited to 1 pair of glasses, including standard frames and standard lenses or a one-year supply of contact lenses, per calendar year, through the end of the month in which the dependent child turns 19. Cost-sharing waived at non-IHCP with IHCP referral . |
| | Children's dental checkup | No charge | \$0 | Not Covered | Includes diagnostic and preventive services for members up to the end of the month in which the member turns 19. Refer to the policy for covered services and limitations. Cost-sharing waived at non-IHCP with IHCP referral . |

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) Cosmetic Surgery Non-emergency care when traveling outside the U.S. Weight Loss Programs | Acupuncture Infertility Treatment Private-Duty Nursing | Bariatric Surgery Long-Term Care Routine Foot Care |
| Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.) | | |
| Chiropractic Care Routine Eye Care (Adults) | Dental Care (Adults) | Hearing Aids |

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. You may contact Tennessee Department of Commerce and Insurance at 1-800-342-4029. 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 the Tennessee Department of Commerce and Insurance at 1-800-342-4029.

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](#).

Language Access Services:

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

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

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 (855) 827-4448.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiiijigo holne' (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 plan's overall deductible | \$7,200 |
| ▪ Specialist co-insurance | 50% |
| ▪ Hospital (facility) co-insurance | 50% |
| ▪ Other co-insurance | 50% |

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 | \$0 |
| Copayments | \$0 |
| Coinsurance | \$0 |
| What isn't covered | |
| Limits or exclusions | \$60 |
| The total Peg would pay is | \$60 |

Managing Joe's Type 2 Diabetes

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

| | |
|---|---------|
| ▪ The plan's overall deductible | \$7,200 |
| ▪ Specialist co-insurance | 50% |
| ▪ Hospital (facility) co-insurance | 50% |
| ▪ Other co-insurance | 50% |

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 | \$0 |
| Copayments | \$0 |
| Coinsurance | \$0 |
| What isn't covered | |
| Limits or exclusions | \$20 |
| The total Joe would pay is | \$20 |

Mia's Simple Fracture

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

| | |
|---|---------|
| ▪ The plan's overall deductible | \$7,200 |
| ▪ Specialist co-insurance | 50% |
| ▪ Hospital (facility) co-insurance | 50% |
| ▪ Other co-insurance | 50% |

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 | \$0 |
| Copayments | \$0 |
| Coinsurance | \$0 |
| What isn't covered | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$0 |

Note: These numbers assume the patient received care from an IHCP [provider](#) or with IHCP [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.

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