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 1-855-435-0435. 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 1-855-435-0435 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$4,000 Individual or $8,000 Family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay.
Are there services covered before you meet your deductible?	No.	You will have to meet the deductible before the plan pays for any services.
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?	$6,650 Individual or $13,300 Family	The out-of-pocket limit is the most you could pay in a year for covered services.
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 https://member.brighthealthplan.com/providers or call 1-855-435-0435 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.

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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 provider's office or clinic	Primary care visit to treat an injury or illness	15% coinsurance	Not Covered	None
	Specialist visit	15% coinsurance	Not Covered	None
	Preventive care/screening/ immunization	No charge	Not Covered	None
If you have a test	Diagnostic test (x-ray, blood work)	15% coinsurance	Not Covered	None
	Imaging (CT/PET scans, MRIs)	15% coinsurance	Not Covered	Services require pre-authorization.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at https://member.brighthealthplan.com/	Generic drugs	$20/prescription after deductible	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.
	Preferred brand drugs	15% coinsurance	Not Covered	
	Non-preferred brand drugs	15% coinsurance	Not Covered	
	Specialty drugs	15% coinsurance	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	15% coinsurance	Not Covered	Services require pre-authorization.
	Physician/surgeon fees	15% coinsurance	Not Covered	Services require pre-authorization.
If you need immediate medical attention	Emergency room care	15% coinsurance	15% coinsurance	None
	Emergency medical transportation	15% coinsurance	15% coinsurance	None
	Urgent care	15% coinsurance	Not Covered	None
If you have a hospital stay	Facility fee (e.g., hospital room)	15% coinsurance	Not Covered	Services require pre-authorization.
	Physician/surgeon fees	15% coinsurance	Not Covered	Services require pre-authorization.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	15% coinsurance	Not Covered	None
	Inpatient services	15% 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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you are pregnant	Office visits	15% coinsurance	Not Covered	None
	Childbirth/delivery professional services	15% 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	15% coinsurance	Not Covered	
If you need help recovering or have other special health needs	Home health care	15% coinsurance	Not Covered	Limited to 28 hours per week. Services require pre-authorization.
	Rehabilitation services	15% coinsurance	Not Covered	Limited to 30 visits combined between speech, occupational, and physical therapy. Visit limit does not apply to therapies for the treatment of autism. Services require pre-authorization.
	Habilitation services	15% coinsurance	Not Covered	Limited to 30 visits combined between speech, occupational, and physical therapy. Visit limit does not apply to therapies for the treatment of autism. Services require pre-authorization.
	Skilled nursing care	15% coinsurance	Not Covered	Limited to 100 days per year. Services require pre-authorization.
	Durable medical equipment	15% coinsurance	Not Covered	Services require pre-authorization.
	Hospice services	15% coinsurance	Not Covered	Services require pre-authorization.
If your child needs dental or eye care	Children's eye exam	15% coinsurance	Not Covered	Limited to 1 exam per year for members up to the end of the month in which they turn 19.
	Children's glasses	15% coinsurance	Not Covered	Limited to 1 pair of glasses, including frames and lenses or contact lenses, every year for members up to the end of the month in which they turn 19.
	Children's dental check-up	No charge	No charge	Includes diagnostic and preventive services for members up to the end of the month in which the member turns 19. Refer to the Certificate of Coverage for covered services and limitations.

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

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)
- Acupuncture
- Bariatric Surgery
- Cosmetic Surgery
- Dental Care (Adults)
- Hearing Aids
- Infertility Treatment
- Long Term Care
- Non-emergency care when traveling outside the U.S.
- Private-duty Nursing
- Routine eye care (Adults)
- Routine foot care
- 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

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 334-241-4141 or via FAX 334-956-7932 or e-mail at ConsumerServices@insurance.alabama.gov. Other coverage options may be available to you too, including buying individual insurance coverage through Healthcare.gov. For more information about Healthcare.gov, 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 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 or 1-855-435-0435.

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 1-855-435-0435.
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-435-0435.
Chinese (中文): 如果需要中文的帮助，□□打□个号□ 1-855-435-0435.
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-435-0435.

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

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

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	$4,000
Specialist *coinsurance*	15%
Hospital (facility) *coinsurance*	15%
Other *coinsurance*	15%

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

In this example, Peg would pay:

Cost Sharing	
Deductibles	$4,000
Copayments	$80
Coinsurance	$1,890
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	$6,030

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

The plan's overall deductible	$4,000
Specialist *coinsurance*	15%
Hospital (facility) *coinsurance*	15%
Other *coinsurance*	15%

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

In this example, Joe would pay:

Cost Sharing	
Deductibles	$4,000
Copayments	$620
Coinsurance	$976
What isn't covered	
Limits or exclusions	$55
The total Joe would pay is	$5,651

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

The plan's overall deductible	$4,000
Specialist *coinsurance*	15%
Hospital (facility) *coinsurance*	15%
Other *coinsurance*	15%

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

In this example, Mia would pay:

Cost Sharing	
Deductibles	$1,636
Copayments	$0
Coinsurance	$289
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	$1,925

The plan would be responsible for the other costs of these EXAMPLE covered services.

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) 453-0435.

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) 453-0435.

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) 453-0435。

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) 453-0435로 전화하십시오.

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) 453-0435.

Arabic
إن كان لديك أو لدى شخص تساعده أسئلة بخصوص Bright Health، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة .للتحدث مع مترجم اتصل ب (855) 453-0435.

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) 453-0435 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) 453-0435.

Gujarati
જો તમે અથવા તમે કોઇને મદદ કરી રહ્યા હો તેમ ાંથી કોઇને Bright Health વિશે પ્રશ્નો હોય તો તમને મદદ અને મ હહતી મેળવિ નો અવિક ર છે. તે ખર્ચ વિન તમ રી ભ ષ મ ાં પ્ર મ કરી શક ર્ છે. ૬ ભ વષર્ો િ ત કરિ મ ટે,આ (855) 453-0435 પર કોલ કરો.

Tagalog
Kung ikaw, o ang iyong tinutulangan, 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) 453-0435.

Hindi
यदि आपके ,या आप द्वारा सहायता ककए जा रहे ककसी व्यक्तत के Bright Health के बारे में प्रश्न हैं ,तो आपके पास अपनी भाषा में मुफ्त में सहायता और सूचना प्राप्त करने का अधिकार है। ककसी िुभाषषए से बात करने के लिए (855) 453-0435 पर कॉि करें।

Laotian
ຖ້າທ່ານ, ຫ ູ ືຄົນທ ່ທ່ານກ ໍາລ ັງຊ ່ວຍເຫ ູ ືອ, ມ ຄ ໍາຖ າມກ ່ ຽວກ ັບ Bright Health, ທ ່ານມ ສ ິດທ ່ ຈ ະໄດ ້ ຮ ັບການຊ ່ວຍເຫ ູ ືອແລະຂ ໍ ້ ມ ູ ນຂ ່ າວສ ານທ ່ ເປ ັ ນພ າສ າຂ ອ ງທ ່ ານບ ໍ ່ ມ ຄ ່ າໃ ຊ ້ ຈ ່ າຍ. ການໂ ອ ້ ລ ົ ມກ ັ ບນ ายพ าสา, ໃ ຫ ້ ໂ ທຫ າ (855) 453-0435.

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) 453-0435.

Portuguese
Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Bright Health, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para (855) 453-0435.

Turkish
Sizin veya yardım ettiğiniz birinin Bright Health hakkında sorularınız varsa, kendi dilinizde ücretsiz olarak yardım ve bilgi alma hakkınız bulunmaktadır. Bir tercüman ile konuşmak için (855) 453-0435 numaralı hattı arayın.

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) 453-0435までお電話ください。