




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 [1-833-422-4690]. 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://www.healthcare.gov/sbc-glossary/> or call [1-866-500-4571] to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	<b>\$0</b> at Indian Health <a href="#">Provider</a> (IHCP); or For Tier 1: <b>\$4,900</b> Individual / <b>\$9,800</b> Family; For Tier 2: <b>\$8,000</b> Individual / <b>\$16,000</b> Family.	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> 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. <a href="#">Preventive care</a> , primary care services, and <a href="#">specialist</a> services are covered before you meet your <a href="#">deductible</a> .	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 cost sharing 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?	Yes. <b>\$0</b> at Indian Health <a href="#">Provider</a> (IHCP); or <b>\$600</b> Individual / <b>\$1,200</b> Family for prescription drug coverage. There are no other specific <a href="#">deductibles</a> .	You must pay all costs for these services up to the specific <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay for these services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	For participating <a href="#">providers</a> <b>\$9,200</b> Individual / <b>\$18,400</b> 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 limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> 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 limits</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.jeffersonhealthplans.com/individuals-families">http://www.jeffersonhealthplans.com/individuals-families</a> or call 833-422-4690 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 <a href="#">plan's 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 provider for the difference between the provider's charge and what your plan 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
		Indian Health Care Provider (IHCP) (You will pay the least)	In-Network Tier 1 - Enhanced	In-Network Tier 2 - Standard	Out-of-Network Provider (You will pay the most)	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	No Charge.	\$40/Visit. <a href="#">Deductible</a> does not apply.	\$85/Visit. <a href="#">Deductible</a> does not apply.	Not Covered.	Cost share applies to both in-person and virtual services. Virtual care services from Jefferson designated telemedicine <a href="#">providers</a> are covered in full.
	<a href="#">Specialist</a> visit	No Charge.	\$85/Visit. <a href="#">Deductible</a> does not apply.	\$125/Visit. <a href="#">Deductible</a> does not apply.	Not Covered.	Cost share applies to both in-person and virtual services. Virtual care services from Jefferson designated telemedicine <a href="#">providers</a> are covered in full.
	<a href="#">Preventive care/screening/immunization</a>	No Charge.	No Charge.	No Charge.	Not Covered.	Age and frequency schedules may apply. You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	No Charge.	\$150/Visit for x-ray, \$50/Visit for lab work. <a href="#">Deductible</a> does not apply.	\$300/Visit for x-ray, \$100/Visit for lab work. <a href="#">Deductible</a> does not apply.	Not Covered.	—————none—————
	Imaging (CT/PET scans, MRIs)	No Charge.	\$300/Scan. <a href="#">Deductible</a> does not apply.	\$450/Scan. <a href="#">Deductible</a> does not apply.	Not Covered.	Some services may require prior authorization. See your policy for more details.
<b>If you need drugs to treat your illness or condition</b>	Generic drugs	No Charge.	Retail/Mail Order (1-30 days'	Retail/Mail Order (1-30 days' supply) \$20/Fill. Rx	Not Covered.	Prior authorization, age, and quantity limits for some drugs; days' supply limits on retail &

\* For more information about limitations and exceptions, see the [plan](#) or policy document at <http://www.jeffersonhealthplans.com/individuals-families>.

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)	In-Network Tier 1 - Enhanced	In-Network Tier 2 - Standard	Out-of-Network Provider (You will pay the most)	
More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.Jeffersonhealthplans.com">[www.Jeffersonhealthplans.com]</a>			supply) \$20/Fill. Rx <a href="#">deductible</a> does not apply.	<a href="#">deductible</a> does not apply.		mail order. See your policy for more detail. Low-cost generics will be available at a reduced cost.
	Preferred brand drugs	No Charge.	Subject to Rx <a href="#">deductible</a> and 50% <a href="#">coinsurance</a> .	Subject to Rx <a href="#">deductible</a> and 50% <a href="#">coinsurance</a> .	Not Covered.	
	Non-preferred brand drugs	No Charge.	Subject to Rx <a href="#">deductible</a> and 50% <a href="#">coinsurance</a> .	Subject to Rx <a href="#">deductible</a> and 50% <a href="#">coinsurance</a> .	Not Covered.	
	<a href="#">Specialty drugs</a>	No Charge.	Subject to Rx <a href="#">deductible</a> and 50% <a href="#">coinsurance</a> .	Subject to Rx <a href="#">deductible</a> and 50% <a href="#">coinsurance</a> .	Not Covered.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge.	Subject to <a href="#">deductible</a> and \$400/Visit.	Subject to <a href="#">deductible</a> and \$750/Visit.	Not Covered.	Some services may require prior authorization, or no benefits will be paid. See your policy for more details.
	Physician/surgeon fees	No Charge.	Subject to <a href="#">deductible</a> and 20% <a href="#">coinsurance</a> .	Subject to <a href="#">deductible</a> and 30% <a href="#">coinsurance</a> .	Not Covered.	Some services may require prior authorization, or no benefits will be paid. See your policy for more details.
If you need immediate medical attention	<a href="#">Emergency room care</a>	No Charge.	\$950/Visit. <a href="#">Deductible</a> does not apply.	\$950/Visit. <a href="#">Deductible</a> does not apply.	Covered at in-network level.	—————none—————
	<a href="#">Emergency medical transportation</a>	No Charge.	\$200/Visit. <a href="#">Deductible</a> does not apply.	\$200/Visit. <a href="#">Deductible</a> does not apply.	Covered at in-network level.	—————none—————
	<a href="#">Urgent care</a>	No Charge.	\$85/Visit. <a href="#">Deductible</a> does not apply.	\$125/Visit. <a href="#">Deductible</a> does not apply.	Not Covered.	Your costs for <a href="#">urgent care</a> are based on care received at a designated <a href="#">urgent care</a> center or

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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)	In-Network Tier 1 - Enhanced	In-Network Tier 2 - Standard	Out-of-Network Provider (You will pay the most)	
						facility.
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge.	Subject to <a href="#">deductible</a> and \$500/Day. Max of 5 <a href="#">Copayment(s)</a> / Admission.	Subject to <a href="#">deductible</a> and \$800/Day. Max of 5 <a href="#">Copayment(s)</a> / Admission.	Not Covered.	Prior authorization is required, or no benefits will be paid.
	Physician/surgeon fees	No Charge.	Subject to <a href="#">deductible</a> and 20% <a href="#">coinsurance</a> .	Subject to <a href="#">deductible</a> and 30% <a href="#">coinsurance</a> .	Not Covered.	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No Charge.	\$85/Visit for office visit. <a href="#">Deductible</a> does not apply.	\$85/Visit for office visit. <a href="#">Deductible</a> does not apply.	Not Covered.	_____none_____
	Inpatient services	No Charge.	Subject to <a href="#">deductible</a> and \$500/Day. Max of 5 <a href="#">Copayment(s)</a> / Admission.	Subject to <a href="#">deductible</a> and \$500/Day. Max of 5 <a href="#">Copayment(s)</a> / Admission.	Not Covered.	_____none_____
If you are pregnant	Office visits	No Charge.	\$40/Visit. <a href="#">Deductible</a> does not apply.	\$85/Visit. <a href="#">Deductible</a> does not apply.	Not Covered.	Depending on the type of service, a <a href="#">copayment</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	No Charge.	Subject to <a href="#">deductible</a> and 20% <a href="#">coinsurance</a> .	Subject to <a href="#">deductible</a> and 30% <a href="#">coinsurance</a> .	Not Covered.	_____none_____
	Childbirth/delivery facility services	No Charge.	Subject to <a href="#">deductible</a> and	Subject to <a href="#">deductible</a> and	Not Covered.	_____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)	In-Network Tier 1 - Enhanced	In-Network Tier 2 - Standard		Out-of-Network Provider (You will pay the most)
			\$500/Day. Max of 5 <a href="#">Copayment(s)</a> / Admission.	\$800/Day. Max of 5 <a href="#">Copayment(s)</a> / Admission.		
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	No Charge.	Subject to <a href="#">deductible</a> and 50% <a href="#">coinsurance</a> .	Subject to <a href="#">deductible</a> and 50% <a href="#">coinsurance</a> .	Not Covered.	Limited to 60 visits per benefit period. Some services may require prior authorization, or no benefits will be paid. See your policy for more details.
	<a href="#">Rehabilitation services</a>	No Charge.	\$100/Visit for Physical and Occupational Therapy, \$100/Visit for Speech Therapy. <a href="#">Deductible</a> does not apply.	\$100/Visit for Physical and Occupational Therapy, \$100/Visit for Speech Therapy. <a href="#">Deductible</a> does not apply.	Not Covered.	Rehabilitative Speech Therapy limited to 30 services per benefit period. Rehabilitative Physical Therapy and Rehabilitative Occupational Therapy limited to 30 combined services per benefit period.
	<a href="#">Habilitation services</a>	No Charge.	\$100/Visit for Physical and Occupational Therapy, \$100/Visit for Speech Therapy. <a href="#">Deductible</a> does not apply.	\$100/Visit for Physical and Occupational Therapy, \$100/Visit for Speech Therapy. <a href="#">Deductible</a> does not apply.	Not Covered.	Habilitative Speech Therapy limited to 30 services per benefit period. Habilitative Physical Therapy and Habilitative Occupational Therapy limited to 30 combined services per benefit period.
	<a href="#">Skilled nursing care</a>	No Charge.	\$500/Day. Max of 5 <a href="#">Copayment(s)</a> / Admission. <a href="#">Deductible</a> does not apply.	\$800/Day. Max of 5 <a href="#">Copayment(s)</a> / Admission. <a href="#">Deductible</a> does not apply.	Not Covered.	Limited to 120 days per benefit period. Prior authorization is required, or no benefits will be paid.

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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)	In-Network Tier 1 - Enhanced	In-Network Tier 2 - Standard	Out-of-Network Provider (You will pay the most)	
	<a href="#">Durable medical equipment</a>	No Charge.	Subject to <a href="#">deductible</a> and 50% <a href="#">coinsurance</a> .	Subject to <a href="#">deductible</a> and 50% <a href="#">coinsurance</a> .	Not Covered.	Some items may require prior authorization. See your policy for more details.
	<a href="#">Hospice services</a>	No Charge.	Subject to <a href="#">deductible</a> and 50% <a href="#">coinsurance</a> .	Subject to <a href="#">deductible</a> and 50% <a href="#">coinsurance</a> .	Not Covered.	_____none_____
If your child needs dental or eye care	Children's eye exam	No Charge.	No Charge.	No Charge.	Not Covered.	One (1) refraction visit per benefit period.
	Children's glasses	No Charge.	No Charge.	No Charge.	Not Covered.	3 pairs of glasses (lenses/frames) or contacts per calendar year.
	Children's dental check-up	Not Covered.	Not Covered.	Not Covered.	Not Covered.	Not Covered.

**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
- Bariatric surgery
- Children's dental check-up
- Cosmetic surgery
- Dental care (Adult)
- Hearing aids
- Long-term Care
- Non-emergency care when traveling outside the U.S
- Private-duty nursing
- Routine eye care (Adult)
- 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
- Abortion
- Infertility treatment (only covered for artificial insemination)

**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: Pennsylvania Insurance Department. 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 [Pennie.gov](#) or call [1-844-844-8040].

**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

\* For more information about limitations and exceptions, see the [plan](#) or policy document at <http://www.jeffersonhealthplans.com/individuals-families>.

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 Plan at [1-833-422-4690].

**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? Not Applicable**

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 [1-833-422-4690].]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa [1-833-422-4690].]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 [1-833-422-4690].]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' [1-833-422-4690].]

*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:



**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](#) \$0
- [Specialist copayment](#) \$0
- Hospital (facility) [copayment](#) \$0
- Other [coinsurance](#) 0%

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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$0</b>

**Managing Joe's Type 2 Diabetes**

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

- The [plan's](#) overall [deductible](#) \$0
- [Specialist copayment](#) \$0
- Hospital (facility) [copayment](#) \$0
- Other [copayment](#) \$0

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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$0</b>

**Mia's Simple Fracture**

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

- The [plan's](#) overall [deductible](#) \$0
- [Specialist copayment](#) \$0
- Hospital (facility) [copayment](#) \$0
- Other [copayment](#) \$0

This EXAMPLE event includes services like:

- [Emergency room care](#) (*including medical supplies*)
- [Diagnostic test](#) (*x-ray*)
- [Durable medical equipment](#) (*crutches*)
- [Rehabilitation services](#) (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$0</b>

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