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 1-800-800-4298 or visit us at https://secure.healthadvantage-hmo.com/members/eoclist.aspx. 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.healthadvantage-hmo.com/glossary or call 1-800-800-4298 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?		Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your <u>deductible</u> ?	you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive</u> <u>services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits</u> /.
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
what is the <u>out-of-pocket</u> limit for this plan?		The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , the overall family <u>out-of-pocket limit</u> must be met.
What is not included in the out-of-pocket limit?	Out-of-network coinsurance, premiums, balance-billing charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out–of–pocket limit</u> .
network provider?	hmo.com/members/network-selection	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u> <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance</u> <u>billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> . SBC #: 60041 31-38-Z SBC-13262AR0230008-00

SBC #: 60041 31-38-Z SBC-13262AR0230008-00 9/11/2024

	<u>pinsurance</u> costs shown in this c	What You W			
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information	
	Primary care visit to treat an injury or illness	\$35 <u>copay</u> /visit; 3 visits free before <u>copay;</u> <u>deductible</u> does not apply		<u>Coinsurance</u> applies after <u>deductible</u> .	
f you visit a healthcare provider's office or clinic	<u>Specialist</u> visit	\$95 <u>copay /</u> visit and 40% <u>coinsurance</u> for other outpatient services	50% <u>coinsurance</u>	Services and procedures other than consult and eval are paid at 40% <u>coinsurance</u> in-network; <u>Coinsurance</u> applies after <u>deductible</u>	
	Preventive care/screening/ immunization	No Charge	Not Covered	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services you need are <u>preventive</u> . Then check what your <u>plan</u> will pay for.	
f you have a test	<u>Diagnostic test</u> (x-ray, blood work)	40% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Coinsurance</u> applies after <u>deductible</u> .	
	Imaging (CT/PET scans, MRIs)	40% coinsurance	50% <u>coinsurance</u>	<u>Coinsurance</u> applies after <u>deductible</u> .	
	Generic drugs	Retail \$25 <u>copay</u> /prescription Mail \$50 <u>copay</u> /prescription; <u>deductible</u> does not apply	Not Covered	Covers up to 30-day supply (retail prescriptions) 31-90 day supply (mail order prescription)	
f you need drugs to treat your illness or condition	Preferred brand drugs	Retail \$85 <u>copay</u> /prescription Mail \$170 <u>copay</u> / prescription; <u>deductible</u> does not apply	Not Covered	Covers up to 30-day supply (retail prescriptions) 31-90 day supply (mail order prescription)	
More information about prescription drug coverage is available at https://www.healthadvantage-	Non-preferred brand drugs	Retail \$1,600 <u>copay</u> / prescription Mail \$3200 <u>copay</u> / prescription; <u>deductible</u> does not apply	Not Covered	Covers up to 30-day supply (retail prescriptions) 31-90 day supply (mail order prescription)	
imo.com/ha-formulary-2025	Specialty drugs	Retail \$5,000 <u>copay/</u> prescription; <u>deductible</u> does not apply	Not Covered	Prior authorization, step therapy or quantity limitations may apply; Non-preferred specialty drugs may apply a higher <u>copay</u> in-network; Coverage requires prior approval.	
f you have outpatient	Facility fee (e.g., ambulatory surgery center)	40% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Coinsurance</u> applies after <u>deductible</u> .	
surgery	Physician/surgeon fees	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Coinsurance applies after deductible.	

Common Medical Event	mmon Medical Event		Vill Pay	Limitationa Evagnitiona 9
	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information
	Emergency room care	\$575 <u>copay</u> /visit	\$575 <u>copay</u> /visit	Copay applies after deductible
If you need immediate medical attention	Emergency medical transportation	40% <u>coinsurance</u>	40% <u>coinsurance</u>	Coinsurance applies after <u>deductible</u>
	Urgent care	\$95 <u>copay</u> /visit; <u>deductible</u> does not apply	50% <u>coinsurance</u>	Coinsurance applies after <u>deductible</u>
lf you have a hospital stay	Facility fee (e.g., hospital room)	\$575 <u>copay</u> /day	50% <u>coinsurance</u>	<u>Copay</u> and <u>coinsurance</u> apply after deductible. Coverage requires prior notification to Health Advantage for non-emergency services
	Physician/surgeon fees	40% coinsurance	50% <u>coinsurance</u>	Coinsurance applies after <u>deductible</u> .
lf you need mental health, behavioral health, or	Outpatient services	\$35 <u>copay</u> /visit; 3 visits free before copay; and 40% <u>coinsurance</u> for other outpatient services		Consultation, evaluation, and psychotherapy only are paid at \$35 <u>copay</u> in-network; Other services and procedures are paid at 40% <u>coinsurance</u> after <u>deductible</u>
substance abuse services	Inpatient services	\$575 <u>copay</u> /day	50% <u>coinsurance</u>	Coverage requires prior notification to Health Advantage for non-emergency services. <u>Copay</u> and <u>coinsurance</u> apply after <u>deductible</u> .
lf you are pregnant	Office visits	40% <u>coinsurance</u>		Coverage for routine ultrasounds limited to 1; <u>Cost sharing</u> does not apply for <u>preventive</u> <u>services</u> . Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC; Coverage requires prior notification. <u>Coinsurance</u> applies after <u>deductible</u>
	Childbirth/delivery professional services	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Coverage requires prior notification. <u>Coinsurance</u> applies after <u>deductible</u>
	Childbirth/delivery facility services	40% <u>coinsurance</u>		Coverage for <u>out-of-network</u> newborn services is limited to \$2,000 per Member for all services first 90 days after birth; Coverage requires prior notification. <u>Coinsurance</u> applies after <u>deductible</u>

Common Modical Event	Comisso Ven Men Need	What You Will P			
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions & Other Important Information	
If you need help	Home health care	40% coinsurance	50% <u>coinsurance</u>	Coverage is limited to 50 visits/person/calendar year. <u>Coinsurance</u> applies after <u>deductible</u> .	
recovering or have other special health needs	Rehabilitation services	\$35 <u>copay</u> /visit; 3 visits free before copay; and 40% <u>coinsurance</u> for other outpatient services	Not Covered	Outpatient services limited to 30 visits/person/calendar year and paid at \$35 <u>copay</u> ; Inpatient services limited to 60 days/person/calendar year and paid at 40% <u>coinsurance</u> in-network. <u>Coinsurance</u> applies after <u>deductible</u> .	
	Habilitation services	\$35 <u>copay</u> /visit; 3 visits free before <u>copay</u> ; and 40% <u>coinsurance</u> for other outpatient services	Not Covered	Developmental services limited to 180 units/person/calendar year and paid at 40% <u>coinsurance</u> in-network; Outpatient services limited to 30 visits/person/calendar year and paid at \$35 <u>copay</u> with 3 visits free before copay in- network.	
	Skilled nursing care	\$575 <u>copay</u> /day		Limited to 60 days/person/calendar year; <u>Copay</u> and <u>Coinsurance</u> apply after <u>deductible</u> .	
	Durable medical equipment	50% <u>coinsurance</u>	50% <u>coinsurance</u>	Coinsurance applies after deductible	
	Hospice services	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Hospice care must be certified by a physician as having a life expectancy of six months or less. <u>Coinsurance</u> applies after <u>deductible</u> .	
	Children's eye exam	No Charge	Not Covered	Limited to one exam per child per calendar year	
If your child needs dental or eye care	Children's glasses	40% <u>coinsurance</u>		Limited to one pair of glasses with lenses or contacts per child per calendar year. <u>Coinsurance</u> applies after <u>deductible</u> .	
	Children's dental check-up	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.)

•	Abortions are not covered. Pregnancy	•	Dental Care		
	terminations under the direction of a physician are	•	Infertility Treatment		
	covered but only when performed in an in-network	•	Long term care		
	or outpatient hospital setting.	•	Non-emergency care when traveling outside of		
•	Acupuncture		U.S. (Subject to discretion of the company)		
•	Bariatric Surgery	•	Private-duty nursing		
•	Cosmetic Surgery	•	Weight loss programs		
0	Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)				
	Chiropractic care (Limited to 30 visits/person/		Routine eve care (Adult) (1 visit/person every 2 Routine foot care is covered for podiatric conditions		

- Chiropractic care (Limited to 30 visits/person/ calendar year)
 Routine eye care (Adult) (1 visit/person every 2
 Routine foot care is covered for podiatric conditions years)
- Hearing aids (\$1,400/hearing aid/replacement)

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: Arkansas Insurance Department at 1-800-852-5494, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>http://www.dol.gov/ebsa/healthreform</u> or contact the <u>plan</u> at 1-800-800-4298. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <u>Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u> or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact the Arkansas Insurance Department, Consumer Services Division. Additionally, a consumer assistance program can help you file your <u>appeal</u>. The contact information is: Arkansas Insurance Department, Consumer Services Division

1 Commerce Way, Suite 102, Little Rock, Arkansas 72202

Telephone 1-800-852-5494, Email address: insurance.consumers@arkansas.gov

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 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 1-844-662-2276. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-844-662-2276. Chinese (中文): 如果需要中文的**帮助**,请拨打这个号码 1-844-662-2276. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-844-662-2276.

To see examples of how this <u>plan</u> 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- care and a hospital delive		Managing Joe's type 2 Diabo (a year of routine in-networ care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room v and follow up care)	isit
 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>copayment</u> Other <u>coinsurance</u> 	\$4,050 \$95 \$575 40%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>copayment</u> Other <u>coinsurance</u> 	\$4,050 \$95 \$575 40%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$4,050 \$95 \$575 40%
This EXAMPLE event includes served Specialist office visits (prenatal care) Childbirth/Delivery Professional Served Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and block Specialist visit (anesthesia)	ces	This EXAMPLE event includes service Primary care physician office visits (<i>inc</i> <i>disease education</i>) Diagnostic tests (<i>blood work</i>) Prescription drugs Durable medical equipment (<i>glucose m</i>	luding	This EXAMPLE event includes servi Emergency room care (including media Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therap	cal supplies)
Total Example Cost	\$12,800	Total Example Cost	\$7,400	Total Example Cost	\$1,900
In this example, Peg would pay: Cost Sharing		In this example, Joe would pay: Cost Sharing		In this example, Mia would pay: Cost Sharing	
Deductibles	¢4 100	Deductibles	¢4 100	Deductibles	¢1 000

Cost Sharing					
Deductibles	\$4,100				
<u>Copayments</u>	\$0				
Coinsurance	\$3,400				
What isn't covered					
Limits or exclusions	\$40				
The total Peg would pay is	\$7,540				

in this example, Joe would pay.				
Cost Sharing				
<u>Deductibles</u>	\$4,100			
<u>Copayments</u>	\$500			
Coinsurance	\$900			
What isn't covered				
Limits or exclusions	\$60			
Total Example Cost	\$5,560			

Total Example Cost	\$1,900
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Cost Sharing			
<u>Deductibles</u>	\$1,900		
Copayments	\$0		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions	\$0		
Total Example Cost	\$1,900		

NOTICE OF LANGUAGE ASSISTANCE, AUXILIARY AIDS/SERVICES AND NON-DISCRIMINATION NOTICE

We provide free language assistance, appropriate auxiliary aids and services, and reasonable modifications to people with disabilities to communicate effectively with us, such as qualified sign language interpreters, written information in various formats (large print, audio, accessible electronic formats, other formats), and language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, call or contact Customer Service at **1-800-238-8379** (TTY: **711**) or Civil Rights Coordinator.

ATTENTION: Free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-800-238-8379 (TTY: 711) or speak to your provider.

Spanish: ATENCIÓN: Disponemos de servicios gratuitos de asistencia lingüística. También hay disponibles de forma gratuita ayudas y servicios auxiliares adecuados para proporcionar información en formatos accesibles. Llame al 1-800-238-8379 (TTY: 711) o hable con su proveedor.

Chinese Simplified: 注意:提供免费语言服务。此外,免费提供适合残障人士使用的辅助和支持服务。请致电 1-800-238-8379 (TTY: 711)或联系您的服务提供商。

Chinese Traditional: 注意:我們提供免費的語言協助服務,以及免費的適當輔助工具和其他服務,讓您能夠獲得無障礙格式的資訊。請撥打 1-800-238-8379 (TTY: 711)或諮詢您的服務提供者。

Tagalog: PAUNAWA: Available para sa iyo ang mga libreng serbisyo sa tulong sa wika. Available rin nang walang bayad ang mga naaangkop na auxiliary na tulong at serbisyo para magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 1-800-238-8379 (TTY: 711) o makipag-usap sa iyong provider.

French: ATTENTION : Des services d'assistance linguistique sont gratuitement mis à votre disposition. Des aides et services auxiliaires appropriés visant à vous informer dans des formats accessibles sont également mis à votre disposition gratuitement. Appelez le 1 800 238 8379 (TTY : 711) ou discutez avec votre prestataire.

Vietnamese: CHÚ Ý: Các dịch vụ hỗ trợ ngôn ngữ sẽ được cung cấp miễn phí cho quý vị. Các dịch vụ và hỗ trợ giao tiếp phù hợp nhằm cung cấp thông tin ở các định dạng dễ tiếp cận cũng được cung cấp hoàn toàn miễn phí. Hãy gọi 1-800-238-8379 (TTY: 711) hoặc trao đổi với nhà cung cấp của quý vị.

German: HINWEIS: Ihnen stehen kostenlose Sprachmittlungsdienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zum barrierefreien Zugang zu Informationen stehen ebenfalls kostenfrei zur Verfügung. Rufen Sie 1-800-238-8379 (TTY: 711) an oder sprechen Sie mit Ihrem Leistungserbringer.

Korean: 주의: 무료 언어 지원 서비스를 이용하실 수 있습니다. 접근 가능한 형식으로 정보를 제공하기 위한 적절한 보조 도구와 서비스도 무료로 제공됩니다. 1-800-238-8379 (TTY: 711)번으로 전화하거나 담당 서비스 제공자에게 문의하십시오.

Russian: ВНИМАНИЕ! Вам доступны бесплатные услуги языковой поддержки. Приемлемые вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 1-800-238-8379 (ТТҮ: 711) или обратитесь к своему поставщику услуг.

Arabic: ملاحظة: خدمات المساعدة اللغوية متاحة لك مجانًا، كما أن وسائل وخدمات المساعدة الإضافية المناسبة لتوفير المعلومات بصيغ يسهل عليك الوصول إليها متاحة مجانًا أيضًا. يرجى الاتصال على الرقم: (TTY) -1800-238-8379 أو التحدث إلى مقدم الرعاية

Hindi: ध्यान दें: आपके लपि नश्चिल्क भाषा सहायता सेवाएं उपलब्ध हैं। आसान फॉर्मैट में सूचना उपलब्ध कराने के लपि उचति सहायक साधन और सेवाएं भी नश्चिल्क उपलब्ध हैं। 1-800-238-8379 (TTY: 711) पर कॉल करें या अपने प्रदाता से बात करें। **Italian:** ATTENZIONE: Ha a disposizione servizi di assistenza linguistica gratuiti. Potrà usufruire gratuitamente anche di sussidi e servizi ausiliari appropriati per ottenere le informazioni in formati accessibili. Chiami il numero 1-800-238-8379 (TTY: 711) o chieda al suo operatore sanitario.

Portuguese: ATENÇÃO: Serviços gratuitos de assistência linguística estão disponíveis para você. Ajudas e serviços auxiliares apropriados para fornecer informações em formatos acessíveis também estão disponíveis gratuitamente. Ligue para 1-800-238-8379 (TTY: 711) ou fale com seu provedor.

French Creole: ATANSYON: Genyen sèvis asistans lang gratis disponib pou ou. Epitou, genyen lòt èd ak sèvis apwopriye disponib gratis pou ede moun jwenn enfòmasyon nan yon fòma ki aksesib. Rele 1-800-238-8379 (TTY: 711) oswa pale ak founisè w la.

Polish: UWAGA: może Pan/Pani skorzystać z bezpłatnych usług pomocy językowej. Odpowiednie dodatkowe pomoce i usługi w zakresie zapewniania dostępu do informacji w przystępnym formacie również są dostępne bezpłatnie. Prosimy dzwonić pod numer 1-800-238-8379 (TTY: 711) lub porozmawiać z lekarzem.

Japanese: 注意: 無料の言語サポートサービスをご利用いただけます。アクセシブルなフォーマットで情報を提供するための適切な援助やサービスも無料でご利用いただけます。1-800-238-8379 (TTY: 711)にお電話いただくか、医療提供者にご相談ください

NON-DISCRIMINATION NOTICE

Our Company complies with applicable federal and state civil rights laws and does not discriminate, exclude, or treat people differently on the basis of race, color, national origin, age, disability, or sex to include discrimination on the basis of sexual orientation and gender identity; sex stereotypes; sex characteristics (including intersex traits); and pregnancy or related conditions.

If you believe that we have failed to provide these language assistance or auxiliary aids and services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex to include discrimination on the basis of sexual orientation and gender identity; sex stereotypes; sex characteristics (including intersex traits); and pregnancy or related conditions, you can file a grievance with:

Civil Rights Coordinator 601 Gaines Street, Little Rock, AR 72201 Phone: 1-844-662-2276 (TTY: 711) You can file a grievance in person, by mail, or by email. If you need help filing a grievance our Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201 Phone: 1-800-368-1019;TDD: 1-800-537-7697

Complaint forms are available at: https://www.hhs.gov/ocr/complaints/index.html

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