Coverage Period: Beginning on or after 01/01/2020

Coverage for: Individual/Family

Plan Type: HMO

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, visit us at www.AveraHealthPlans.com or call 1-888-322-2115. 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 www.healthcare.gov/sbc-glossary/ or call 1-888-322-2115 to request a copy.

Important Questions	Answers	Why this Matters
What is the overall deductible?	In-Network \$3,500 Individual or \$7,000 Family and there is no <u>deductible</u> for out-of-network. Does not apply to pharmacy. <u>Co-pays</u> do not count toward any <u>deductibles</u> .	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.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a copayment 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 services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	Yes. \$50 pharmacy <u>deductible</u> per member or \$100 pharmacy <u>deductible</u> per family.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	In-Network \$7,500 Individual or \$15,000 Family and there is no out-of-pocket limit for out-of-network.	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> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket</u> <u>limit</u> ?	Premiums, balance billed charges, and health care services this plan does not cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit</u> .
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes. See www.AveraHealthPlans.com or call 1(888) 322-2115 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 <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



Avera Preferred Providers: Providers that work at Avera locations. Using a preferred provider will result in Tier 1 in-network benefits. **Other Participating Providers:** All other in-network providers. Using a participating provider will result in Tier 2 in-network benefits.

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	Avera Preferred Providers: \$50 <u>co-pay</u> per visit Other Participating Providers: \$75 <u>co-pay</u> per visit	Not covered	none
If you visit a	Specialist visit	Avera Preferred Providers: \$80 <u>co-pay</u> per visit Other Participating Providers: \$100 <u>co-pay</u> per visit	Not covered	none
If you visit a health care provider's office or clinic	Chiropractic visit	Avera Preferred Providers: \$50 <u>co-pay</u> per visit Other Participating Providers: \$50 <u>co-pay</u> per visit	Not covered	Preauthorization is required after 20 chiropractic visits per plan year. No coverage for services without preauthorization.
	Preventive care/screening/immunization	No charge	Not covered	Age and frequency limitations may apply. You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	Avera Preferred Providers: 40% coinsurance after deductible Other Participating Providers: 50% coinsurance after deductible	Not covered	none
	Imaging (CT/PET scans, MRIs)	Avera Preferred Providers: 40% coinsurance after deductible Other Participating Providers: 50% coinsurance after deductible	Not covered	Some imaging requires preauthorization. Major lab and X-ray services may include PET scan, MRI, CT scan, SPECT scan, cardiovascular, nuclear medicine and MRA.



Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations, Exceptions, & Other Important Information
If you need drugs	Tier 1: Preventive medications	No charge for 30-day supply	Not covered	Prescription drugs are subject to a
to treat your illness or condition	Tier 2: Preferred Generics and some brand medications	\$10 <u>co-pay</u> for 30-day supply	Not covered	\$50 <u>deductible</u> per member and \$100 <u>deductible</u> per family per
More information	Tier 3: Non-preferred generics and some brand medications	\$30 <u>co-pay</u> for 30-day supply	Not covered	calendar year for tiers 2 through 6. Certain drugs require
about <u>prescription</u> <u>drug coverage</u> is	Tier 4: Preferred brand medications	\$50 co-pay for 30-day supply	Not covered	preauthorization. The preauthorization for the drug
available at www.avera.org/mark	Tier 5: Non-preferred brand medications	\$100 co-pay for 30-day supply	Not covered	must be approved before the drug will be covered. Tier 6 maximum
etplace/drug- formulary/	Tier 6: Specialty medications, brand and generic	40% <u>coinsurance</u> for 30-day supply. \$250 maximum	Not covered	out of pocket cost is \$250 per prescription.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Avera Preferred Providers: 40% <u>coinsurance</u> after deductible Other Participating Providers: 50% <u>coinsurance</u> after deductible	Not covered	none
	Physician/surgeon fees	Avera Preferred Providers: 40% <u>coinsurance</u> after deductible Other Participating Providers: 50% <u>coinsurance</u> after deductible	Not covered	none
	Emergency room care	40% coinsurance after deductible	40% coinsurance after deductible	none
If you need immediate medical attention	Emergency medical transportation	40% coinsurance after deductible	40% coinsurance after deductible	<u>Preauthorization</u> for non-emergency transportation. No coverage for services without <u>preauthorization</u> .
	<u>Urgent care</u>	Avera Preferred Providers: \$50 <u>co-pay</u> per visit Other Participating Providers: \$75 <u>co-pay</u> per visit	Not covered	For out-of-network <u>urgent care</u> visits, you may contact the <u>plan</u> to determine if your visit qualifies for in-network benefits.
If you have a hospital stay	Facility fee (e.g., hospital room)	Avera Preferred Providers: 40% <u>coinsurance</u> after deductible Other Participating Providers: 50% <u>coinsurance</u> after deductible	Not covered	Preauthorization required. No coverage for services without
	Physician/surgeon fee	Avera Preferred Providers: 40% <u>coinsurance</u> after deductible Other Participating Providers: 50% <u>coinsurance</u> after deductible	Not covered	preauthorization.



Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations, Exceptions, & Other Important Information	
If you have mental health, behavioral	Outpatient services	Avera Preferred Providers: \$50 <u>co-pay</u> per visit Other Participating Providers: \$75 <u>co-pay</u> per visit	Not covered	Services other than therapy performed in the office or any service at a facility: 40% coinsurance for Avera Preferred providers and 50% coinsurance for other participating providers.	
health, or substance abuse needs	Inpatient services	Avera Preferred Providers: 40% coinsurance after deductible Other Participating Providers: 50% coinsurance after deductible	Not covered	<u>Preauthorization</u> required. No coverage for services without <u>preauthorization</u> .	
	Office Visits	Avera Preferred Providers: 40% coinsurance after deductible Other Participating Providers: 50% coinsurance after deductible	Not covered	Coat aboring door not apply to gortain proventive	
If you are pregnant If you need help recovering or have other special needs	Childbirth/delivery professional services	Avera Preferred Providers: 40% coinsurance after deductible Other Participating Providers: 50% coinsurance after deductible	Not covered	Cost sharing does not apply to certain preventive services. Depending on the type of services, coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	
	Childbirth/delivery facility services	Avera Preferred Providers: 40% coinsurance after deductible Other Participating Providers: 50% coinsurance after deductible	Not covered		
	Home health care	Avera Preferred Providers: 40% coinsurance after deductible Other Participating Providers: 50% coinsurance after deductible	Not covered	60-visit limit per <u>plan</u> year for services from non- participating providers. One visit equals a maximum of 4 hours, including private duty nursing.	
	Rehabilitation services	Avera Preferred Providers: \$50 <u>co-pay</u> per visit Other Participating Providers: \$75 <u>co-pay</u> per visit	Not covered	<u>Preauthorization</u> required after 30 visits per <u>plan</u> year for each therapy: physical, occupational and speech. No coverage for services without <u>preauthorization</u> . Cardiac and pulmonary rehab services from	
	Habilitation services	Avera Preferred Providers: \$50 <u>co-pay</u> per visit Other Participating Providers: \$75 <u>co-pay</u> per visit	Not covered	participating providers are 40% <u>coinsurance</u> for Avera Preferred providers and 50% <u>coinsurance</u> for other participating providers and have a 36-visit maximum per <u>plan</u> year.	
	Skilled nursing care	Avera Preferred Providers: 40% coinsurance after deductible Other Participating Providers: 50% coinsurance after deductible	Not covered	100-day confinement limit for services from participating providers. 60-day confinement limit for services from non-participating providers. Same confinement limit if readmitted with same diagnosis within 60 days.	



Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations, Exceptions, & Other Important Information
If you need help recovering	Durable medical equipment	Avera Preferred Providers: 40% <u>coinsurance</u> after deductible Other Participating Providers: 50% <u>coinsurance</u> after deductible	Not covered	Certain durable medical equipment require preauthorization. No coverage for services without preauthorization.
or have other special needs	Hospice service	Avera Preferred Providers: 40% <u>coinsurance</u> after deductible Other Participating Providers: 50% <u>coinsurance</u> after deductible	Not covered	185-day limit per <u>plan</u> year
If your child needs dental or eye care	Eye exam	No charge	Not covered	One diagnostic exam per calendar year for children under the age of 19 from a VSP provider. Call 1-800-877-7195 or visit VSP.com to find a participating vision provider
	Glasses	No charge	Not covered	Frames from the designated pediatric eyewear collection are covered. Call 1-800-877-7195 or visit <u>VSP.com</u> to find a participating vision provider.
	Dental check-up	No charge	Not covered	Preventive exam every 6 months for children under age of 19. Refer to the Pediatric Dental Addendum for additional coverage details.

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)				
• Abortion (Except when the life of the mother is endangered)	Dental care (Adult)	Long-term care		
Acupuncture	Hearing aids	 Non-emergency care when traveling outside the United States 		
Cosmetic surgery	Infertility treatment	• Routine eye care (Adult)		
Weight loss program				
Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)				
Bariatric surgery if <u>preauthorization</u> requirements are met Routine foot care when part of corrective surgery or for diabetes and metabolic or peripheral vascular disease				
Chiropractic care if provided by a participating provider	Private-duty nursing			



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: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov. 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 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 1-888-322-2115, Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform or the South Dakota Division of Insurance at 605-773-3563.

Does this Coverage 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 Coverage Meet the Minimum Value Standard? 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 1-888-322-2115.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-322-2115.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-322-2115.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-888-322-2115.





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About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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	\$3,500
■ Specialist copayment	\$80
■ Hospital (facility) coinsurance	40%
■ Other <u>coinsurance</u>	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)

|--|

In this example, Peg would pay:

Cost Sharing		
<u>Deductibles</u>	\$3,500	
Copayments	\$0	
Coinsurance	\$3,600	
What isn't covered		
Limits or exclusions	\$100	
The total Peg would pay is	\$7,200	

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a wellcontrolled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$3,500
■ Specialist copayment	\$80
■ Hospital (facility) coinsurance	40%
■ Other <u>coinsurance</u>	40%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

<u>Diagnostic tests</u> (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$7,400
In this example, Joe would pay:	
Cost Sharing	
<u>Deductibles</u>	\$1,900
Copayments	\$1,800
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$100
The total Joe would pay is	\$3,800

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$3,500
■ Specialist copayment	\$80
■ Hospital (facility) coinsurance	40%
■ Other coinsurance	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	\$1,900

In this example, Mia would pay:

Cost Sharing	
\$1,400	
\$500	
\$0	
What isn't covered	
\$0	
\$1,900	



Discrimination is Against the Law

Avera Health Plans complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Avera Health Plans does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Avera Health Plans:

- Provides free aids and services to people with disabilities to communicate effectively
 with us, such as: qualified sign language interpreters and written information in
 other formats (large print, audio, accessible electronic formats, other formats).
- Provides free 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, contact the Avera Health Plans Service Center at 1-888-322-2115, (TTY 711), 8 a.m. to 5 p.m. CST, Monday through Friday. If you believe that Avera Health Plans has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

Complaint and Appeals Coordinator, Avera Health Plans 5300 S. Broadband Ln., Sioux Falls, SD 57108-2221 1-800-322-2115 (phone), TTY 711, 1-800-269-8561 (fax) ComplaintAppeals@AveraHealthPlans.com

You can file a grievance in person or by mail, fax, or email. You may also contact the Complaint and Appeals Coordinator if you need assistance with filing a complaint.

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.isf, or by mail or phone at:

US Department of Health and Human Services, 200 Independence Avenue SW Room 509F, HHH Building Washington, D.C. 20201

1-800-368-1019 or 1-800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

Getting Help in Other Languages

Para asistencia en su lengua llame a 1-888-322-2115.

- ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-322-2115 (TTY: 1-800-877-1113).
- LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-888-322-2115 (TTY: 1-800-877-1113).
- CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-322-2115 (TTY: 1-800-877-1113).
- XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-888-322-2115 (ITY: 1-800-877-1113).
- 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電1-888-322-2115 (TTY: 1-800-877-1113)。
- ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-888-322-2115 (TTY: 1-800-877-1113).
- ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-322-2115 (телетайп: 1-800-877-1113).

• ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-2115-322-888 (رقم هاتف الصم والبكم: 1-113-878-800).

- ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍ ເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-888-322-2115 (TTY: 1-800-877-1113).
- ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-322-2115 (ATS: 1-800-877-1113).
- 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-322-2115 (TTY: 1-800-877-1113) 번으로 전화해 주십시오.
- ማስታወሻ: የሚናንሩት ቋንቋ ኣማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ 1-888-322-2115 (መስማት ለተሳናቸው: 1-800-877-1113).
- OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-888-322-2115 (TTY - Telefon za osobe sa oštećenim govorom ili sluhom: 1-800-877-1113).
- ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ 1-888-322-2115
 (TTY: 1-800-877-1113),