PRESBYTERIAN

Native American Ind HMO Gold 1 with GYM LCS

Coverage for: Individual or 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, call 1-855-923-7528 or visit www.phs.org. 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 1-800-923-6980 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	IHCP: **$0/$0** In Network: **$0** /Individual / **$0**/Family	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. preventive care Behavioral Health services & any benefit where there is no charge for Covid-19 screening, testing, treatment, vaccines/boosters & any service that have a copayment.	This plan covers some items and services even if you haven't met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive care without cost sharing and before you meet your deductible. See a list of covered preventive services at 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?	IHCP: **$0/$0** In-network: **$6,950**/Individual / **$13,900**/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 limit 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 Individual Select HMO Network at https://www2.phs.org/providers/?i nsurance_plans=individual-select- hmo or call 1-800-923-6980 for a list of participating providers.	This plan uses our 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
		IHCP Provider (You will pay the least)	Non-IHCP In-network Provider	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 deductible does not apply	$50 copayment deductible does not apply	Not covered	There is zero cost sharing for any telehealth service. Copayment does not include Medical Drugs which will have a separate charge. No charge for anything related to COVID-19 screening, testing, vaccines, or medical treatment. Prior authorization is not required for gynecological or obstetrical ultrasounds
	Specialist visit	No Charge deductible does not apply	$90 copayment deductible does not apply	Not covered	There is zero cost sharing for any telehealth service. Copayment does not include Medical Drugs which will have a separate charge. No charge for anything related to COVID-19 screening, testing, vaccines, or medical treatment. Prior authorization is not required for gynecological or obstetrical ultrasounds..
	Preventive care/screening/immunization	No Charge deductible does not apply	No Charge deductible does not apply	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. There is zero cost sharing for any telehealth service. No charge for anything related to COVID-19 screening, testing, vaccines, or medical treatment. Prior authorization is not required for gynecological or obstetrical ultrasounds.
If you have a test	Diagnostic test (x-ray, blood work)	No Charge deductible does not apply	$100 copayment /x-ray. $20 copayment /blood work deductible does not apply	Not covered	In-network deductible does not apply. Prior authorization may be required or benefits may be denied.
	Imaging (CT/PET scans, MRIs)	No Charge deductible does not apply	30% coinsurance after deductible is met	Not covered	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		IHCP Provider (You will pay the least)	Non-IHCP Provider In-network Provider	Out-of-network Provider (You will pay the most)	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at https://client.formularynavigator.com/Search.aspx?siteCode=0324498195	Generic drugs (Tier 1)	No Charge deductible does not apply	No Charge (retail 30-day supply) deductible does not apply Mail Order benefits administered by OptumRx Home Delivery	No Charge (retail 30-day supply) deductible does not apply Mail Order benefits administered by OptumRx Home Delivery	Max 90-day supply at retail. Tier 4 Self-Administered specialty limited to 30-day supply and Not covered at Mail. Preferred insulin or medically necessary alternative will not exceed $25 copayment per 30-day supply Prior authorization may be required or benefits may be denied. Pharmacy Transactions where Manufacturer discount or Copay assistance cards are used will not count towards Deductible or Out of Pocket. Refer to the formulary for a complete listing and coverage details.
	Non-Preferred Generic drugs (Tier 2)	No Charge deductible does not apply	$15 copayment (retail 30-day supply) /$45 (mail order) copayment deductible does not apply	$15 copayment (retail 30-day supply) /$45 (mail order) copayment deductible does not apply	
	Preferred brand drugs (Tier 3)	No Charge deductible does not apply	$50 copayment (retail 30-day supply) /$150 copayment (mail order) deductible does not apply	$50 copayment (retail 30-day supply) /$150 copayment (mail order) deductible does not apply	
	Non-preferred brand drugs (Tier 4)	No Charge deductible does not apply	$125 copayment (retail 30-day supply) /$375 copayment (mail order) deductible does not apply	$125 copayment (retail 30-day supply) /$375 copayment (mail order) deductible does not apply	
	Specialty drugs (Tier 5)	No Charge deductible does not apply	50% coinsurance (retail 30-day supply) after deductible is met. Limited to 30-day supply maximum /Not covered (mail order)	Not covered	

If you have outpatient surgery.	Facility fee (e.g., ambulatory surgery center)	No Charge deductible does not apply	30% coinsurance after deductible is met	Not covered	Prior authorization may be required or benefits may be denied.
	Physician/surgeon fees	No Charge deductible does not apply	30% coinsurance after deductible is met	Not covered	Prior authorization may be required or benefits may be denied
If you need immediate medical attention	Emergency room care	No Charge deductible does not apply	$750 copayment deductible does not apply	$750 copayment deductible does not apply	No charge for anything related to COVID-19 screening, testing, medical treatment, vaccines/boosters. Balance billing is not allowed for out-of-network care.
	Emergency medical transportation	No Charge deductible does not apply	30% coinsurance after deductible is met	30% coinsurance after deductible is met	No charge for anything related to COVID-19 screening, testing, medical treatment, vaccines/boosters. Balance billing is not allowed for out-of-network care.
	Urgent care	No Charge deductible does not apply	$50 copayment deductible does not apply	$50 copayment deductible does not apply	No charge for anything related to COVID-19 screening, testing, medical treatment, vaccines/boosters. Balance billing is not allowed for out-of-network care.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		IHCP Provider (You will pay the least)	Non-IHCP Provider In-network Provider	Out-of-network Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge deductible does not apply	30% coinsurance after deductible is met	Not covered	Prior authorization may be required or benefits may be denied
	Physician/surgeon fees	No Charge deductible does not apply	30% coinsurance after deductible is met	Not covered	Prior authorization may be required or benefits may be denied
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No Charge deductible does not apply	No Charge deductible does not apply	Not covered	There is no cost-sharing for behavioral health services or drugs. Acute Medical Detoxification Benefits are no less than 30 outpatient visits for alcohol dependency treatment.
	Inpatient services	No Charge deductible does not apply	No Charge deductible does not apply	Not covered	There is no cost-sharing for behavioral health services or drugs. Acute Medical Detoxification Benefits are Covered and will cover no less than 30 days in an alcohol dependency treatment center
If you are pregnant	Office visits	No Charge deductible does not apply	$300 copayment /pregnancy deductible does not apply	Not covered	Cost sharing does not apply for preventative services. Prior Authorization is not required for gynecological or obstetrical ultrasounds.
	Childbirth/delivery professional services	No Charge deductible does not apply	30% coinsurance after deductible is met	Not covered	Prior authorization may be required. Cost sharing does not apply for preventative services. Prior Authorization is not required for gynecological or obstetrical ultrasounds
	Childbirth/delivery facility services	No Charge deductible does not apply	30% coinsurance after deductible is met	Not covered	Prior authorization may be required. Cost sharing does not apply for preventative services. Prior Authorization is not required for gynecological or obstetrical ultrasounds.

If you need help recovering or have other special health needs	Home health care	No Charge deductible does not apply	30% coinsurance after deductible is met	Not covered	Coverage is limited up to 100 days/ plan year. Prior authorization may be required or benefits may be denied
	Rehabilitation services	No Charge deductible does not apply	$50 copayment deductible does not apply	Not covered	Prior authorization may be required or benefits may be denied
	Habilitation services	No Charge deductible does not apply	$50 copayment deductible does not apply	Not covered	Prior authorization may be required or benefits may be denied
	Skilled nursing care	No Charge deductible does not apply	30% coinsurance after deductible is met	Not covered	Coverage is limited up to 60 days/ plan year Prior authorization may be required or benefits may be denied
	Durable medical equipment	No Charge deductible does not apply	50% coinsurance after deductible is met	Not covered	Prior authorization may be required or benefits may be denied
	Hospice services	No Charge deductible does not apply	30% coinsurance after deductible is met	Not covered	Prior authorization may be required or benefits may be denied
If your child needs dental or eye care	Children's eye exam	No Charge deductible does not apply	No Charge deductible does not apply	$55 copayment deductible does not apply	One Eye Refraction associated with post cataract surgery or Keratoconus correction per year, is covered additional charges may apply..
	Children's glasses	No Charge deductible does not apply	No Charge deductible does not apply	$40 copayment deductible does not apply	Eyeglasses and contact lenses within 12 months following cataract surgery or for the correction of keratoconus or hen related Genetic Inborn Errors of Metabolism, is limited to once a year, additional charges may apply.
	Children's dental check-up	Not covered	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.)		
• Cosmetic Surgery • Dental Care (Adult)	• Long-Term Care • Non-Emergency Care When Traveling Outside the U.S. • Private-Duty Nursing	• Routine Eye Care (Adult) • Routine Foot Care * Only covered when medically necessary for diabetes. See SPD for details.
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Acupuncture • Bariatric Surgery	• Chiropractic Care (20 visits per calendar year unless for rehabilitative or habilitative svc) • Hearing Aids	• Infertility Treatment • Routine Eye Care (Adult) limited to one eye exam per year only • Weight loss Programs

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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. 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 appeal. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan.

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? **No**

If your plan doesn't meet the Minimum Value Standard, you may be eligible for a premium tax credits to help you pay for a plan through the Marketplace.

Language Access Services:

Para obtener asistencia en Español, llame al 1-855-592-7737.
Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-592-7737.
如果需要中文的帮助，请拨打这个号码 1-855-592-7737.
Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-592-7737.

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	**$0**
Specialist	**$90**
Hospital (Facility)	**30%**
Other	**30%**

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	$800
Coinsurance	$2,500
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	$3,360

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	**$90**
Hospital (Facility)	**30%**
Other	**30%**

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	$1,100
Coinsurance	$400
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	$1,520

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

The plan's overall deductible	**$0**
Specialist	**$90**
Hospital (Facility)	**30%**
Other	**30%**

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	$900
Coinsurance	$400
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	$1,300

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