




## Clear Cost Silver Plan - Native American LCS Limited Service Area

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](http://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 1-800-923-7528 to request acopy.

Questions	Important	Answers	Why this Matters:
What is the overall deductible?		IHCP: \$0/\$0 In Network: \$5,000/Individual / \$10,000/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 plan, 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 other deductibles for specific services?		Yes. <a href="#">preventive care</a> Behavioral Health services & any benefit where there is no charge for Covid- 19 testing, treatment, vaccines/boosters & any service that have a <a href="#">copayment</a>	This plan covers some items and services even if you haven't 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 care</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered preventive services at <a href="http://www.healthcare.gov/coverage/preventive-care-benefits">www.healthcare.gov/coverage/preventive-care-benefits</a> .
Is there an out-of-pocket limit on my expenses?		No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is not included in the out-of-pocket limit?		IHCP: \$0/\$0 In-network: \$8,950/Individual / \$17,900/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 limit</a> until the overall family <a href="#">out-of pocket limit</a> has been met.
Is there an overall annual limit on what the plan pays?		Premiums, <a href="#">balance billing</a> charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out of pocket limit</a> .
Does this plan use a network of providers?		Yes. See Individual Select HMO Network at <a href="https://www2.phs.org/providers/?insurance_plans=individual-select-hmo">https://www2.phs.org/providers/?insurance_plans=individual-select-hmo</a> or call 1-800-923-6980 for a list of participating providers.	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 <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> 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 referral to see a specialist?		No.	You can see the <a href="#">specialist</a> 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 Provider 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 <a href="#">deductible</a> does not apply	\$50 <a href="#">copayment</a> /visit <a href="#">deductible</a> does not apply	Not Covered	There is zero cost sharing for any telehealth service. Cost share does not include Medical drugs which will have a separate charge. No charge for anything related to Covid-19 testing, vaccines or medical treatment. Prior Authorization is not required for gynecological or obstetrical ultrasounds  You may have to pay for services that aren't preventative. Then check what your plan will pay for. There is zero cost sharing for any telehealth services. Prior Authorization is not required for gynecological or obstetrical ultrasounds
	Specialist visit	No charge <a href="#">deductible</a> does not apply	\$100 <a href="#">copayment</a> /visit <a href="#">deductible</a> does not apply	Not Covered	
	Preventive care/screening/immunization	No charge <a href="#">deductible</a> does not apply	No charge <a href="#">deductible</a> does not apply	Not Covered	
If you have a test	Diagnostic test (x-ray, blood work)	No charge <a href="#">deductible</a> does not apply	\$100 <a href="#">copayment</a> /visit <a href="#">deductible</a> does not apply	Not Covered	Prior Authorization may be required or benefits may be denied.
	Imaging (CT/PET scans, MRIs)	No charge <a href="#">deductible</a> does not apply	\$100 <a href="#">copayment</a> /visit <a href="#">deductible</a> does not apply	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)	
<p>If you need drugs to treat your illness More information about prescription drug coverage is available at: <a href="https://client.formularynavigator.com/Search.aspx?siteCode=0334373670">https://client.formularynavigator.com/Search.aspx?siteCode=0334373670</a></p>	Generic Drugs (Tier1)	No charge <a href="#">deductible</a> does not apply	\$35 <a href="#">copayment</a> (retail) per 30-day supply/ \$105 <a href="#">copayment</a> (mail order) <a href="#">deductible</a> does not apply	\$35 <a href="#">copayment</a> (retail) per 30-day supply/ \$105 <a href="#">copayment</a> (mail order) <a href="#">deductible</a> does not apply	<p>Max <b>90-day</b> supply at retail. Tier 4 Self - Administered Specialty limited to <b>30-day</b> supply &amp; Not Covered mail order. Preferred insulin or medically necessary alternative will not exceed \$25 per <b>30-day</b> supply. Pharmacy transactions where manufacturer discount or Copay assistance cards are used will count towards your Deductible or Out-of-Pocket max. Refer to the formulary for a complete listing &amp; coverage details.</p> <p>Refer to the formulary for a complete listing &amp; coverage details.</p> <p>Prior Authorization may be required or benefits may be denied</p>
	Preferred Brand Drugs (Tier 2)	No charge <a href="#">deductible</a> does not apply	\$50 <a href="#">copayment</a> (retail) per 30-day supply/ \$150 <a href="#">copayment</a> (mail order) <a href="#">deductible</a> does not apply	\$50 <a href="#">copayment</a> (retail) per 30-day supply/ \$150 <a href="#">copayment</a> (mail order) <a href="#">deductible</a> does not apply	
	Non-Preferred Drugs (Tier 3)	No charge <a href="#">deductible</a> does not apply	\$250 <a href="#">copayment</a> (retail) per 30-day supply/ \$750 <a href="#">copayment</a> (mail order) after <a href="#">deductible</a> is met	\$250 <a href="#">copayment</a> (retail) per 30-day supply/ \$750 <a href="#">copayment</a> (mail order) after <a href="#">deductible</a> is met	
	Specialty (Tier 4)	No charge <a href="#">deductible</a> does not apply	\$100 <a href="#">copayment</a> <a href="#">deductible</a> does not apply Limited to 30-day supply max/Not Covered mail order	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge <a href="#">deductible</a> does not apply	\$300 <a href="#">copayment</a> <a href="#">deductible</a> does not apply	Not Covered	Prior Authorization may be required or benefits may be denied.

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 outpatient surgery	Physician/surgeon fees	No charge <a href="#">deductible</a> does not apply	\$300 <a href="#">copayment deductible</a> does not apply	Not Covered	
If you need immediate medical attention	Emergency room services	No charge <a href="#">deductible</a> does not apply	\$300 <a href="#">copayment</a> after <a href="#">deductible</a> is met	\$300 <a href="#">copayment</a> after <a href="#">deductible</a> is met	No charge for anything related to Covid-19 testing, vaccines/boosters or medical treatment. There is zero cost sharing for any telehealth service. Cost share does not include Medical drugs which will have a separate charge. Prior Authorization is not required for gynecological or obstetrical ultrasounds. Balance billing is not allowed for out-of-network care.
	Emergency medical transportation	No charge <a href="#">deductible</a> does not apply	\$100 <a href="#">copayment</a> /ground <a href="#">deductible</a> does not apply; No charge/air after <a href="#">deductible</a> is met	\$100 <a href="#">copayment</a> /ground <a href="#">deductible</a> does not apply; No charge/air after <a href="#">deductible</a> is met	
	Urgent care	No charge <a href="#">deductible</a> does not apply	\$100 <a href="#">copayment deductible</a> does not apply	\$100 <a href="#">copayment deductible</a> does not apply	
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge <a href="#">deductible</a> does not apply	\$300 <a href="#">copayment</a> after <a href="#">deductible</a> is met	Not Covered	Prior Authorization may be required or benefits may be denied.
	Physician/surgeon fee	No charge <a href="#">deductible</a> does not apply	\$300 <a href="#">copayment deductible</a> does not apply	Not Covered	
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	No charge <a href="#">deductible</a> does not apply	No charge <a href="#">deductible</a> does not apply	Not Covered	There is no cost-sharing for behavioral health services or drugs. Acute Medical Detoxification benefits are covered & will cover no less than 30 outpt visits for alcohol dependency treatment.
	Mental/Behavioral health inpatient services	No charge <a href="#">deductible</a> does not apply	No charge <a href="#">deductible</a> does not apply	Not Covered	There is no cost-sharing for behavioral health services or drugs. Acute Medical Detoxification benefits are covered & will cover no less than 30 days in an alcohol dependency treatment center.

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 are pregnant	Office Visits	No charge <a href="#">deductible</a> does not apply	\$300 <a href="#">copayment</a> per pregnancy <a href="#">deductible</a> does not apply	Not Covered	Cost sharing does not apply for preventative services. Prior Authorization is not required for gynecological or obstetrical ultrasounds. Prior authorization may be required or benefits may be denied.
	Childbirth/delivery professional services	No charge <a href="#">deductible</a> does not apply	\$300 <a href="#">copayment</a> <a href="#">deductible</a> does not apply	Not Covered	
	Childbirth/delivery facility services	No charge <a href="#">deductible</a> does not apply	\$300 <a href="#">copayment</a> after <a href="#">deductible</a> is met	Not Covered	
If you need help recovering or have other special health needs	Home health care	No charge <a href="#">deductible</a> does not apply	\$50 <a href="#">copayment</a> after <a href="#">deductible</a> is met	Not Covered	Coverage is limited to 100 days/ <a href="#">plan</a> year. Prior authorization may be required or benefits may be denied.
	Rehabilitation services	No charge <a href="#">deductible</a> does not apply	\$50 <a href="#">copayment</a> /visit <a href="#">deductible</a> does not apply	Not Covered	Prior Authorization may be required or benefits may be denied.
	Habilitation services	No charge <a href="#">deductible</a> does not apply	\$50 <a href="#">copayment</a> /visit <a href="#">deductible</a> does not apply	Not Covered	
	Skilled nursing care	No charge <a href="#">deductible</a> does not apply	\$100 <a href="#">copayment</a> <a href="#">deductible</a> does not apply	Not Covered	Coverage is limited to 60 days/ <a href="#">plan</a> year. Prior authorization may be required or benefits may be denied.
	Durable medical equipment	No charge <a href="#">deductible</a> does not apply	\$50 <a href="#">copayment</a> after <a href="#">deductible</a> does not apply	Not Covered	Prior Authorization may be required or benefits may be denied.
	Hospice service	No charge <a href="#">deductible</a> does not apply	\$100 <a href="#">copayment</a> <a href="#">deductible</a> does not apply	Not Covered	
If your child needs Dental or Eyecare	Eye exam	No charge <a href="#">deductible</a> does not apply	No charge <a href="#">deductible</a> does not apply	\$55 <a href="#">copayment</a> /visit <a href="#">deductible</a> does not apply	One Eye Refraction associated with post cataract surgery or Keratoconus correction/year is covered; additional charges may apply

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)	
	Glasses	No charge <a href="#">deductible</a> does not apply	No charge <a href="#">deductible</a> does not apply	\$40 <a href="#">copayment</a> /visit <a href="#">deductible</a> does not apply	Eyeglasses & contact lenses within 12mo following cataract surgery or the correction of keratoconus or related Genetic Inborn errors of metabolism is limited to once/yr; additional charges may apply
	Dental check-up	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](#).)

- Cosmetic Surgery
- Dental Care (Adult)
- Long-Term Care
- Non-Emergency Care When Traveling Outside the U.S.
- Private-Duty Nursing
- Routine Foot Care \* Only covered when medically necessary for diabetes. See GSA for details.

**Other Covered Services** (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Abortion Services (excepted and non-excepted)
- Acupuncture (20 visits per calendar year unless for rehabilitative or habilitative svc)
- Chiropractic Care (20 visits per calendar year unless for rehabilitative or habilitative svc)
- Hearing Aids
- Bariatric Surgery
- Weight Loss Programs
- Infertility Treatment

**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](http://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](http://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 Coverage 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 Coverage Meet the Minimum Value Standard? 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'ehgoshika at'ohwol ninisingo, kwijigo holne' 1-855-592-7737.

Learn more about Presbyterian's Notice of Nondiscrimination, go to [www.phs.org/nondiscrimination.aspx](http://www.phs.org/nondiscrimination.aspx).

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 <a href="#">plan's</a> overall <a href="#">deductible</a>	\$5,000
<a href="#">Specialist</a> [ <a href="#">cost sharing</a> ]	\$100
Hospital (facility) [ <a href="#">cost sharing</a> ]	\$300
Other [ <a href="#">cost sharing</a> ]	\$300

#### 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>
<b>In this example, Peg would pay:</b>	
<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$5000
<a href="#">Copayments</a>	\$1400
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$6,460</b>

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

The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$5,000
<a href="#">Specialist</a> [ <a href="#">cost sharing</a> ]	\$100
Hospital (facility) [ <a href="#">cost sharing</a> ]	\$300
Other [ <a href="#">cost sharing</a> ]	\$300

#### 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>
<b>In this example, Joe would pay:</b>	
<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$1900
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$1,920</b>

### Mia's Simple Fracture

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

The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$5,000
<a href="#">Specialist</a> [ <a href="#">cost sharing</a> ]	\$100
Hospital (facility) [ <a href="#">cost sharing</a> ]	\$300
Other [ <a href="#">cost sharing</a> ]	\$300

#### 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>
<b>In this example, Mia would pay:</b>	
<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$600
<a href="#">Copayments</a>	\$800
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,400</b>

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