



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 [www.antidotehealth.com](http://www.antidotehealth.com) or call 1-888-623-3195. 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.cciio.cms.gov](http://www.cciio.cms.gov) or call 1-888-623-3195 to request a copy.

| Important Questions                                                             | Answers                                                                                                                                                                                                                                             | Why This Matters:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| What is the overall <a href="#">deductible</a> ?                                | \$0                                                                                                                                                                                                                                                 | See the Common Medical Events chart below for your costs for services this <a href="#">plan</a> covers.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Are there services covered before you meet your <a href="#">deductible</a> ?    | Yes.                                                                                                                                                                                                                                                | 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.                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Are there other <a href="#">deductibles</a> for specific services?              | No.                                                                                                                                                                                                                                                 | You don't have to meet <a href="#">deductibles</a> for specific services.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ? | Not Applicable.                                                                                                                                                                                                                                     | This <a href="#">plan</a> does not have an <a href="#">out-of-pocket limit</a> on your expenses.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| What is not included in the <a href="#">out-of-pocket limit</a> ?               | Not Applicable.                                                                                                                                                                                                                                     | This <a href="#">plan</a> does not have an <a href="#">out-of-pocket limit</a> on your expenses.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Will you pay less if you use a <a href="#">network provider</a> ?               | Yes. See <a href="http://www.antidotehealth.com">http://www.antidotehealth.com</a> or call 1-888-623-3195 for a list of <a href="#">network providers</a> . You may pay the same if you use an in-network provider or an Antidote virtual provider. | 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 <a href="#">referral</a> to see a <a href="#">specialist</a> ?    | No.                                                                                                                                                                                                                                                 | You can see the <a href="#">specialist</a> you choose in <a href="#">plan's provider network</a> without a <a href="#">referral</a> . If your <a href="#">specialist</a> requires a <a href="#">referral</a> , a <a href="#">referral</a> can be obtained by scheduling an appointment with an Antidote virtual provider via the Antidote Member Portal.                                                                                                                                                                                                                                                                                                                  |

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                                  | Indian Health Care Provider (IHCP)<br>(You will pay the least) | Non-IHCP Provider<br>(You will pay the most) | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                                             |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|----------------------------------------------------------------|----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| If you visit a health care <a href="#">provider's</a> office or clinic                                                                                                                                                     | Primary care visit to treat an injury or illness       | No charge                                                      | No charge                                    | If you are traveling outside the service area, have an established relationship with an Antidote virtual <a href="#">provider</a> , and need to see a <a href="#">provider</a> , you may schedule an Antidote Health virtual visit via the Antidote Member Portal. |
|                                                                                                                                                                                                                            | <a href="#">Specialist</a> visit                       | No charge                                                      | No charge                                    | None                                                                                                                                                                                                                                                               |
|                                                                                                                                                                                                                            | <a href="#">Preventive care/screening/immunization</a> | No charge                                                      | No charge                                    | 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. Well Woman and Well Man exams limited to 1 per Benefit Period.           |
| If you have a test                                                                                                                                                                                                         | <a href="#">Diagnostic test</a><br>(X-ray, blood work) | No charge                                                      | No charge                                    | <a href="#">Preauthorization</a> is required for certain genetic testing and imaging, otherwise services are not covered.                                                                                                                                          |
|                                                                                                                                                                                                                            | Imaging (CT/PET scans, MRIs)                           | No charge                                                      | No charge                                    |                                                                                                                                                                                                                                                                    |
| If you need drugs to treat your illness or condition<br>More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.antidotehealth.com/pharma">www.antidotehealth.com/pharma</a> | Generic drugs                                          | No charge                                                      | No charge                                    | Provider means retail pharmacy for purposes of this section.<br><a href="#">Preauthorization</a> may be required for certain prescription drugs. If preauthorization is not obtained, benefits will not be covered.                                                |
|                                                                                                                                                                                                                            | Preferred brand drugs                                  | No charge                                                      | No charge                                    |                                                                                                                                                                                                                                                                    |
|                                                                                                                                                                                                                            | Non-preferred brand drugs                              | No charge                                                      | No charge                                    |                                                                                                                                                                                                                                                                    |
|                                                                                                                                                                                                                            | <a href="#">Specialty drugs</a>                        | No charge                                                      | No charge                                    |                                                                                                                                                                                                                                                                    |
| If you have outpatient surgery                                                                                                                                                                                             | Facility fee (e.g., ambulatory surgery center)         | No charge                                                      | No charge                                    | <a href="#">Preauthorization</a> is required or services are not covered.                                                                                                                                                                                          |
|                                                                                                                                                                                                                            | Physician/surgeon fees                                 | No charge                                                      | No charge                                    | <a href="#">Preauthorization</a> is required or services may not be covered.                                                                                                                                                                                       |

|                                                                           |                                                  |           |           |                                                                                                                                                                                                                                                                                                                                                                             |
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| If you need immediate medical attention                                   | <a href="#">Emergency room care</a>              | No charge | No charge | Out-of-network services must meet the criteria for an Emergency Medical Condition as defined in the Evidence of Coverage (EOC). If the medical condition does not meet the criteria, it will be 100% <a href="#">coinsurance</a> . In addition to coinsurance, you may be responsible for balance billing.                                                                  |
|                                                                           | <a href="#">Emergency medical transportation</a> | No charge | No charge | Covered, no limit.<br>Note: Prior Authorization is not required for emergency transport, however, all non-emergent transport requires prior authorization.                                                                                                                                                                                                                  |
|                                                                           | <a href="#">Urgent care</a>                      | No charge | No charge | None                                                                                                                                                                                                                                                                                                                                                                        |
| If you have a hospital stay                                               | Facility fee (e.g., hospital room)               | No charge | No charge | <a href="#">Preauthorization</a> is required or services are not covered except for treatment of an emergency condition. Preauthorization is required for post emergency stabilization.                                                                                                                                                                                     |
|                                                                           | Physician/surgeon fees                           | No charge | No charge | None                                                                                                                                                                                                                                                                                                                                                                        |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services                              | No charge | No charge | Certain inpatient and outpatient mental health, behavioral health and substance abuse services require <a href="#">preauthorization</a> or they are not covered unless for treatment of an emergency condition.                                                                                                                                                             |
|                                                                           | Inpatient services                               | No charge | No charge |                                                                                                                                                                                                                                                                                                                                                                             |
| If you are pregnant                                                       | Office visits                                    | No charge | No charge | <a href="#">Cost sharing</a> does not apply for <a href="#">preventive services</a> . Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).<br>Preauthorization may be required for certain services. Covers 48-hour hospital stay for uncomplicated vaginal birth and 96-hour hospital stay for uncomplicated cesarean section. |
|                                                                           | Childbirth/delivery professional services        | No charge | No charge |                                                                                                                                                                                                                                                                                                                                                                             |
|                                                                           | Childbirth/delivery facility services            | No charge | No charge |                                                                                                                                                                                                                                                                                                                                                                             |

|                                                                       |                                           |           |           |                                                                                                                                                                                     |
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| <b>If you need help recovering or have other special health needs</b> | <a href="#">Home health care</a>          | No charge | No charge | 42 visits/Benefit Period.                                                                                                                                                           |
|                                                                       | <a href="#">Rehabilitation services</a>   | No charge | No charge | 60 visits/Benefit Period. Includes physical therapy, speech therapy, and occupational therapy.                                                                                      |
|                                                                       | <a href="#">Habilitation services</a>     | No charge | No charge |                                                                                                                                                                                     |
|                                                                       | <a href="#">Skilled nursing care</a>      | No charge | No charge | 90 visits/Benefit Period.                                                                                                                                                           |
|                                                                       | <a href="#">Durable medical equipment</a> | No charge | No charge | Excludes vehicle modifications, home modifications, exercise, and bathroom equipment.                                                                                               |
|                                                                       | <a href="#">Hospice services</a>          | No charge | No charge | Covered when provided under an approved hospice care program to a member diagnosed by a Network Provider as having a terminal illness with a prognosis of 6 months or less to live. |
| <b>If your child needs dental or eye care</b>                         | Children's eye exam                       | No charge | No charge | Coverage limited to 1 exam/Benefit Period.                                                                                                                                          |
|                                                                       | Children's glasses                        | No charge | No charge | Coverage limited to 1 pair of glasses/Benefit Period.                                                                                                                               |
|                                                                       | Children's dental check-up                | No charge | No charge | 1 exam per 6 months.                                                                                                                                                                |

## 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](#).)

- |                                                                                            |                                                                                                     |                                                                                          |
|--------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|
| • Abortion (except in cases of rape, incest, or when the life of the mother is endangered) | • Infertility treatment (limited to services for diagnostic tests to find the cause of infertility) | • Non-Emergency care when traveling outside the U.S.                                     |
| • Acupuncture                                                                              | • Long term/custodial care                                                                          | • Routine eye care (Adult)                                                               |
| • Cosmetic surgery                                                                         | • Bariatric surgery                                                                                 | • Weight loss programs except for those programs offered by Antidote's virtual providers |

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

- |                     |                       |                        |
|---------------------|-----------------------|------------------------|
| • Chiropractic care | • Dental care (Adult) | • Private duty nursing |
|                     | • Hearing aids        | • Routine foot care    |

**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: Ohio Department of Insurance, 50 W. Town Street, Third Floor - Suite 300 Columbus, Ohio 43215, Phone No. 1-800-686-1526. 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 [claim](#). Your [plan](#) documents also 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: Ohio Department of Insurance, 50 W. Town Street, Third Floor - Suite 300 Columbus, Ohio 43215, Phone No. 1-800-686-1526.

### 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 1-866-256-2134.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-256-2134.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-866-256-2134.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-866-256-2134.

*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 <a href="#">plan's</a> overall <a href="#">deductible</a> | \$0 |
| ■ <a href="#">Specialist copayment</a>                          | \$0 |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 0%  |
| ■ Other <a href="#">coinsurance</a>                             | 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> |
|---------------------------|-----------------|

In this example, Peg would pay:

| Cost Sharing                      |            |
|-----------------------------------|------------|
| <a href="#">Deductibles</a>       | \$0        |
| <a href="#">Copayments</a>        | \$0        |
| <a href="#">Coinsurance</a>       | \$0        |
| What isn't covered                |            |
| 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 <a href="#">plan's</a> overall <a href="#">deductible</a> | \$0 |
| ■ <a href="#">Specialist copayment</a>                          | \$0 |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 0%  |
| ■ Other <a href="#">coinsurance</a>                             | 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> |
|---------------------------|----------------|

In this example, Joe would pay:

| Cost Sharing                      |            |
|-----------------------------------|------------|
| <a href="#">Deductibles</a>       | \$0        |
| <a href="#">Copayments</a>        | \$0        |
| <a href="#">Coinsurance</a>       | \$0        |
| What isn't covered                |            |
| 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 <a href="#">plan's</a> overall <a href="#">deductible</a> | \$0 |
| ■ <a href="#">Specialist copayment</a>                          | \$0 |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 0%  |
| ■ Other <a href="#">coinsurance</a>                             | 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> |
|---------------------------|----------------|

In this example, Mia would pay:

| Cost Sharing                      |            |
|-----------------------------------|------------|
| <a href="#">Deductibles</a>       | \$0        |
| <a href="#">Copayments</a>        | \$0        |
| <a href="#">Coinsurance</a>       | \$0        |
| What isn't covered                |            |
| 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.