




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.iehp.org](http://www.iehp.org) or call 1-855-433-4347. 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 [www.iehp.org](http://www.iehp.org) or call 1-855-433-4347 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$0	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 <a href="#">plan</a> , 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 services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> and services indicated in chart starting on Page 2.	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. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	No.	You must pay all of the costs for these services up to the specific <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay for these services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	\$8,700/individual, \$17,400/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 limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> and healthcare this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. For a list of preferred providers, visit <a href="http://www.iehp.org">www.iehp.org</a> or call 1-855-433-4347.	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> ?	Yes. Requires written <a href="#">prior authorization</a> .	This <a href="#">plan</a> will pay some or all of the costs to see a <a href="#">specialist</a> for covered services but only if you have a <a href="#">referral</a> before you see the <a href="#">specialist</a> .

 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
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's office or clinic</a>	Primary care visit to treat an injury or illness	No charge	\$35 <a href="#">copay</a> /visit	Not covered	<a href="#">Cost-sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	<a href="#">Specialist</a> visit	No charge	\$65 <a href="#">copay</a> /visit	Not covered	Requires <a href="#">prior authorization</a> . <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	<a href="#">Preventive care/screening/immunization</a>	No charge	No charge	Not covered	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.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	No charge	\$75 <a href="#">copay</a> /visit (x-ray), \$40 <a href="#">copay</a> /visit (blood work)	Not covered	Requires physician order. <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	Imaging (CT/PET scans, MRIs)	No charge	\$75 <a href="#">copay</a> /visit	Not covered	Requires <a href="#">prior authorization</a> . <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="#">www.iehp.org</a> .	Generic drugs	No charge	\$15 <a href="#">copay</a> /retail; \$30 <a href="#">copay</a> /mail order	Not covered	Supply/order: up to 30-day (retail); 35-100 day (mail), except where quantity limits apply. <a href="#">Prior authorization</a> is required for select drugs. <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	Preferred brand drugs	No charge	\$60 <a href="#">copay</a> /retail; \$120 <a href="#">copay</a> /mail order	Not covered	
	Non-preferred brand drugs	No charge	\$85 <a href="#">copay</a> /retail; \$170 <a href="#">copay</a> /mail order	Not covered	
	<a href="#">Specialty drugs</a>	No charge	20% <a href="#">coinsurance</a> up to \$250 per prescription	Not covered	<a href="#">Prior authorization</a> is required for select drugs. Quantity limits may apply to select drugs. Supply/order: up to a 30-day supply filled by specialty pharmacy. <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.iehp.org](#)

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	\$130 <a href="#">copay</a>	Not covered	Requires <a href="#">prior authorization</a> . <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	Physician/surgeon fees	No charge	\$40 <a href="#">copay</a>	Not covered	<a href="#">Cost-sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
If you need immediate medical attention	<a href="#">Emergency room care</a>	No charge	\$350 <a href="#">copay</a> /visit; ER Physician- No charge	\$350 <a href="#">copay</a> /visit; ER Physician- No charge	<a href="#">Copay</a> waived if admitted into the hospital. Out-of-network services must meet the criteria for emergency care. <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	<a href="#">Emergency medical transportation</a>	No charge	\$250 <a href="#">copay</a> /transport	\$250 <a href="#">copay</a> /transport	Out-of-network services must meet the criteria for emergency care. <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	<a href="#">Urgent care</a>	No charge	\$35 <a href="#">copay</a> /visit	\$35 <a href="#">copay</a> /visit	Out-of-network <a href="#">Urgent care</a> services are covered while you are out of the service area. <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	\$330 copay/day	Not covered	Requires <a href="#">prior authorization</a> . <a href="#">Copay</a> applies up to 5 days. <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	Physician/surgeon fees	No charge	No charge	Not covered	<a href="#">Cost-sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	Office visit-individual therapy session \$35 <a href="#">copay</a> /visit; group therapy session-\$17.50 <a href="#">copay</a> /visit Other than office visit \$35 <a href="#">copay</a> /visit	Not covered	Requires <a href="#">prior authorization</a> except for the initial behavioral health assessment. <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
	Inpatient services	No charge	\$330 copay/day	Not covered	Requires <a href="#">prior authorization</a> . <a href="#">Copay</a> applies up to 5 days. <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
If you are pregnant	Office visits	No charge	Prenatal-No charge; \$35 <a href="#">copay</a> /visit	Not covered	<a href="#">Cost sharing</a> does not apply for <a href="#">preventive services</a> . <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	Childbirth/delivery professional services	No charge	No charge	Not covered	Coverage includes abortion services. <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	Childbirth/delivery facility services	No charge	\$330 copay/day	Not covered	Coverage includes abortion services. <a href="#">Copay</a> applies up to 5 days. <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	No charge	\$30 <a href="#">copay</a> /visit	Not covered	Limited to 100 visits each calendar year. Requires <a href="#">prior authorization</a> . <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	<a href="#">Rehabilitation services</a>	No charge	\$35 <a href="#">copay</a> /visit	Not covered	Requires <a href="#">prior authorization</a> . <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	<a href="#">Habilitation services</a>	No charge	\$35 <a href="#">copay</a> /visit	Not covered	Requires <a href="#">prior authorization</a> . <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	<a href="#">Skilled nursing care</a>	No charge	\$150 copay/day	Not covered	Limited to 100 days per calendar year. Requires <a href="#">prior authorization</a> . <a href="#">Copay</a> applies up to 5 days. <a href="#">Cost-sharing</a> waived at non-IHCP with IHCP <a href="#">referral</a> .
	<a href="#">Durable medical equipment</a>	No charge	20% <a href="#">coinsurance</a>	Not covered	Requires <a href="#">prior authorization</a> . <a href="#">Cost-sharing</a> waived at non-

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.iehp.org](http://www.iehp.org)

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
					IHCP with IHCP <a href="#">referral</a> .
	<a href="#">Hospice services</a>	No charge	No charge	Not covered	Requires <a href="#">prior authorization</a> .
<b>If your child needs dental or eye care</b>	Children's eye exam	No charge	No charge	Not covered	Limited to 1 visit per year.
	Children's glasses	No charge	No charge	Not covered	Selected frames; 1 per calendar year; contact lenses covered in lieu of glasses
	Children's dental check-up	No charge	No charge	Not covered	1 routine preventive exam/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](#).)

- |                        |  |   |
|------------------------|--|---|
| • Chiropractic care    | • Infertility treatment                              | • Private-duty nursing  |
| • Cosmetic Surgery     | • Long-term care                                     | • Routine eye care (adult)  |
| • Dental care (adults) | • Non-emergency care when traveling outside the U.S. | • Routine foot care   |
| • Hearing aids         |  | • Weight loss programs (exclusion does not apply to preventive care behavioral interventions) |

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

- |                     |               |                     |
|---------------------|---------------|---------------------|
| • Abortion services | • Acupuncture | • Bariatric surgery |
|---------------------|---------------|---------------------|

**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: 1-866-444-EBSA (3272) or visit <https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa>
- California Department of Managed Health Care: 1-888-466-2219 or TDD line 1-877-688-9891 for the hearing and speech impaired or visit [www.dmhc.ca.gov](http://www.dmhc.ca.gov).
- Office of Personnel Management Multi-State Plan Program: <https://www.opm.gov/healthcare-insurance/multi-state-plan-program/consumer/>

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:

- IEHP at 1-855-433-4347 (TTY 711), Monday-Friday, 8:00am to 6:00pm PST. Give your Member ID number, your name and the reason for your complaint.
- By mail: Call IEHP at 1-855-433-4347 (TTY 711), Monday-Friday, 8:00am to 6:00pm PST, and ask to have a form sent to you. When you get the form, fill it out. Be sure to include your name, Member ID number and the reason for your complaint. Tell us what happened and how we can help you.

Mail the form to:

IEHP

Attention: Grievance and Appeals Department

P.O. Box 1800

Rancho Cucamonga, CA 91729-1800

- Your doctor's office will have complaint forms available.
- Online: visit the IEHP website at [www.iehp.org](http://www.iehp.org)

Additionally, a consumer assistance program can help you file your appeal. Contact the California Department of Managed Health Care at the contact information provided above.

**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 1-855-433-4347 (TTY 711).

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-433-4347 (TTY 711).

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-433-4347 (TTY 711).

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-433-4347 (TTY 711).

*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 [plan's](#) overall [deductible](#) \$0
- [Specialist cost sharing](#) \$65
- Hospital (facility) [cost sharing](#) \$330/day
- Other [cost sharing](#) \$35

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>
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In this example, Peg would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$1,100
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$1,160</b>

### 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 cost sharing](#) \$65
- Hospital (facility) [cost sharing](#) \$330/day
- Other [cost sharing](#) \$35

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>
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In this example, Joe would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$1,500
<a href="#">Coinsurance</a>	\$200
What isn't covered	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$1,720</b>

### Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$0
- [Specialist cost sharing](#) \$65
- Hospital (facility) [cost sharing](#) \$330/day
- Other [cost sharing](#) \$35

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>
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In this example, Mia would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$1,300
<a href="#">Coinsurance</a>	\$50
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,350</b>

Note: These numbers assume the patient received care from an IHCP [provider](#) or with IHCP [referral](#) at a non-IHCP. If you received care from a non-IHCP [provider](#) without a [referral](#) from an IHCP your costs may be higher.

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.