

 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 1-833-983-7272 (TTY 711). For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms, see the Glossary. You can view the Glossary at [www.healthcare.gov/sbc-glossary/](http://www.healthcare.gov/sbc-glossary/) or call 1-833-983-7272 (TTY 711) to request a copy.

Important Questions	Answers	Why This Matters:
<a href="#">What is the overall deductible?</a>	\$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP; or <b>In Network:</b> \$3,500/Individual, \$7,000/Family <b>Out of Network:</b> Not Covered	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> .
<a href="#">Are there services covered before you meet your deductible?</a>	Yes. <a href="#">Preventive care/screening</a> /immunization, Primary Care, <a href="#">Specialist</a> Care, <a href="#">Urgent Care</a> , Mental/Behavioral Health Outpatient Services, and Substance Abuse Outpatient Services do not apply toward the <a href="#">deductible</a> .	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> .
<a href="#">Are there other deductibles for specific services?</a>	No	You don't have to meet <a href="#">deductibles</a> for specific services.
<a href="#">What is the out-of-pocket limit for this plan?</a>	<b>In Network:</b> \$9,200/Individual, \$18,400/Family <b>Out of Network:</b> Not Covered	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.
<a href="#">What is not included in the out-of-pocket limit?</a>	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, penalties for failure to obtain <a href="#">preauthorization</a> for services and health care this <a href="#">plan</a> does not cover.	Even though you pay these expenses they don't count toward the <a href="#">out-of-pocket limit</a> .
<a href="#">Will you pay less if you use a network provider?</a>	Yes. See <a href="http://www.firstchoicenext.com">www.firstchoicenext.com</a> or call 1-833-983-7272 (TTY 711) for a list of <a href="#">network providers</a> .	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.
<a href="#">Do you need a referral to see a specialist?</a>	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</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 Provider In-Network Provider (You will pay less)	Non-IHCP Out-of-Network Provider (You will pay the most)	
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	\$50 <a href="#">copayment</a> /visit, <a href="#">Deductible</a> does not apply	Not Covered	None
	<a href="#">Specialist</a> visit	No Charge	\$100 <a href="#">copayment</a> /visit, <a href="#">Deductible</a> does not apply	Not Covered	None
	<a href="#">Preventive care/screening</a> /immunization	No Charge	No Charge, <a href="#">Deductible</a> does not apply	Not Covered	You may have to pay for services that aren't <a href="#">preventive</a> . Ask your <a href="#">provider</a> if the services needed are <a href="#">preventive</a> . 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	X-ray: 50% <a href="#">coinsurance</a> Blood work: 50% <a href="#">coinsurance</a>	X-ray: Not Covered Blood work: Not Covered	None.
	Imaging (CT/PET scans, MRIs)	No Charge	50% <a href="#">coinsurance</a>	Not Covered	Prior authorization may be required. Covered no limit
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at	Generic drugs	No Charge	\$30 <a href="#">copayment</a> /prescription, <a href="#">Deductible</a> does not apply	Not Covered	Prior authorization / step therapy may be required. Covers up to a 30-day supply (retail subscription); 31–90 day supply (mail order prescription). Cost
	Preferred brand drugs	No Charge	50% <a href="#">coinsurance</a>	Not Covered	
	Non-preferred brand drugs	No Charge	50% <a href="#">coinsurance</a>	Not Covered	

\* For more information about limitations and exceptions, see the [plan](#) or policy document at <https://www.firstchoicenext.com/assets/pdf/member/2025/forms/evidence-of-coverage.pdf>

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 Provider In-Network Provider (You will pay less)	Non-IHCP Out-of-Network Provider (You will pay the most)	
<a href="https://client.formularynavigator.com/Search.aspx?siteCode=7356865853">https://client.formularynavigator.com/Search.aspx?siteCode=7356865853</a>	<a href="#">Specialty drugs</a>	No Charge	50% <a href="#">coinsurance</a>	Not Covered	share shown is per retail prescription. Mail order cost share is 2.5 times retail cost.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	50% <a href="#">coinsurance</a>	Not Covered	Prior authorization may be required. Covered no limit.
	Physician/surgeon fees	No Charge	50% <a href="#">coinsurance</a>	Not Covered	Prior authorization may be required. Covered no limit.
If you need immediate medical attention	<a href="#">Emergency room care</a>	No Charge	50% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	You pay the same level as in-network if it is an emergency as defined in your policy, otherwise not covered.
	<a href="#">Emergency medical transportation</a>	No Charge	50% <a href="#">coinsurance</a>	50% <a href="#">coinsurance</a>	None
	<a href="#">Urgent care</a>	No Charge	\$75 <a href="#">copayment</a> /visit, <a href="#">Deductible</a> does not apply	\$75 <a href="#">copayment</a> /visit, <a href="#">Deductible</a> does not apply	Out-of-network <a href="#">Urgent Care</a> services are covered when <a href="#">network providers</a> are temporarily unavailable or inaccessible and if the services are for an urgent condition as defined in your <a href="#">plan</a> policy, otherwise not covered.

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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 Provider In-Network Provider (You will pay less)	Non-IHCP Out-of-Network Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	50% <a href="#">coinsurance</a>	Not Covered	Prior authorization may be required. Covered no limit.
	Physician/surgeon fees	No Charge	50% <a href="#">coinsurance</a>	Not Covered	Prior authorization may be required. Covered no limit.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No Charge	\$50 <a href="#">copayment</a> /visit, <a href="#">Deductible</a> does not apply	Not Covered	Prior authorization may be required. Covered no limit.
	Inpatient services	No Charge	50% <a href="#">coinsurance</a>	Not Covered	Prior authorization may be required. Covered no limit.
If you are pregnant	Office visits	No Charge	No Charge, <a href="#">Deductible</a> does not apply	Not Covered	Prior authorization may be required. <a href="#">Cost sharing</a> does not apply for <a href="#">preventive services</a> . Depending on the type of services, a <a href="#">coinsurance</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	No Charge	50% <a href="#">coinsurance</a>	Not Covered	
	Childbirth/delivery facility services	No Charge	50% <a href="#">coinsurance</a>	Not Covered	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	No Charge	50% <a href="#">coinsurance</a>	Not Covered	Prior authorization may be required. 60 visits per benefit period
	<a href="#">Rehabilitation services</a>	No Charge	50% <a href="#">coinsurance</a>	Not Covered	Prior authorization may be required.

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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 Provider In-Network Provider (You will pay less)	Non-IHCP Out-of-Network Provider (You will pay the most)	
					30 visits per benefit period for rehabilitative speech therapy; Combined limit of 30 visits per benefit period for rehabilitative physical and occupational therapy.
	<a href="#">Habilitation services</a>	No Charge	50% <a href="#">coinsurance</a>	Not Covered	Prior authorization may be required. Covered no limit.
	<a href="#">Skilled nursing care</a>	No Charge	50% <a href="#">coinsurance</a>	Not Covered	Prior authorization may be required. 60 days per benefit period
	<a href="#">Durable medical equipment</a>	No Charge	50% <a href="#">coinsurance</a>	Not Covered	Prior authorization may be required. Covered no limit.
	<a href="#">Hospice services</a>	No Charge	No Charge	Not Covered	Prior authorization may be required. 6 months per episode
If your child needs dental or eye care	Children's eye exam	No Charge	50% <a href="#">coinsurance</a>	Not Covered	1 exam per benefit period
	Children's glasses	No Charge	50% <a href="#">coinsurance</a>	Not Covered	1 pair of children's eye glasses (with standard frames and lenses) or contact lenses per benefit period
	Children's dental check-up	Not Covered	Not Covered	Not Covered	None

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## 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 life of mother is endangered)
- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Hearing aids
- Infertility treatment
- Long-term care
- Private-duty nursing
- Routine eye care (Adult)
- Weight loss programs

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

- Chiropractic care
- 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: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov), or South Carolina Consumer Services Division, P.O. Box 100105, Columbia, SC 29202-3105, Phone:1-803-737-6180 or 1-800-768-3467. Other options to continue coverage are 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 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: visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**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 1-833-983-7272.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-983-7272.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-833-983-7272.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-833-983-7272.

*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](#) \$3,500
- [Specialist copayment](#) \$100
- Hospital (facility) [coinsurance](#) 50%
- Other [coinsurance](#) 50%

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	
<a href="#">Deductibles</a>	\$3,500
<a href="#">Copayments</a>	\$70
<a href="#">Coinsurance</a>	\$3,200
What isn't covered	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$6,770</b>

### Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$3,500
- [Specialist copayment](#) \$100
- Hospital (facility) [coinsurance](#) 50%
- Other [coinsurance](#) 50%

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	
<a href="#">Deductibles</a>	\$3,200
<a href="#">Copayments</a>	\$700
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$3,900</b>

### Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$3,500
- [Specialist copayment](#) \$100
- Hospital (facility) [coinsurance](#) 50%
- Other [coinsurance](#) 50%

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	
<a href="#">Deductibles</a>	\$2,300
<a href="#">Copayments</a>	\$400
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,700</b>