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 https://exchange.imperialhealthplan.com/texas/ or contact us at 1-800-595-0619 or https://exchange.imperialhealthplan.com/texas/contact-information/. 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://exchange.imperialhealthplan.com/texas/universal-glossary or call 1-800-595-0619 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP; or $7500 per person | $15000 per group	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Primary care, specialist visits, preventive care, diagnostic/imaging testing, generic drugs, urgent care, outpatient mental, behavioral, or substance abuse services, office visits while pregnant, child eye care, child dental care, are covered before meeting your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-carebenefits/.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	$8100 per person | $16200 per group	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See https://www.imperialhealthplan.com/texas/hmo-exchange/provider-directory or call 1-800-838-5914 for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.

* For more information about limitations and exceptions, see the plan or policy document at https://exchange.imperialhealthplan.com/texas/individual-eoc/

Important Questions	Answers	Why This Matters:
Do you need a referral to see a specialist?	Yes.	This plan will pay some or all of the costs to see a specialist for covered services but only if you have a referral before you see the specialist.

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 provider's office or clinic	Primary care visit to treat an injury or illness	No Charge	$10 copay/visit	Not covered	NoneCost sharing waived at non-IHCP with IHCP referral.
	Specialist visit	No Charge	$20 copay/visit	Not covered	
	Preventive care/screening/ immunization	No Charge	No Charge	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.Cost sharing waived at non-IHCP with IHCP referral.
If you have a test	Diagnostic test (x-ray, blood work)	No Charge	$140 copay/test	Not covered	NoneCost sharing waived at non-IHCP with IHCP referral.
	Imaging (CT/PET scans, MRIs)	No Charge	40% coinsurance	Not covered	
If you need drugs to treat your illness or condition More information about **prescription**	Preventive drugs (Tier 1)	No Charge	No Charge	Not Covered	Covers up to a 30-day supply (retail subscription); 31-90 day supply (mail order prescription). Preauthorization is required for certain drugs. Cost sharing waived at non-IHCP with
	Generic drugs (Tier 2)	No Charge	No Charge (retail & mail order)	Not covered	
	Preferred brand drugs (Tier 3)	No Charge	40% coinsurance (retail & mail order)	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 In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
drug coverage is available at https://client.formularynavigator.com/Search.aspx?siteCode=5261847175	Non-preferred brand drugs (Tier 4)	No Charge	50% coinsurance (retail & mail order)	Not covered	IHCP referral.
	Specialty drugs (Tier 5)	No Charge	50% coinsurance (retail & mail order)	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	40% coinsurance	Not covered	Preauthorization is required.Cost sharing waived at non-IHCP with IHCP referral.
	Physician/surgeon fees	No Charge	40% coinsurance	Not covered	
If you need immediate medical attention	Emergency room care	No Charge	40% coinsurance	40% coinsurance	NoneCost sharing waived at non-IHCP with IHCP referral.
	Emergency medical transportation	No Charge	40% coinsurance	40% coinsurance	
	Urgent care	No Charge	$60 copay/visit	$60 copay/visit	
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	40% coinsurance	Not covered	All usual Hospital services and supplies, including semiprivate room, intensive care, and coronary care units; Preauthorization is required.Cost sharing waived at non-IHCP with IHCP referral.
	Physician/surgeon fees	No Charge	40% coinsurance	Not covered	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No Charge	$10 copay/visit	Not covered	NoneCost sharing waived at non-IHCP with IHCP referral.
	Inpatient services	No Charge	40% coinsurance	Not covered	
If you are pregnant	Office visits	No Charge	$10 copay/visit	Not covered	Cost sharing does not apply for preventive services. Depending on the type of services, a coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). Will cover 48-hour hospital stay for uncomplicated
	Childbirth/delivery professional services	No Charge	40% coinsurance	Not covered	
	Childbirth/delivery facility services	No Charge	40% coinsurance	Not covered	

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)	
					vaginal delivery and 96-hour hospital stay for uncomplicated caesarean section.Cost sharing waived at non-IHCP with IHCP referral.
If you need help recovering or have other special health needs	Home health care	No Charge	40% coinsurance	Not covered	60 visits per yearCost sharing waived at non-IHCP with IHCP referral.
	Rehabilitation services	No Charge	40% coinsurance	Not covered	35 visits per year. Includes chiropractic, physical therapy, speech therapy, and occupational therapyCost sharing waived at non-IHCP with IHCP referral.
	Habilitation services	No Charge	40% coinsurance	Not covered	
	Skilled nursing care	No Charge	40% coinsurance	Not covered	25 visits per yearCost sharing waived at non-IHCP with IHCP referral.
	Durable medical equipment	No Charge	40% coinsurance	Not covered	Excludes vehicle modifications, home modifications, exercise, and bathroom equipment.Cost sharing waived at non-IHCP with IHCP referral.
	Hospice services	No Charge	40% coinsurance	Not covered	Preauthorization is required.Cost sharing waived at non-IHCP with IHCP referral.
If your child needs dental or eye care	Children's eye exam	No Charge	No Charge	Not covered	Coverage limited to 1 exam/year.Cost sharing waived at non-IHCP with IHCP referral.
	Children's glasses	No Charge	No Charge	Not covered	Coverage limited to 1 pair of glasses/year.Cost sharing waived at non-IHCP with IHCP referral.
	Children's dental check-up	No Charge	No Charge	Not covered	Coverage limited to 2 dental check-ups & cleanings/calendar year.Cost sharing waived at non-IHCP with IHCP referral.

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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 the life of the mother is endangered)
- Acupuncture
- Bariatric Surgery
- Cosmetic Surgery
- Dental care (Adult)
- Infertility treatment (except diagnosis of the medical cause and surgery to treat medical cause)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care
- 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 (limited to 35 visits per year)
- Hearing aids (once every 3 years)

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 are: Imperial Insurance Companies at 1-800-595-0619. You may also contact the Texas Department of Insurance at 1-800-578-4677 at 333 Guadalupe Street, Austin, TX 78707 or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be available to you, too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical 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: Texas Department of Insurance at 1-800-578-4677 or visit https://www.tdi.texas.gov. Additionally, a consumer assistance program can help you file your appeal. Contact Texas Department of Insurance at 1-800-252-3439.

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.

* For more information about limitations and exceptions, see the plan or policy document at https://exchange.imperialhealthplan.com/texas/individual-eoc/

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-595-0619.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-595-0619.

Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-800-595-0619.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-595-0619.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:

This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

- **The plan's overall deductible** **$7,500**
- **Specialist coinsurance** **$20**
- **Hospital (facility) coinsurance** **40%**
- **Other coinsurance** **40%**

This EXAMPLE event includes services like:
Specialist office visits *(prenatal care)*
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests *(ultrasounds and blood work)*
Specialist visit *(anesthesia)*

Total Example Cost	**$12,700**
In this example, Peg would pay:	
Cost Sharing	
Deductibles	$7,500
Copayments	$1,000
Coinsurance	$1,400
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$9,960**

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

- **The plan's overall deductible** **$7,500**
- **Specialist coinsurance** **$20**
- **Hospital (facility) coinsurance** **40%**
- **Other coinsurance** **40%**

This EXAMPLE event includes services like:
Primary care physician office visits *(including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Durable medical equipment *(glucose meter)*

Total Example Cost	**$5,600**
In this example, Joe would pay:	
Cost Sharing	
Deductibles*	$3,900
Copayments	$200
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$4,120**

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

- **The plan's overall deductible** **$7,500**
- **Specialist coinsurance** **$20**
- **Hospital (facility) coinsurance** **40%**
- **Other coinsurance** **40%**

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic test (*x-ray*)
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$2,800**
In this example, Mia would pay:	
Cost Sharing	
Deductibles*	$2,000
Copayments	$300
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$2,300**

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-800-595-0619
*Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.

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