




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.fridayhealthplans.com/member-hub/resources/co/](http://www.fridayhealthplans.com/member-hub/resources/co/) or call 1-800-475-8466. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms, see the [Glossary](#). You can view the [Glossary](#) at <https://www.healthcare.gov/sbc-glossary> or call 1-800-475-8466 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	For <a href="#">network providers</a> \$7,000 individual / \$14,000 family.	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <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 primary care services are covered before you meet your <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> .
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> ?	For <a href="#">network providers</a> \$7,000 individual / \$14,000 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> , <a href="#">balance-billing</a> charges, and health care 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. <a href="#">Click here to see network providers</a> or call 1-800-475-8466 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.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see a network <a href="#">specialist</a> for covered services 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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	No charge after <a href="#">deductible</a>	Not Covered	Friday designated telemedicine providers are not subject to <a href="#">deductible</a> and covered in full.
	<a href="#">Specialist</a> visit	No Charge after <a href="#">Deductible</a>	Not Covered	None.
	<a href="#">Preventive care/screening/immunization</a>	No Charge; <a href="#">Deductible</a> Does Not Apply	Not Covered	You may have to pay for services that are not preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for. Recommendations by the USPSTF for the breast cancer screens mammography and preventions issued prior to Nov 2009 will be considered current. Immunization covered are those recommended by the advisory committee on immunizations practices of the centers for disease control and prevention (CDC).
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	No Charge after <a href="#">Deductible</a>	Not Covered	For some diagnostic and imaging services, <a href="#">preauthorization</a> may be required.
	Imaging (CT/PET scans, MRIs)	No Charge After <a href="#">Deductible</a>	Not Covered	For some diagnostic and imaging services, <a href="#">preauthorization</a> may be required.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="#">Click Here</a>	Generic drugs (Tier 1)	No Charge After <a href="#">Deductible</a>	Not Covered	Applies to <a href="#">formulary</a> preferred generic only. Up to 30-day supply Retail and up to 90-day supply Retail & Mail Order, except narcotics and <a href="#">Specialty drugs</a> . <a href="#">Preventive Care</a> medications are provided with no <a href="#">cost sharing</a> , regardless of tier.
	Preferred brand drugs (Tier 3)	No Charge After <a href="#">Deductible</a>	Not Covered	Applies to formulary preferred brand only.
	Non-preferred brand drugs (Tier 2 & 4)	No Charge After <a href="#">Deductible</a>	Not Covered	Applies to <a href="#">formulary</a> non-preferred brand, non-preferred generic and non-preferred specialty.
	<a href="#">Specialty drugs</a> (Tier 5)	No Charge After <a href="#">Deductible</a>	Not Covered	Applies to <a href="#">formulary</a> specialty only. Some specialty medications are available in other tiers. Not all <a href="#">specialty drugs</a> are covered, and <a href="#">pre-authorization</a> may be required. See your policy documents for details.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No Charge After <a href="#">Deductible</a>	Not Covered	<a href="#">Preauthorization</a> may be required.
	Physician/surgeon fees	No Charge After <a href="#">Deductible</a>	Not Covered	<a href="#">Preauthorization</a> may be required.
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	No Charge After <a href="#">Deductible</a>	No Charge After <a href="#">Deductible</a>	You pay the same as In-network if it is an emergency as defined in your <a href="#">plan</a> .
	<a href="#">Emergency medical transportation</a>	No Charge After <a href="#">Deductible</a>	No Charge After <a href="#">Deductible</a>	You pay the same as In-network if it is an emergency as defined in your <a href="#">plan</a> .
	<a href="#">Urgent care</a>	No Charge After <a href="#">Deductible</a>	No Charge After <a href="#">Deductible</a>	None.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	No Charge After <a href="#">Deductible</a>	Not Covered	<a href="#">Preauthorization</a> is required, unless for emergency.

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.fridayhealthplans.com/member-hub/resources/co/](http://www.fridayhealthplans.com/member-hub/resources/co/)

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Physician/surgeon fees	No Charge After <a href="#">Deductible</a>	Not Covered	<a href="#">Preauthorization</a> is required, unless for emergency.
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	No Charge After <a href="#">Deductible</a>	Not Covered	All inpatient for Severe Mental Illness or Substance Abuse require <a href="#">preauthorization</a> .
	Inpatient services	No Charge After <a href="#">Deductible</a>	Not Covered	All inpatient for Severe Mental Illness or Substance Abuse require <a href="#">preauthorization</a> .
<b>If you are pregnant</b>	Office visits	No Charge After <a href="#">Deductible</a>	Not Covered	<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 After <a href="#">Deductible</a>	Not Covered	<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 facility services	No Charge After <a href="#">Deductible</a>	Not Covered	<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).
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	No Charge After <a href="#">Deductible</a>	Not Covered	<a href="#">Preauthorization</a> is required. 28 hours per week.
	<a href="#">Rehabilitation services</a>	No Charge After <a href="#">Deductible</a>	Not Covered	Limited to 2 months of inpatient services and 20 outpatient visits per therapy per <a href="#">Plan</a> Year.
	<a href="#">Habilitation services</a>	No Charge After <a href="#">Deductible</a>	Not Covered	Limited to 2 months of inpatient services and 20 outpatient visits per therapy per <a href="#">Plan</a> Year.
	<a href="#">Skilled nursing care</a>	No Charge After <a href="#">Deductible</a>	Not Covered	100 days/year. <a href="#">Preauthorization</a> is required.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	<a href="#">Durable medical equipment</a>	No Charge After <a href="#">Deductible</a>	Not Covered	Only <a href="#">Durable medical equipment</a> considered standard and/or basic as defined by nationally recognized guidelines are covered. <a href="#">Preauthorization</a> may be required.
	<a href="#">Hospice services</a>	No Charge After <a href="#">Deductible</a>	Not Covered	Benefits for <a href="#">Hospice services</a> for care of a terminally ill Member with a life expectancy of six months or less. No authorization for first 6 months, prior authorization required for subsequent 6 months.
<b>If your child needs dental or eye care</b>	Children's eye exam	No Charge	Not Covered	<a href="#">Limited to one exam per plan year.</a>
	Children's glasses	No Charge	Not Covered	Limited to (1) pair every 24 months.
	Children's dental check-up	Not Covered	Not Covered	Pediatric dental coverage can be purchased separately as a stand-alone policy.

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.fridayhealthplans.com/member-hub/resources/co/](http://www.fridayhealthplans.com/member-hub/resources/co/)

## 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)
- Cosmetic Surgery
- Dental Care (Adult & Children)
- Long Term Care
- Non-emergency care when traveling outside the U.S.
- 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.)

- Acupuncture
- Bariatric Surgery
- Chiropractic Care (20 Visits/year)
- Hearing aids
- Infertility treatment (up to diagnosis)
- Private-duty nursing

**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: Colorado Department of Insurance at 1-800-930-3745. 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 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: Friday Health Plans, 1-800-475-8466 or:

#### Department of Regulatory Agencies

Colorado Division of Insurance

1560 Broadway, Suite 850

Denver, CO 80202

(800) 930-3745

(303) 894-7499

<http://www.dora.state.co.us/insurance>

[insurance@dora.state.co.us](mailto:insurance@dora.state.co.us)

#### 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 1-800-475-8466.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-475-8466.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-475-8466.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-475-8466.

*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](#) \$7,000
- [Specialist coinsurance](#) 0%
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 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>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$7,000
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$7,060</b>

### Managing Joe's Type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) \$7,000
- [Specialist coinsurance](#) 0%
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 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>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$5,400
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$5,420</b>

### Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$7,000
- [Specialist coinsurance](#) 0%
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 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>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$2,800
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,800</b>

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



## Multi-Language Insert Multi-language Interpreter Services

**Spanish:** Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Friday Health Plans, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-800-475-8466.

**Vietnamese:** Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Friday Health Plans, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-800-475-8466.

**Chinese:** 如果您, 或您正在幫助的人, 有關於 Friday Health Plans 方面的問題, 您有權利免費以您的母語得到幫助和訊息 想要跟一位翻譯員通話, 請致電 1-800-475-8466.

**Korean:** 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Friday Health Plans 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담 없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-800-475-8466 로 전화하십시오.

**Russian:** Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Friday Health Plans, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 1-800-475-8466.

**Amharic:** እርስዎ፣ ወይም እርስዎ የሚያግዙት ግለሰብ፣ ስለ Friday Health Plans ጥያቄ ካላችሁ፣ ያለ ምንም ክፍያ በቋንቋዎ እርዳታና መረጃ የማግኘት መብት አላችሁ። ከአስተርጓሚ ጋር ለመነጋገር፣ 1-800-475-8466 ይደውሉ።

**Arabic:** إن كان لديك أو لدى شخص تساعد أسئلة بخصوص 1-800-475-8466 في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة. للتحدث مع مترجم Friday Health Plans فليدك الحق اتصل بـ

**German:** Falls Sie oder jemand, dem Sie helfen, Fragen zum Friday Health Plans haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-800-475-8466 an.

**French:** Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de Friday Health Plans, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 1-800-475-8466.

**Nepali:** यदि तपाईं आफ्ना लागि आफैँ आवेदनको काम गर्नु, वा कसैलाई मद्दत गर्नु हानुहान्छ Friday Health Plans बारे प्रश्न छन् भने आफ्नो मातृभाषामा निःशुल्क सहायता वा जानकारी पाउने अधिकार छ । दोभाषे (इन्टरप्रेटर) सँग कु रा गनरुपरे 1-800-475-8466 मा फोन गनरुहोस् ।

**Tagalog:** Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Friday Health Plans, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-800-475-8466.

**Japanese:** ご本人様、またはお客様の身の回りの方でも、Friday Health Plans についてご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合、1-800-475-8466 までお電話ください。

**Cushite:** Isin yookan namni biraa isin deeggartan Friday Health Plans irratti gaaffii yo qabaattan, kaffaltii irraa bilisa haala ta'een afaan keessaniin odeeffannoo argachuu fi deeggarsa argachuuf mirga ni qabdu. Nama isiniif ibsu argachuuf, lakkoofsa bilbilaa 1-800-475-8466 tiin bilbilaa.

**Persian:** گر شما، یا کسی که شما به او کمک میکنید، سوال در مورد 1-800-475-8466 داشته باشید حق این را دارید که کمک و اطلاعات به زبان خود را به طور رایگان Friday Health Plans دریافت نمایید. دریافت نمایید تماس حاصل نماید.

**Kru:** I bale we, tole mut u ye hola, a gwee mbarga inyu Friday Health Plans, U gwee Kunde I kosna mahola ni biniiguene i hop wong nni nsaa wogui wo. I Nyu ipot ni mut a nla koblene we hop, sebel 1-800-475-8466.

**Ibo:** Ọ bụrụ gị, ma o bụ onye I na eyere-aka, nwere ajụjụ gbasara Friday Health Plans, I nwere ohere iwenta nye maka na ịmụma na asịsị gị na akwu gị ịgwọ. I chọrọ I kwere onye-ntapụta okwu, kpọ 1-800-475-8466.

**Yoruba:** Bí iwú, tàbí ńnikọni tí o n ranlúwú, bá ní ibeere nipa Friday Health Plans, o ní ńtá lati rí iranwú àti ifitónilétí gbà ní èdè ń láisanwó. Láti bá ongbufú kan sùrú, pè sórí 1-800-475-8466.