




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/ 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 deductible ?	\$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP In Network Provider; or \$2,000 individual /\$4,000 family.	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. Preventive care and primary care services are covered before you meet 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-care-benefits/ .
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 ?	For network providers \$8,250 individual / \$16,500 family.	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. Click here to see network providers or call 1-800-475-8466 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.
Do you need a referral to see a specialist ?	No.	You can see a network specialist for covered services without a referral .

 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	No Charge Deductible does not apply	Not Covered	Cost sharing waived at non-IHCP with IHCP referral . Friday designated Telemedicine providers are not subject to deductible and covered in full.
	Specialist visit	No Charge	20% coinsurance After Deductible	Not Covered	None.
	Preventive care/screening/immunization	No Charge	No Charge; Deductible Does Not Apply	Not Covered	You may have to pay for services that are not preventive. Ask your provider if the services needed are preventive. Then check what your plan 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).
If you have a test	Diagnostic test (x-ray, blood work)	No Charge	20% Coinsurance After Deductible	Not Covered	Cost sharing waived at non-IHCP In Network Provider with IHCP referral . For some diagnostic and imaging services, preauthorization may be required.
	Imaging (CT/PET scans, MRIs)	No Charge	20% Coinsurance After Deductible	Not Covered	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at Click Here	Generic drugs (Tier 1)	No Charge	No Charge; Deductible Does Not Apply	Not Covered	Applies to formulary preferred generic only. Up to 30-day supply Retail and up to 90-day supply Retail & Mail Order, except narcotics and Specialty drugs . ACA Preventive Care medications are provided with no Cost sharing , regardless of tier. Deductible waived.
	Preferred brand drugs (Tier 3)	No Charge	20% Coinsurance After Deductible	Not Covered	Applies to formulary preferred brand only.
	Non-preferred brand drugs (Tier 2 & 4)	No Charge	50% Coinsurance After Deductible	Not Covered	Cost sharing waived at non-IHCP In Network Provider with IHCP referral . Applies to formulary non-preferred brand, non-preferred generic and non-preferred specialty.

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

	Specialty drugs (Tier 5)	No Charge	50% Coinsurance After Deductible	Not Covered	Applies to formulary specialty only. Some specialty medications are available in other tiers. Not all specialty drugs are covered, and pre-authorization may be required. See your policy documents for details.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	20% Coinsurance After Deductible	Not Covered	Cost sharing waived at non-IHCP In Network Provider with IHCP referral. Preauthorization may be required.
	Physician/surgeon fees	No Charge	20% Coinsurance After Deductible	Not Covered	
If you need immediate medical attention	Emergency room care	No Charge	50% Coinsurance After Deductible	50% Coinsurance After Deductible	You pay the same as In-network if it is an emergency as defined in your plan .
	Emergency medical transportation	No Charge	20% Coinsurance After Deductible	20% Coinsurance After Deductible	Cost sharing waived at non-IHCP In Network Provider with IHCP referral . You pay the same as In-network if it is an emergency as defined in your plan .
	Urgent care	No Charge	\$75 Copay Deductible Does Not Apply	\$75 Copay Deductible Does Not Apply	Deductible waived.
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	20% Coinsurance After Deductible	Not Covered	Failure to obtain preauthorization for any service that requires preauthorization may result in denial of benefits. See your policy documents for more details. Cost sharing waived at non-IHCP with IHCP.
	Physician/surgeon fees	No Charge	20% Coinsurance After Deductible	Not Covered	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No Charge	Office Visit No Charge; Other Services 20% Coinsurance After Deductible	Not Covered	All inpatient for Severe Mental Illness or Substance Abuse require preauthorization . Cost sharing waived at non-IHCP with IHCP referral .
	Inpatient services	No Charge	20% Coinsurance After Deductible	Not Covered	
If you are pregnant	Office visits	No Charge	20% Coinsurance After Deductible	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). Cost sharing waived at non-IHCP In- Network Provider with IHCP referral .
	Childbirth/delivery professional services	No Charge	20% Coinsurance After Deductible	Not Covered	
	Childbirth/delivery facility services	No Charge	20% Coinsurance After Deductible	Not Covered	
If you need help recovering or have	Home health care	No Charge	20% Coinsurance After Deductible	Not Covered	Cost sharing waived at non-IHCP In- network provider with IHCP referral Preauthorization is required.
	Rehabilitation	No Charge	20% Coinsurance	Not Covered	Cost sharing waived at non-IHCP In Network Provider

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

other special health needs	services		After Deductible		with IHCP referral . Limited to 2 months of inpatient services and 20 outpatient visits per therapy per Plan Year.
	Habilitation services	No Charge	20% Coinsurance After Deductible	Not Covered	Cost sharing waived at non-IHCP In Network Provider with IHCP referral . Limited to 2 months of inpatient services and 20 outpatient visits per therapy per Plan Year.
	Skilled nursing care	No Charge	20% Coinsurance After Deductible	Not Covered	Cost sharing waived at non-IHCP with IHCP referral . 100 days/year.

	Durable medical equipment	No Charge	20% Coinsurance After Deductible	Not Covered	Cost sharing waived at non-IHCP with IHCP referral . Purchases are limited to a single purchase of a type of DME, including repair and replacement, every three (3) years.
	Hospice services	No Charge	20% Coinsurance After Deductible	Not Covered	Cost sharing waived at non-IHCP In Network Provider with IHCP referral . Benefits for Hospice services for care of a terminally ill Member with a life expectancy of six months or less. No authorization for first 6 months, preauthorization .
If your child needs dental or eye care	Children's eye exam	No Charge	No Charge	Not Covered	Deductible waived. Limited to one exam per plan year.
	Children's glasses	No Charge	No Charge	Not Covered	1 pair every 24 months includes the frames and lenses.

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

					change is determined Medically Necessary ; One (1) pair of frames. Cost sharing waived at non-IHCP In-network provider with IHCP referral . Limited to (1) pair every year.
	Children's dental check-up	Not Covered	Not Covered	Not Covered	Pediatric dental coverage can be purchased separately as a stand-alone policy.

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](#).)

- | | | |
|---|--|---|
| <ul style="list-style-type: none"> • Abortion (except in cases of rape, incest, or when the life of the mother is endangered) • Acupuncture • Cosmetic Surgery | <ul style="list-style-type: none"> • Dental Care (Adult & Children) • Long Term Care | <ul style="list-style-type: none"> • Non-emergency care when traveling outside the U.S. • 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.)

- | | | | |
|---|---|--|---|
| <ul style="list-style-type: none"> • Bariatric Surgery • Chiropractic Care (20 Visits/year) | <ul style="list-style-type: none"> • Hearing aids • Infertility treatment (up to diagnosis) | <ul style="list-style-type: none"> • Private-duty nursing • Routine Eye Care (Adult) | <ul style="list-style-type: none"> • Acupuncture |
|---|---|--|---|

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 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

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](#).

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

Does this plan meet the Minimum Value Standards? Yes

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](#) \$0
- [Specialist coinsurance](#) 0%
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 20%

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
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In this example, Peg would pay:

Cost Sharing

Deductibles	\$0
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Peg would pay is	\$0

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 coinsurance](#) 0%
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 20%

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
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In this example, Joe would pay:

Cost Sharing

Deductibles	\$0
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Joe would pay is	\$0

Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$0
- [Specialist coinsurance](#) 0%
- Hospital (facility) [coinsurance](#) 0%
- Other [coinsurance](#) 20%

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
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In this example, Mia would pay:

Cost Sharing

Deductibles	\$0
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$0

Note: These numbers assume the patient received care from an IHCP [provider](#) or with IHCP [referral](#) at a non-IHCP. If you receive 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.

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 vậ, hay người mà quý vậ đang giúp đỡ, có câu hỏi về Friday Health Plans, quý vậ sẽ có quyền đượ giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Đầ nói chuyền vậi mặt thông dẫch viên, xin gặi 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 የሚረዱት 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: كيبذل قحلا Friday Health Plans ن! ناك كيدل وأ يدل صخش دعاسته لتنسأ صوصخب 1-800-475-8466 ي فلوصحلا لء دعاسملا تامولعملاو تيورورضلا كتغلبن من نود تيا تفلكته. تددحتللع مع مجرتمه لصتاب

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.

Napali: यिद तपाईं ंआफ्ना लागि आफैँ आवेदनको काम गर्दै, वा कसैलाई मद्दत गर्दै हबैनुहबैन्छ Friday Health Plans बारे प्रबैहबै छन् भने आफ्नो मातृभाषामा िनःशुल्क सहायता वा जानकार पाउने अधिकार छ । दोभाषे (इन्टरप्रेटर) सँग कु रा गनर्ुपरे 1-800-475-8466 मा फोन गनर्ुहोस् ।

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: Plans Health Friday رگشما، ای یسک هک امش هجو کممک یمدینک، ل اوسرد دروم 1-800-475-8466 یتشاد دیشاب قدنیا ار دیراد هک کممک و تاعلاطا هب نابز دوخار هب روط ناگیار تفایرد دییامن سامت لصاد دییامن.

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: ǎ bǎǎ ǎǎ, ma o bǎ onye I na eyere-aka, nwere ajǎǎ gbasara Friday Health Plans, I nwere ohere iwenta nye maka na ǎǎǎ na asǎǎ ǎǎ na akwu ǎǎ chǎǎ I kwǎǎ onye-ntapǎǎ okwu, kpǎ 1-800-475-8466.

Yoruba: Bí iwǎ, tàbí ànikàni tí o n ranlǎwǎ, bá ní ibeere nipa Friday Health Plans, o ní àtǎ lati rí iranwǎ àti ifitónilétí gbà ní èdè rà láisanwó. Látí bá ongbufǎ kan ǎǎ sóri 1-800-475-8466.