

Coverage for: Individual, Individual + Spouse, Family | Plan Type: HMO

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 acopy.

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 \$7,000 individual /\$14,000 family.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. <u>Preventive care</u> and primary care services are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For <u>network providers</u> \$9,100 individual / \$18,200 family.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	<u>Premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> 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 <u>network provider</u> ?	Yes. <u>Click here to see network</u> <u>providers</u> or call 1-800-475-8466 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider might</u> use an <u>out-of-network provider for some services</u> (such as lab work). Check with your <u>provider before</u> you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see a network specialist for covered services without a referral.

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All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

			What You Will Pay		
Common Medical Event	Services You May Need	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)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	No Charge	First three visits free then \$50 <u>Copay</u> After <u>Deductible</u>	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	50% <u>coinsurance</u> After <u>Deductible</u>	Not Covered	None.
If you visit a health care <u>provider's</u> office or clinic	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 <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> 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).
	Diagnostic test (x-ray, blood work)	No Charge	50% <u>Coinsurance</u> After Deductible	Not Covered	Cost sharing waived at non-IHCP In Network Provider
If you have a test	Imaging (CT/PET scans, MRIs)	No Charge	50% Coinsurance After Deductible	Not Covered	with IHCP <u>referral</u> . For some diagnostic and imaging services, <u>preauthorization</u> may be required.
If you need drugs to treat your illness or condition	Generic drugs (Tier 1)	No Charge	Up to \$30 <u>Copay</u> <u>Deductible</u> Does Not Apply	Not Covered	Applies to <u>formulary</u> preferred generic only. Up to 30-day supply Retail and up to 90-day supply Retail & Mail Order, except narcotics and <u>Specialty drugs</u> . ACA <u>Preventive Care</u> medications are provided with no <u>Cost sharing</u> , regardless of tier. <u>Deductible</u> waived.
More information about prescription drug coverage is available	Preferred brand drugs (Tier 3)	No Charge	Up to \$200 Copay Deductible Does Not Apply	Not Covered	<u>Deductible</u> waived. Applies to <u>formulary</u> preferred brand only.
at <u>Click Here</u>	Non-preferred brand drugs (Tier 2 & 4)	No Charge	Up to \$350 Copay Deductible Does Not Apply	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

^{*} For more information about limitations and exceptions, see the <u>plan_or policy document at <u>www.fridayhealthplans.com/member-hub/resources/co/</u></u>

					specialty.
	Specialty drugs (Tier 5)	No Charge	Up to \$700 <u>Copay</u> <u>Deductible</u> Does Not Apply	Not Covered	Deductible waived. Applies to formulary specialty only. Some specialty medications are available in other tiers. Not all specialty drugs are covered, and preauthorization may be required. See your policy documents for details.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No Charge	50% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	Cost sharing waived at non-IHCP In Network Provider
surgery	Physician/surgeon fees	No Charge	50% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	with IHCP referral. <u>Preauthorization</u> may be required.
	Emergency room care	No Charge	50% <u>Coinsurance</u> After <u>Deductible</u>	50% Coinsurance After Deductible	You pay the same as In-network if it is an emergency as defined in your <u>plan</u> .
If you need immediate medical attention	Emergency medical transportation	No Charge	50% <u>Coinsurance</u> After <u>Deductible</u>	50% 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	50% <u>Coinsurance</u> After <u>Deductible</u>	50% <u>Coinsurance</u> After <u>Deductible</u>	None.
If you have a hospital	Facility fee (e.g., hospital room)	No Charge	50% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	Failure to obtain <u>preauthorization</u> for any service that requires <u>preauthorization</u> may result in denial of
stay	Physician/surgeon fees	No Charge	50% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	benefits. See your policy documents for more details. <u>Cost sharing</u> waived at non-IHCP with IHCP.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No Charge	Office Visit No Charge; Other Services 50% Coinsurance After Deductible	Not Covered	All inpatient for Severe Mental Illness or Substance Abuse require preauthorization. Cost sharing waived at
	Inpatient services	No Charge	50% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	non-IHCP with IHCP <u>referral</u> .
	Office visits	No Charge	No Charge	Not Covered	Cost sharing does not apply for preventive services.
If you are pregnant	Childbirth/delivery professional services	No Charge	50% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	Depending on the type of services, a <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). <u>Cost</u>
	Childbirth/delivery facility services	No Charge	50% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	sharing waived at non-IHCP In-Network Provider with IHCP referral.

 $^{^* \} For \ more \ information \ about \ limitations \ and \ exceptions, \ see \ the \ \underline{plan} \ or \ policy \ document \ at \ \underline{www.fridayhealthplans.com/member-hub/resources/co/}$

If you need help recovering or have	Home health care	No Charge	50% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	Cost sharing waived at non-IHCP In-network provider with IHCP referral Preauthorization is required.
other special health needs	Rehabilitation services	No Charge	50% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	Cost sharing waived at non-IHCP In Network Provider with IHCP referral. Limited to 2 months of inpatient

 $^{^* \} For \ more \ information \ about \ limitations \ and \ exceptions, \ see \ the \ \underline{plan} \ or \ policy \ document \ at \ \underline{www.fridayhealthplans.com/member-hub/resources/co/}$

Habilitation services	No Charge	50% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	services and 20 outpatient visits per therapy per Plan Year. 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
Skilled nursing care	No Charge	50% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	Year. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> . 100 days/year.
Durable medical equipment	No Charge	50% 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.

 $^{^* \} For \ more \ information \ about \ limitations \ and \ exceptions, \ see \ the \ \underline{plan} \ or \ policy \ document \ at \ \underline{www.fridayhealthplans.com/member-hub/resources/co/}$

	Hospice services	No Charge	50% <u>Coinsurance</u> After <u>Deductible</u>	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.
	Children's eye exam	No Charge	No Charge	Not Covered	Limited to one exam per_plan year.
dental or eye care	Children's glasses	No Charge	No Charge	Not Covered	Covers one (1) pair of lenses every 24 months when a prescription change is determined Medically Necessary: One (1) pair of frames. Cost sharing waived at non-IHCP In-network provider with IHCP referral.
	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.)

- 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 <u>plan</u> document.)

- Acupuncture (6 visits/benefit period)
 - Bariatric Surgery

 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 or call 1-800-318-2596.

Chiropractic Care (20 Visits/year)

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. 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

^{*} For more information about limitations and exceptions, see the plan or policy document at www.fridayhealthplans.com/member-hub/resources/co/

(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 <u>plans</u>, <u>health insurance</u> available through the <u>Marketplace</u> or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of <u>Minimum Essential Coverage</u>, you may not be eligible for the <u>premium tax credit</u>.

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, kwiijigo holne' 1-800-475-8466.

To see examples of how this <u>plan</u> 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 <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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 <u>plan's</u> overall <u>deductible</u>	\$0
■ 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)

Total ExampleCost	\$12,700
In this example, Peg would pay:	
Cost Sharing	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
What isn't covered	
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 <u>plan's</u> overall <u>deductible</u>	\$0
■ Specialist coinsurance	0%
■ Hospital (facility) coinsurance	0%
Other <u>coinsurance</u>	0%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

<u>Diagnostic tests</u> (blood work)

<u>Prescription</u> drugs

Total Example Cost

<u>Durable medical equipment</u> (glucose meter)

\$5,600

Φ 3,000
\$0
\$0
\$0
\$0
\$0

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ Specialist coinsurance	0%
■ Hospital (facility) coinsurance	0%
Other <u>coinsurance</u>	0%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

<u>Diagnostic</u> <u>test</u> (*x-ray*)

<u>Durable medical equipment</u> (*crutches*)

Rehabilitation services (*physical therapy*)

Total Example Cost	\$2,810
In this example, Mia would pay:	
Cost Sharing	
<u>Deductibles</u>	\$0
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$0

Note: These numbers assume the patient received care from an IHCP <u>provider</u> or with IHCP <u>referral</u> at a non-IHCP. If you receive care from a non-IHCP <u>provider</u> without a <u>referral</u> from an IHCP your costs may be higher.

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: Nằu quý vằ, hay ngưải mà quý vằ đang giúp đằ, có câu hằi vằ Friday Health Plans, quý vằ sằ có quyằn đưắc giúp và có thêm thông tin bằng ngôn క్రిపి mình miằn phí. Đằ

nói chuyằn vằi mắt thông dắch viên, xin gầi 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.

كيدلف قحلا Plans Health Friday نإنك كيدا وأى دل صخشد مدعاسة تملئساً صوصخبه 8466-475-800 يولوصحا الحامة وحاسما تامولعمااو تميرورضاا كتغابن منود تميا تمفلكة. شدحتالعم مجرتم للصناب الصناب المستاب

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 तपाई ंआफ्ना लािग आफैं आवेदनको काम गदå, वा कसैलाई मद्दत गदå हåनुहåन्छ Friday Health Plans बारे प्रवैहवै छन् भने आफ्नो मातृभाषामा िनःश ुल्क सहायता वा जानकार पाउने अधकार छ । दोभाषे (इन्टरप्रेटर) स**ँ**ग कुरा गनर्ुपरे 1-800-475-8466 मा फोन गनर्ुहोस**्** ।

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。

Products and services are provided by or through Friday Health Insurance Company, Inc., an operating subsidiary of Friday Health Plans, Inc.

Page 8 of 9

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.

Plans Health Friday ، Persian: رگشما، ایه یسکه که امشه هروا کمک دینکیم، ل او سرر د دروم 8466-475-800-1 هتشاد دیشابه قد نیا ار دیراد مک کمک و تاعلاطا مه نابز دوخار مهروط ناگیار تصاد دییامنه سامة ل صاد دییامنه سامة ل صاد دییامنه

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: à bàrà gà, ma o bà onye I na eyere-aka, nwere ajàjà gbasara Friday Health Plans, I nwere ohere iwenta nye maka na àmàma na asàsà gà na akwu gà **à**ychàrà I kwàrà onyentapàa okwu, kpà 1-800-475-8466.

Yoruba: Bí ìwà, tàbí ànikàni tí o n ranlàwà, bá ní ibeere nipa Friday Health Plans, o ní àtà lati rí iranwà àti ìfitónilétí gbà ní èdè rà láìsanwó. Láti bá ongbufà kan pè sórí 1-800-475-8466.