




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 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; or \$2,300 individual / \$4,600 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 the specialist you choose 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	Not covered	Cost sharing waived at non-IHCP In Network Provider with IHCP referral . Deductible waived.
	Specialist visit	No charge	20% coinsurance	Not covered	None
	Preventive care/ screening/ immunization	No charge	No Charge	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.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	20% coinsurance	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	Not covered	Cost sharing waived at non-IHCP In Network Provider with IHCP referral . For some diagnostic and imaging services, preauthorization may be required.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.fridayhealthplans.com .	Generic drugs (Tier 1)	No charge	\$0 copay	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.
	Preferred brand drugs (Tier 3)	No charge	20% coinsurance	Not covered	Applies to formulary preferred brand only.
	Non-preferred drugs (Tier 2 & 4)	No charge	50% coinsurance	Not covered	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.

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)	
	Specialty drugs (Tier 5)	No charge	50% coinsurance	Not covered	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 surgery	Facility fee (e.g., ambulatory surgery center)	No charge	20% coinsurance	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	Not covered	Cost sharing waived at non-IHCP In Network Provider with IHCP referral . Preauthorization may be required.
If you need immediate medical attention	Emergency room care	No charge	50% coinsurance	50% coinsurance	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 .
	Emergency medical transportation	No charge	20% coinsurance	20% coinsurance	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	\$75 copay	Cost sharing waived at non-IHCP In Network Provider with IHCP referral . Deductible waived.
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	20% coinsurance	Not covered	Preauthorization is required, unless for emergency. Cost sharing waived at non-IHCP In Network Provider with IHCP.
	Physician/surgeon fees	No charge	20% coinsurance	Not covered	Preauthorization is required, unless for emergency. Cost sharing waived at non-IHCP In Network Provider with IHCP.
If you need mental health, behavioral health, or substance	Outpatient services	No charge	\$0 copay/visit	Not covered	All inpatient for Severe Mental Illness or Substance Abuse require preauthorization . Cost sharing waived at non-IHCP In Network Provider with IHCP referral .

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

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)	
abuse services	Inpatient services	No charge	20% coinsurance	Not covered	All inpatient for Severe Mental Illness or Substance Abuse require preauthorization . Cost sharing waived at non-IHCP In Network Provider with IHCP referral .
If you are pregnant	Office visits	No charge	20% coinsurance	Not covered	Cost sharing does not apply for preventive services . Cost sharing waived at non-IHCP with IHCP referral .
	Childbirth/delivery professional services	No charge	20% coinsurance	Not covered	Cost sharing waived at non-IHCP In Network Provider with IHCP referral . Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery facility services	No charge	20% coinsurance	Not covered	Cost sharing waived at non-IHCP In Network Provider with IHCP referral . Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
If you need help recovering or have other special health needs	Home health care	No charge	20% coinsurance	Not covered	Cost sharing waived at non-IHCP In Network Provider with IHCP referral . Preauthorization is required .
	Rehabilitation services	No charge	20% coinsurance	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
	Habilitation services	No charge	20% coinsurance	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
If you need help recovering or have	Skilled nursing care	No charge	20% coinsurance	Not covered	Cost sharing waived at non-IHCP In Network Provider with IHCP referral . Limited to 100 days per Plan Year. Preauthorization may be required.

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

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)	
other special health needs	Durable medical equipment	No charge	20% coinsurance	Not covered	Cost sharing waived at non-IHCP In Network Provider with IHCP referral . Only Durable medical equipment considered standard and/or basic as defined by nationally recognized guidelines are covered. Preauthorization may be required.
	Hospice services	No charge	20% coinsurance	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, prior authorization required for subsequent 6 months.
If your child needs dental or eye care	Children's eye exam	No charge	No charge	Not covered	Deductible waived. Limited to 1 exam per Plan Year
	Children's glasses	No charge	No charge	Not covered	Limited to 1 pair every 24 months
	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 • Acupuncture • Cosmetic surgery • Dental care (Adult) | <ul style="list-style-type: none"> • Hearing Aids (Adult) • Long-term care • Non-emergency care when traveling outside the U.S. | <ul style="list-style-type: none"> • Routine eye care (Adult) • Routine foot care • Weight loss program |
|--|--|--|

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 | <ul style="list-style-type: none"> • Hearing aids (children) • Infertility Treatment | <ul style="list-style-type: none"> • 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.

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: 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](#).

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 1-888-338-5514.


Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-338-5514.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-338-5514.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' 1-888-338-5514.

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

About these Coverage Examples:

	<p>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</p>	
<p>Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)</p>	<p>Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)</p>	<p>Mia's Simple Fracture (in-network emergency room visit and follow up care)</p>

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

- The [plan's overall deductible](#) \$2,300
- [Specialist coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- 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
In this example, Peg would pay:	
<i>Cost Sharing</i>	
Deductibles	\$2,300
Copayments	\$0
Coinsurance	\$2,100
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$4,460

- The [plan's overall deductible](#) \$2,300
- [Specialist coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- 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	\$5,6000
In this example, Joe would pay:	
<i>Cost Sharing</i>	
Deductibles*	\$2,300
Copayments	\$0
Coinsurance	\$400
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$2,720

- The [plan's overall deductible](#) \$2,300
- [Specialist coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- 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
In this example, Mia would pay:	
<i>Cost Sharing</i>	
Deductibles*	\$2,300
Copayments	\$0
Coinsurance	\$100
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$2,400

*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 1-844-451-4444.

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 1-844-451-4444.

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 1-844-451-4444.

Korean: 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Friday Health Plans 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-844-451-4444 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 1-844-451-4444.

Amharic: እርስዎ፣ ወይም እርስዎ የሚያገዙት ግለሰብ፣ ስለ Friday Health Plans ጥያቄ ካላችሁ፣ ያለ ምንም ክፍያ በቋንቋዎ እርዳታና መረጃ የማግኘት መብት አላችሁ። ከአስተርጓሚ ጋር ለመነጋገር፣ 1-844-451-4444 ይደውሉ።

Arabic: مترجم عم للتحدث. تملكك اية دون من بلغتك الضرورية والمعلومات المساعدة على الحصول في 1-844-451-4444 بخصوص أسئلة تساعد شخص لدى أو لديك كان إن Friday Health Plans الحق فليك بالتصل

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 1-844-451-4444 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 1-844-451-4444.

Nepali: यदि तपाईं आफ्ना लागि आफैँ आवेदनको काम गर्नु, वा कसैलाई मद्दत गर्नु हानुहन्छ Friday Health Plans बारे प्रश्न छन् भने आफ्नो मातृभाषामा निःशुल्क सहायता वा जानकारी पाउने अधिकार छ । दोभाषे (इन्टरप्रेटर) सँग कु रा गनर्ुपरे 1-844-451-4444 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 1-844-451-4444.

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

、情報を入力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、1-844-451-4444 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 1-844-451-4444 tiin bilbilaa.

Persian: ، Friday Health Plans را الگین طور ہر را خود زبان ہر اطاعات و ہر کمک دارید را این قد دامتہد یشاہد 1-844-451-4444 مورد در سوال ، میکنید کمک او ای یسک ہر امشد ہر ، شما گر .بیامند صالح امتس بیامند در فایت

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 1-844-451-4444.

Ibo: Ọbụgị, ma o bụonye I na eyere-aka, nwere ajujubaasara Friday Health Plans, I nwere ohere iwenta nye maka na ọnụma na asụsụgị na akwu gị ọgwọ I chọọ kwụnye-ntapịa okwu, kpọ1-844-451-4444.

Yoruba: Bí iwọ̀tá bí ẹnikẹni tí o n ranlọwọ bá ní ibeere nipa Friday Health Plans, o ní ẹ̀lẹ̀lati rí iranwọ̀ati ifitónilétí gbà ní èdè rẹ̀láìsanwó. Láti bá ongbufẹ́kan sọ́pè pè sórí 1-844-451-4444.