




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/members/resources/nc or call 1-844-465-5500. 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 1-800-318-2596 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 \$7,000 individual /\$14,000 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 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 \$7,000 individual / \$14,000 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 1-844-465-5500 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 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 after deductible	Not covered	Cost sharing waived at non-IHCP In Network Provider with IHCP referral .
	Specialist visit	No charge	No charge 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 aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. All preventive care that is not state mandated is not covered OON.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	No charge 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	No charge after deductible	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)	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at https://caprx.adaptiverx.com/webSearch/index?key=8F02B26A288102C27BAC82D14C006C6FC54D480F80409B68E5FAE0FB47E8C029	Generic drugs (Tier 1)	No charge	No charge after deductible	Not covered	Cost sharing waived at non-IHCP In Network Provider with IHCP referral . Applies to formulary preferred generic only.
	Preferred brand drugs (Tier 3)	No charge	No charge after deductible	Not covered	Cost sharing waived at non-IHCP In Network Provider with IHCP referral . Applies to formulary preferred brand only.
	Non-preferred drugs (Tier 2 & 4)	No charge	No charge 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.
	Specialty drugs (Tier 5)	No charge	No charge after deductible	Not covered	Cost sharing waived at non-IHCP In Network Provider with IHCP referral . Applies to formulary specialty only. Some specialty medications are available in other tiers. Not all specialty drugs are covered, and preauthorization may be required.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	No charge after deductible	Not covered	Cost sharing waived at non-IHCP In Network Provider with IHCP referral .
	Physician/surgeon fees	No charge	No charge after deductible	Not covered	
If you need immediate medical attention	Emergency room care	No charge	No charge after deductible	No charge 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 .
	Emergency medical transportation	No charge	No charge after deductible	No charge after deductible	

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

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)	
	Urgent care	No charge	No charge after deductible	No charge after deductible	Cost sharing waived at non-IHCP In Network Provider with IHCP referral .
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	No charge after deductible	Not covered	Preauthorization is required, unless for emergency. Cost sharing waived at non-IHCP In Network Provider with IHCP.
	Physician/surgeon fees	No charge	No charge after deductible	Not covered	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	No charge after deductible	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 .
	Inpatient services	No charge	No charge after deductible	Not covered	
If you are pregnant	Office visits	No charge	No charge 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 with IHCP referral .
	Childbirth/delivery professional services	No charge	No charge after deductible	Not covered	
	Childbirth/delivery facility services	No charge	No charge after deductible	Not covered	
If you need help recovering or have other special health needs	Home health care	No charge	No charge after deductible	Not covered	Cost sharing waived at non-IHCP In Network Provider with IHCP referral . 120 visits/year. Preauthorization is required.
	Rehabilitation services	No charge	No charge after deductible	Not covered	Cost sharing waived at non-IHCP In Network Provider with IHCP referral . Combined 30 visit limit for occupational and physical therapies and chiropractic services. Referral required . Preauthorization may be required.

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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)	
If your child needs dental or eye care	Habilitation services	No charge	No charge after deductible	Not covered	Combined 30 visit limit for occupational and physical therapies and chiropractic services. Referral required . Preauthorization may be required. Cost sharing waived at non-IHCP In Network Provider with IHCP referral .
	Skilled nursing care	No charge	No charge after deductible	Not covered	Limited to 60 days per Plan Year. Preauthorization may be required. Cost sharing waived at non-IHCP In Network Provider with IHCP referral .
	Durable medical equipment	No charge	No charge after deductible	Not covered	Only Durable medical equipment considered standard and/or basic as defined by nationally recognized guidelines are covered. Preauthorization may be required. Cost sharing waived at non-IHCP In Network Provider with IHCP referral . Orthotic devices for correction of POSITIONAL PLAGIOCEPHALY are limited to 1 device per lifetime.
	Hospice services	No charge	No charge after deductible	Not covered	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, clinical review for subsequent 6 months.
	Children's eye exam	No charge	No charge	Not covered	Coverage limited to one exam/year. Cost sharing waived at non-IHCP In Network Provider with IHCP referral .
	Children's glasses	No charge	No charge	Not covered	Covers one (1) pair of lenses/year when 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.

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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
- Cosmetic surgery
- Dental care (Adult & Children)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private duty nursing
- 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.)

- Chiropractic care (30 visit limits for PT and OT combined (including chiropractic))
- Bariatric surgery (For surgical treatment of morbid obesity.)
- Hearing aids (One hearing aid per hearing impaired ear, and replacement hearing aids for members under the age of 22. Once every 36 months.)
- Infertility treatment (3 Treatment(s) per lifetime)
- Routine eye care (Adult)

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: Friday Health Plans at 1-844-465-5500. You may also contact your state insurance department at 1-855-408-1212. 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, 1-844-465-5500.

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 1-844-465-5500.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-844-465-5500.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-844-465-5500.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-844-465-5500.

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	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 Example Cost	\$12,700
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In this example, Peg would pay:

<i>Cost Sharing</i>	
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	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*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

<i>Cost Sharing</i>	
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	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*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

<i>Cost Sharing</i>	
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 1-844-465-5500.

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 1-844-465-5500.

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 1-844-465-5500.

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 1-844-465-5500 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 1-844-465-5500.

Amharic: እርስዎ፣ ወይም እርስዎ የሚያገዙት ግለሰብ፣ ስለ Friday Health Plans ጥያቄ ካላችሁ፣ ያለ ምንም ክፍያ በቋንቋዎ እርዳታና መረጃ የማግኘት መብት አላችሁ። ከአስተርጓሚ ጋር ለመነጋገር፣ 1-844-465-5500 ይደውሉ።

Arabic: تفكّكنا اية دون من بلغتك الضرورية والمعلومات المساعدة إلى الحصول في 1-844-465-5500 بخصوص أسئلة تساعد شخص لدى أو لديك كان إن Friday Health Plans الحق فلديك. ب اتصل مترجم عم للتحدث

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 1-844-465-5500 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 1-844-465-5500.

Nepali: यदि तपाईं आफ्ना लागि आफैं आवेदनको काम गर्नु, वा कसैलाई मद्दत गर्नु हानुहुन्छ Friday Health Plans बारे प्रश्न छन् भने आफ्नो मातृभाषामा निःशुल्क सहायता वा जानकारी पाउने अधिकार छ । दोभाषे (इन्टरप्रेटर) सँग कु रा गनर्ुपरे 1-844-465-5500 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

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

