

# Friday Bronze Plus + Vision Exam Limited X 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/ok/ or call 1-844-817-1600. 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 1-844-817-1600 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 \$9,100 individual /\$18,200 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles 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?	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 <u>network provider</u> ?	Yes. Click here to see network providers or call 1-844-817-1600 for a list of network providers.	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</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before 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	No Charge <u>Deductible</u> 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.	
If you visit a health	Specialist visit	No charge	No Charge after Deductible	Not Covered	None.	
care <u>provider's</u> office or clinic	Preventive care/screening/ immunization	No charge	No Charge; <u>Deductible</u> 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. All <u>Preventive care</u> that is not state mandated is not covered Out-of-network.	
If you have a test	Diagnostic test (x- ray, blood work) Imaging (CT/PET	No charge	No Charge after  Deductible  No Charge After	Not Covered	Cost sharing waived at non-IHCP In Network Provider with IHCP referral. For some diagnostic and imaging services, preauthorization may be required. *See	
	scans, MRIs)	No charge	<u>Deductible</u>	Not Covered	Section 6.	
If you need drugs to	Generic drugs (Tier 1)	No charge	Up to \$25 <u>Copay</u> <u>Deductible</u> Does Not Apply	Not Covered	Cost sharing waived at non-IHCP In Network Provider with IHCP referral. 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.	
treat your illness or condition  More information about prescription drug coverage is available at Click Here	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. Insulin will not exceed \$30 for a 30 day supply and \$90 for a 90 day supply. Up to 30-day supply Retail and up to 90-day supply Retail & MailOrder, except narcotics and Specialty drugs. * See Section 7.	
	Non-preferred brand drugs (Tier 2 & 4)	No charge	No Charge After Deductible	Not Covered	Cost sharing waived at non-IHCP with IHCP referral.  Applies to formulary nonpreferred brand, non-preferred generic and non-preferred specialty. *See Section 7.	

 $<sup>{}^{\</sup>star} \ \text{For more information about limitations and exceptions, see the } \underline{\text{plan}} \ \text{or policy document at } \underline{\text{www.fridayhealthplans.com/member-hub/resources/ok/}}$ 

	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. Specialty tier medications are always subject to one copay/coinsurance payment per thirty (30)-day supply. * See Section 6.	
If you have outpatient	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. Preauthorization may be required.	
surgery	Physician/surgeon fees	No charge	No Charge After Deductible	Not Covered	*See Section 6.	
	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.	
If you need immediate medical attention	Emergency medical transportation	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.	
	Urgent care	No charge	\$75 <u>Copay</u> <u>Deductible</u> Does Not Apply	\$75 <u>Copay</u> <u>Deductible</u> Does Not Apply	Cost sharing waived at non-IHCP In Network Provider with IHCP referral.	
If you have a hospital	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	
stay	Physician/surgeon fees	No charge	No Charge After Deductible	Not Covered	with IHCP. *See Section 6.	
If you need mental health, behavioral	Outpatient services	No charge	No Charge	Not Covered	Preauthorization is required for procedures. Cost	
health, or substance abuse services	Inpatient services	No charge	No Charge After Deductible	Not Covered	sharing waived at non-IHCP In Network Provider with IHCP referral . *See Section 6.	
	Office visits	No charge	No Charge After Deductible	Not Covered	Cost sharing does not apply for preventive services.	
If you are pregnant	Childbirth/delivery professional services	No charge	No Charge After Deductible	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 sharing</u> waived at non-IHCP In-Network Provider with	
	Childbirth/delivery facility services	No charge	No Charge After Deductible	Not Covered	IHCP referral.	

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

	Home health care	No charge	No Charge After Deductible	Not Covered	Cost sharing waived at non-IHCP In-network provider with IHCP referral. Limited to 30 visits/year.
If you need help	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. Preauthorization may be required. * See Section 6.
	Habilitation 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. Preauthorization may be required. * See Section 6.
recovering or have other special health needs	Skilled nursing care	No charge	No Charge After Deductible	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. Limited to 30 days per plan year preauthorization may be required. * See Section 6.
	Durable medical equipment	No charge	No Charge After Deductible	Not Covered	Only <u>Durable medical equipment</u> considered standard and/or basic as defined by nationally recognized guidelines are covered. <u>Preauthorization</u> required per item over \$500. <u>Cost sharing</u> waived at non-IHCP In <u>Network Provider</u> with IHCP <u>referral</u> . *See Section 6.
	Hospice services	No charge	No Charge 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, prior authorization required for subsequent 6 months. *See Section 6.
	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.
If your child needs dental or eye care	Children's glasses	No charge	No Charge	Not Covered	Covers one (1) pair of lenses/year when a prescription change is determined Medically Necessary; One (1) pair of frames. Cost sharing waived at non-IHCP Innetwork 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
- Hearing Aids
- Long Term Care

- 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.)

- Chiropractic Care (30 Visits/year)
- Hearing aids

- Infertility treatment
- Private-duty nursing

Routine eye exam (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 1-844-817-1600. 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 <a href="Health Insurance">Health Insurance</a> Marketplace. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="https://www.healthcare.gov/or call 1-800-318-2596">www.healthcare.gov/or call 1-800-318-2596</a>.

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: Oklahoma Insurance Department Five Corporate Plaza 3625 NW 56th, STE 100 Oklahoma City, OK 73112-4511 Local: (918) 295-3700 (405) 521-2991 (800) 522-0071 (in state only) Fax: (918) 994-7916 or Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov, or Friday Health Plans, 1-844-817-1600.

### 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 <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

### **Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-844-817-1600.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-844-817-1600.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-844-817-1600.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-844-817-1600.

#### 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 Example Cost	\$12,700	
In this example, Peg would pay:		
Cost Sharing		
<u>Deductibles</u>	\$0	
Copayments	\$0	
Coinsurance	\$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 plan's overall deductible	\$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)

Diagnostic tests (blood work)

Prescription drugs

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

Total Example Cost	\$5,600	
In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u>	\$0	
Copayments	\$0	
Coinsurance	\$0	
What isn't covered		
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 <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:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

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

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800	
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 1-844-817-1600.

Vietnamese: Nu quý vi, hay ngưũ mà quý vi đang giúp đi, có câu hu vi Friday Health Plans, quý vi si có quyûn đưic giúp và có thêm thông tin bùng ngôn ngi của mình miùn phí. Đi nói chuyûn vii mit thông dich viên, xin gủi 1-844-817-1600.

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 1-844-817-1600.

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 1-844-817-1600 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 1-844-817-1600.

**Amharic**: እርስዎ፣ ወይም እርስዎ የሚያግዙት ባለሰብ፣ ስለ Friday Health Plans ጥያቄ ካላችሁ፣ ያለ ምንም ክፍያ በቋንቋዎ እርዳታና መረጃ የጣግኘት መብት አላችሁ። ከአስተርጓሚ ጋር ለመነጋገር፣ 1-844-817-1600 ይደውሉ።

Arabic: فلديك أو لدى شخص تساعده أسئلة بخصوص 1-844-817-817 فلديك الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة. للتحدث مع مترجم 1600-817-844 في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة. التحدث مع مترجم Friday Health Plans فلديك الحق التصل بـ اتصل بـ 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 1-844-817-1600 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 1-844-817-1600.

Napali: यदि तपाईं आफ्ना लागि आफें आवेदनको काम गदा, वा कसैलाई मद्दत गदा हानुहान्छ Friday Health Plans बारे प्राहा छन् भने आफ्नो मातृभाषामा नि:शुल्क सहायता वा जानकार पाउने अधिकार छ । दोभाषे (इन्टरप्रेटर) सँग कु रा गनरुपरे 1-844-817-1600 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 1-844-817-1600.

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、1-844-817-1600 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.

**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 1-844-817-1600 tiin bilbilaa.

Persian: ، Friday Health Plans گر شما، یا کسی که شما به او کمک میکنید ، سوال در مورد 1-844-18-1600 داشته باشید حق این را دارید که کمک و اطلاعات به زبان خود را به طور رایگان در مورد 1-844-18-1600 داشته باشید حق این را دارید که کمک و اطلاعات به زبان خود را به طور رایگان تمایید تماس حاصل نمایید تماس حاصل نمایید

**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 1-844-817-1600.

**Ibo:** 🛭 būrū gū, ma o bū onye I na eyere-aka, nwere ajūjū gbasara Friday Health Plans, I nwere ohere iwenta nye maka na ūmūma na asīsū gū na akwu gū ūgwū. I chūrū I kwūrū onye-ntapūa okwu, kpū 1-844-817-1600.

Yoruba: Bí ìwī, tàbí Inikīni tí o n ranlīwī, bá ní ibeere nipa Friday Health Plans, o ní Itī lati rí iranwī àti ìfitónilétí gbà ní èdè nī láìsanwó. Láti bá ongbufī kan sīnī, pè sórí 1-844-817-1600.