

Friday Gold Copay + 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 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 \$2,300 individual /\$4,600 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 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> \$8,250 individual / \$16,500 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 1-844-817-1600 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 in the 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 for the difference between the provider's charge and what your <u>plan pays (balance billing)</u>. Be aware, your <u>network provider might use an <u>out-of-network provider for some services</u> (such as lab work). Check with your <u>provider before you get services</u>.</u></u>
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.

FHPOK-0222-091522 91538OK0010009-03

A

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.

Common Medical	Services You May	Indian Health Care	What You Will Pay Non-IHCP In-	Non-IHCP Out- of- Network	Limitations, Exceptions, & Other Important
Event	Need	Provider (IHCP) (You will pay the least)	Network Provider (You will pay more)	Provider (You will pay the most)	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 care provider's office	<u>Specialist</u> visit	No charge	\$60 <u>Copay</u> /visit; <u>Deductible</u> Does Not Apply	Not Covered	None.
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	<u>Diagnostic test</u> (x- ray)	No charge	\$100 <u>Copay</u> <u>Deductible</u> Does Not Apply	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
	Imaging (CT/PET scan, MRIs), Blood Work	No charge	20% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	Section 6.
If you need drugs to treat your illness or	Generic drugs (Tier 1)	No charge	Up to \$10 <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.
condition More information about prescription drug coverage is available at Click Here	Preferred brand drugs (Tier 3)	No charge	Up to \$40 <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 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.

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

	Non-preferred brand drugs (Tier 2 & 4)	No charge	Up to \$75 <u>Copay</u> <u>Deductible</u> Does Not Apply	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.
	Specialty drugs (Tier 5)	No charge	Up to \$300 <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 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 outpation	Facility fee (e.g., ambulatory surgery center)	No charge	20% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	Cost sharing waived at non-IHCP In Network Provider with IHCP referral. Preauthorization may be required.
Surgery	Physician/surgeon fees	No charge	20% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	*See Section 6.
	Emergency room care	No charge	45% Coinsurance After <u>Deductible</u>	45% 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.
If you need immedi medical attention	Emergency medical transportation	No charge	20% <u>Coinsurance</u> After <u>Deductible</u>	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.
	<u>Urgent care</u>	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 hospi	Facility fee (e.g., hospital room)	No charge	20% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	Preauthorization is required, unless for emergency. Cost sharing waived at non-IHCP In Network Provider
stay	Physician/surgeon fees	No charge	20% <u>Coinsurance</u> After <u>Deductible</u>	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	e Inpatient services	No charge	20% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	sharing waived at non-IHCP In Network Provider with IHCP referral. *See Section 6.
If you are pregnant	Office visits	No charge	\$60 <u>Copay</u> <u>Deductible</u> Does Not Apply	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
	Childbirth/delivery	No charge	20% Coinsurance	Not Covered	appry. Maternity care may include tests and services

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

	professional services		After <u>Deductible</u>		described elsewhere in the SBC (i.e., ultrasound). Cc sharing waived at non-IHCP In-Network Provider with IHCP referral.	
	Childbirth/delivery facility services	No charge	20% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	IIIOF <u>lelelidi</u> .	
	Home health care	No charge	20% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	Cost sharing waived at non-IHCP In-network provider with IHCP referral. Limited to 30 visits/year.	
If you need help recovering or have other special health needs	Rehabilitation services	No charge	\$60 <u>Copay</u> <u>Deductible</u> Does Not Apply	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.	
	<u>Habilitation</u> <u>services</u>	No charge	\$60 <u>Copay</u> <u>Deductible</u> Does Not Apply	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.	
	Skilled nursing care	No charge	20% <u>Coinsurance</u> After <u>Deductible</u>	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	20% <u>Coinsurance</u> After <u>Deductible</u>	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	20% <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, prior authorization required for subsequent 6 months. *See Section 6.	
If your child needs dental or eye care	Children's eye exam	No charge	No Charge	Not Covered	Coverage limited to one exam/year. <u>Cost sharing</u> waived at non-IHCP In <u>Network provider</u> with IHCP <u>referral</u> .	
	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.	

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

	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)
- Acupuncture
- Cosmetic Surgery

- Dental Care
- 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 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 <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: 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_doesn't meet the Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan_through the 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.

PRA Disclosure Statement: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid

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

OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.08** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

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 plan's 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 awell-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> <u>drugs</u>

Durable medical equipment (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	02

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	\$2,800
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.

The <u>plan</u> 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 1-844-817-1600.

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

nói chuyằn vài mắt thông dàch viên, xin gài 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.

ان الك كيدا و أي المواجعة الم

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: यिद तपाई ंआफ्ना लािग आफैं आवेदनको काम गदå, वा कसैलाई मद्दत गदå हåनुहåन्छ Friday Health Plans बारे प्रकॅह ँ छन् भने आफ्नो मातृभाषामा िन:श*ु*ल्क सहायता वा जानकार पाउने अिधकार छ । दोभाषे (इन्टरप्रेटर) स**ँग कु रा गनर्**ुपरे 1-844-817-1600 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 1-844-817-1600.

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.

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 1-844-817-1600 tiin bilbilaa.

Plans Health Friday ، Persian: رگشما، ایه یسکه که امشه مبروا کسمک دینکیم، لاوسرد دروم 1600-817-844 متشاد دیشابه قیدنیا از دیراد مک کسمک و تاعلاطا مبرنابز دوخار مبروط ناگیار تصاح دییامنه ایسامت لیسامت لیسامت لیسامت الیسامت الیسامت

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: å bårå gå, ma o bå onye I na eyere-aka, nwere ajåjå gbasara Friday Health Plans, I nwere ohere iwenta nye maka na åmåma na asåså gå na akwu gå **å**ychårå I kwårå onyentapåa okwu, kpå 1-844-817-1600.

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 1-844-817- 1600.