# Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services Friday Gold X Coverage

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

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 <u>www.fridayhealthplans.com/member-hub/resources/ok/</u> or call 1-844-817-1600. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the <u>Glossary</u>. You can view the <u>Glossary</u> at <u>https://www.healthcare.gov/sbc-glossary</u> or call 1-844-817-1600 to request acopy.

Important Questions	Answers	Why ThisMatters:
What is the overall deductible?	For <u>network providers </u> \$2,000 individual / \$4,000 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 <u>deductible</u> ?	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 at https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> 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 <u>out-of-pocket limit</u> ?	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. <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</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</u> <u>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 <u>specialist</u> for covered services without a <u>referral</u> .
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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.

Common Medical	What You Will Pay			Limitations, Exceptions, & Other Important	
Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Primary care visit to treat an injury or illness	No Charge <u>Deductible</u> does not apply	Not Covered	Friday designated telemedicine providers are not subject to <u>deductible</u> and covered in full.	
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	20% <u>coinsurance</u> After <u>Deductible</u>	Not Covered	None.	
	Preventive care/screening/ immunization	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)	20% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	For some diagnostic and imaging services, preauthorization may be required. *See Section 6.	
	Imaging (CT/PET scans, MRIs)	20% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	For some diagnostic and imaging services, preauthorization may be required. *See Section 6	

Common Medical		What Yo	ou Will Pay	Limitations Evantions & Other Important	
Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at <u>Click</u> <u>Here</u>	Generic drugs (Tier 1)	No Charge; <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> .	
	Preferred brand drugs (Tier 3)	20% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	Applies to <u>formulary</u> 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 & Mail Order, except narcotics and <u>Specialty drugs</u> . * See Section 7.	
	Non-preferred brand drugs (Tier 2 & 4)	50% <u>Coinsurance</u>	Not Covered	Applies to <u>formulary</u> non-preferred brand, non- preferred generic and non-preferred specialty. Up to 30-day supply Retail and up to 90-day supply Retail & Mail Order, except narcotics and <u>Specialty drugs</u> . *See Section 7.	
	<u>Specialty drugs (</u> Tier 5)	50% <u>Coinsurance</u>	Not Covered	Applies to <u>formulary</u> specialty only. Some specialty medications are available in other tiers. Not all <u>Specialty drugs</u> are covered, and <u>Preauthorization</u> may be required. Specialty tier medications are always subject to one <u>copay/coinsurance</u> payment per thirty (30)-day supply. * See Section 6.	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	Preauthorization may be required. *See Section 6.	
surgery	Physician/surgeon fees	20% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	Preauthorization may be required. *See Section 6.	
If you need immediate medical attention	Emergency room care	45% <u>Coinsurance</u> <u>After Dedu</u> ctible	45% <u>Coinsurance</u> After Deductible	You pay the same as In-network if it is an emergency as defined in your <u>plan</u> .	
	Emergency medical transportation	20% <u>Coinsurance</u> After <u>Deductible</u>	20% <u>Coinsurance</u> After <u>Deductible</u>	You pay the same as In-network if it is an emergency as defined in your <u>plan</u> .	
	Urgent care	\$75 <u>Copay Deductible</u> Does Not Apply	\$75 <u>Copay Deductible</u> Does Not Apply	None.	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	Preauthorization is required, unless for emergency. *See Section 6.	
	Physician/surgeon fees	20% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	Preauthorization is required, unless for emergency. *See Section 6.	

Common Medical Event	Services You May Need			Limitations, Exceptions, & Other Important Information
lf you need mental health, behavioral	Outpatient services	No Charge	Not Covered	Preauthorization is required for procedures. *See Section 6
health, or substance abuse services	Inpatient services	20% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	All inpatient for Severe Mental Illness or Substance Abuse require <u>preauthorization</u> . *See Section 6.
	Office visits	20% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	<u>Cost sharing</u> does not apply for <u>preventive services</u> . 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).
If you are pregnant	Childbirth/delivery professional services	20% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	<u>Cost sharing</u> does not apply for <u>preventive services</u> . 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).
	Childbirth/delivery facility services	20% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	<u>Cost sharing</u> does not apply for <u>preventive services</u> . 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).
If you need help recovering or have other special health needs	Home health care	20% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	Limited to 30 visits/year.
	Rehabilitation services	20% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	Combined 30 visit limit for occupational and physical therapies and chiropractic services. <u>Preauthorization</u> may be required. * See Section 6.
	Habilitation services	20% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	Combined 30 visit limit for occupational and physical therapies and chiropractic services. <u>Preauthorization</u> may be required. * See Section 6.
	Skilled nursing care	20% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	Limited to 30 days per <u>plan</u> year <u>preauthorization</u> may be required. * See Section 6.
	Durable medical equipment	20% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	nly <u>Durable medical equipment</u> considered standard and or basic. <u>Preauthorization</u> required per item over \$500.
	Hospice services	20% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	Benefits for <u>Hospice services</u> 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. <u>Cost sharing</u> waived at non-IHCP In <u>Network Provider</u> with IHCP <u>referral</u> . *See Section 6.

Common Medical	What You Will Pay			Limitations, Exceptions, & Other Important	
Event Services You May I		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Children's eye exam	No Charge	Not Covered	Coverage limited to one exam/year.	
If your child needs dental or eye care	Children's glasses	No Charge	Not Covered	Covers one (1) pair of lenses/year when a prescription change is determined <u>Medically Necessary</u> ; One (1) pair of frames.	
	Children's dental check- up	Not Covered	Not Covered	Pediatric dental coverage can be purchased separately as a stand-alone policy.	

### Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u>.)

<ul> <li>Abortion (except in cases of rape, incest, or when the life of the mother is endangered)</li> <li>Acupuncture</li> <li>Cosmetic Surgery</li> </ul>	<ul> <li>Dental Care</li> <li>Long Term Care</li> <li>Non-emergency care when traveling outside the U.S.</li> </ul>	<ul><li>Routine Foot Care</li><li>Weight Loss Programs</li></ul>			
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)

• Infertility treatment

• Private-duty nursing

Hearing aids

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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 <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> <u>http://www.healthcare.gov/</u>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</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	d a
hospital delivery)	

\$2,300

20%

20%

20%

	The	<u>plan's </u> overall <u>d</u>	eductible
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- <u>Specialist coinsurance</u>
   Hospital (facility) coinsurance
- Other exincurence
- Other <u>coinsurance</u>

This EXAMPLE event includes services like: <u>Specialist</u> office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood work) <u>Specialist</u> visit (anesthesia)

Total Example Cost	\$12,700
In this example, Peg would pay:	
Cost Sharing	
Deductibles	\$2,300
<u>Copayments</u>	\$200
Coinsurance	\$2,000
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$4,560

Managing Joe's Type 2 Diabetes (a year of routine in-network care of awellcontrolled condition)

The <u>plan's</u> overall <u>deductible</u>	\$1,600
Specialist coinsurance	20%
Hospital (facility) <u>coinsurance</u>	20%
Other <u>coinsurance</u>	0%

This EXAMPLE event includes services like:Primary care physician office visits (including<br/>disease education)Diagnostic tests (blood work)PrescriptiondrugsDurable medical equipment (glucose meter)

Total Example Cost	\$5,600
In this example, Joe would pay:	
Cost Sharing	
Deductibles	\$1,600
Copayments	\$1,200
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$2,820

Mia's Simple Fracture (in-network emergency room visit and follow up care)

The <u>plan's</u> overall <u>deductible</u>	\$2,000
Specialist coinsurance	20%
Hospital (facility) <u>coinsurance</u>	20%
Other <u>coinsurance</u>	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
In this example, Mia would pay:	
Cost Sharing	
Deductibles	\$2,000
Copayments	\$500
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,500

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 ngưằi mà quý vằ đang giúp đằ, có câu hằi vằ Friday Health Plans, quý vằ sằ có quyằn đưằc giúp và có thêm thông tin bằng ngôn **ằ**ằa mình miằn phí. Đằ

nói chuyằn vằi mằt thông dằch viên, xin gằi 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 ማለሰብ፣ ስለ Friday Health Plans ጥያቄ ካላችሁ፣ ያለ ምንም ክፍያ በቋንቋዎ እርዳታና መረጃ የማማኝት ሙብት አላችሁ። ከአስተርዓሚ *ጋ*ር ለመነ*ጋገ*ር፣ 1-844-817-1600 ይደውሉ።

كيداف قحا Plans Health Friday فيداف قحا المولعمالو تم يرور ضلا كتغابد نما ود تميا تخلك شدحتلا عم مجرتم Plans Health Friday في المولعمالو تمير ورضاا كتغابر نما ود تميا تخاكر شدحتلا عم مجرتم للمتاب في المحتار علي المحتاد علي المحتاد المحتاد علي المحتاد المحت المحتاد المحتاد

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 प्रåहå 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.

رگشما، ایری سک مک امشه و اک مک دینکیم، لاوسدرد دروم 1600-817-844-817 متشاد دیشاب قد نیا ار دیراد مک کمک و تاعلاطا مر نابز دوخ ار مر روط ناگیار تفایرد دییامد سامت لصاح دییامد

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: 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 dy chàrà I kwàrà onyentapàa okwu, kpà 1-844-817-1600.

Yoruba: Bí ìwằ, tàbí ằnikằni tí o n ranlằwằ, bá ní ibeere nipa Friday Health Plans, o ní ằtằ lati rí iranwằ àti ìfitónilétí gbà ní èdè rằ láìsanwó. Láti bá ongbufằ kan apè sórí 1-844-817- 1600.