of North Carolina, inc

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/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 1-844-465-5500 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	For <u>network providers</u> \$0 individual / \$0 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</u> at <u>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> \$1,900 individual / \$3,800 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 1-844-465-5500 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 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 Yo Network Provider (You will pay the least)	u Will Pay 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	Not Covered	Friday designated telemedicine providers are not subject to <u>deductible</u> and covered in full.	
If you visit a health	Specialist visit	\$10 <u>Copay</u> /visit; <u>Deductible</u> Does Not Apply	Not Covered	None.	
care <u>provider's</u> office or clinic	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	\$20 <u>Copay</u> <u>Deductible</u> Does Not Apply	Not Covered	For some diagnostic and imaging services, preauthorization may be required.	
	Diagnostic test blood work	\$25 <u>Copay Deductible</u> Does Not Apply	Not Covered	For some diagnostic and imaging services, preauthorization may be required.	
	Imaging (CT/PET scans, MRIs)	\$145 <u>Copay</u> <u>Deductible</u> Does Not Apply	Not Covered	For some diagnostic and imaging services, preauthorization may be required.	
	Generic drugs (Tier 1)	No Charge	Not Covered	Applies to formulary preferred generic only.	
If you need drugs to treat your illness or condition	Preferred brand drugs (Tier 3)	Up to \$20 <u>Copay</u> <u>Deductible</u> Does Not Apply	Not Covered	Applies to formulary preferred brand only.	
More information about <u>prescription</u> <u>drug coverage</u> is available at <u>Click</u> <u>Here</u>	Non-preferred brand drugs (Tier 2 & 4)	Up to \$75 <u>Copay</u> <u>Deductible</u> Does Not Apply	Not Covered	Applies to <u>formulary</u> non-preferred brand, non- preferred generic and non-preferred <u>specialty.</u>	
	Specialty drugs (Tier 5)	Up to \$155 <u>Copay</u> <u>Deductible</u> Does Not Apply	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>pre-authorization</u> may be required. See your policy documents for details.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	Preauthorization may be required.	

\* For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.fridayhealthplans.com/member-hub/resources/nc/</u>

Common Medical		What You Will Pay		Limitations, Exceptions, & Other Important	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Physician/surgeon fees	10% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	Preauthorization may be required.	
	Emergency room care	10% <u>Coinsurance</u> After <u>Deductible</u>	10% <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> .	
If you need immediate medical attention	Emergency medical <u>transportation</u>	10% <u>Coinsurance</u> After <u>Deductible</u>	10% <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	\$20 <u>Copay</u> <u>Deductible</u> Does Not Apply	\$20 <u>Copay</u> <u>Deductible</u> Does Not Apply	None.	
If you have a hospital	Facility fee (e.g., hospital room)	10% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	Preauthorization is required, unless for emergency.	
stay	Physician/surgeon fees	10% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	Preauthorization is required, unless for emergency.	
If you need mental health, behavioral	Outpatient services	No Charge	Not Covered	All inpatient for Severe Mental Illness or Substance Abuse require preauthorization.	
health, or substance abuse services	Inpatient services	10% <u>Coinsurance</u> After Deductible	Not Covered	All inpatient for Severe Mental Illness or Substance Abuse require preauthorization.	
	Office visits	\$10 <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 <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	10% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	Cost sharing does not apply for preventive services. 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	10% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	Cost sharing does not apply for preventive services. 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	Home health care	10% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	Limited to 120 visits/year. Preauthorization is required.	
other special health needs	Rehabilitation services	\$10 <u>Copay</u> <u>Deductible</u> Does Not Apply	Not Covered	Combined 30 visit limit for occupational and physical therapies and chiropractic services. Preauthorization may be required.	

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

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
	Habilitation services	\$10 <u>Copay</u> <u>Deductible</u> Does Not Apply	Not Covered	Combined 30 visit limit for occupational and physical therapies and chiropractic services. <u>Preauthorization</u> may be required.
	Skilled nursing care	10% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	60 days/year. Preauthorization is required.
	<u>Durable medical</u> equipment	10% <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> may be required. Orthotic devices for correction of POSITIONAL PLAGIOCEPHALY are limited to (1) device per life time.
	Hospice services	10% <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, clinical review for subsequent 6 months.
	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 Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)			
<ul> <li>Abortion</li> <li>Accidental Surgery</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>Private Duty Nursing</li> <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 y	/our <u>plan</u> document.)	
<ul> <li>Bariatric Surgery</li> <li>Chiropractic Care (35 Visits/year)</li> </ul>	<ul><li>Hearing aids</li><li>Infertility treatment</li></ul>	Routine eye care (Adult)	

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

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 <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>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: 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 <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 1-844-465-5500.

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, kwiijigo holne' 1-844-465-5500.

To see examples of how this plan 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 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 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.

> \$0 \$10

10%

10%

	Peg is Having a Baby	
91	months of in-network pre-natal care and	6
	hospital delivery)	

The plan's overall deductible	\$0
Specialist copayment	\$10
Hospital (facility) coinsurance	10%
Other coinsurance	10%

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	
Deductibles	\$0
Copayments	\$400
Coinsurance	\$1,100
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$1,560

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

The plan's overall deductible
Specialist copayment
Hospital (facility) <u>coinsurance</u>
Other <u>coinsurance</u>

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
In this example, Joe would pay:	
Cost Sharing	
Deductibles	\$0
Copayments	\$1,100
Coinsurance	\$80
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$1,200

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

The plan's overall deductible	\$0
Specialist copayment	\$10
Hospital (facility) coinsurance	10%
Other <u>coinsurance</u>	10%

# 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:

Cost Sharing	
Deductibles	\$0
Copayments	\$100
Coinsurance	\$200
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$300

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: Nu quý vu, hay ngưu mà quý vu đang giúp đu, có câu hu vu Friday Health Plans, quý vu su có quyun đưuc giúp và có thêm thông tin bung ngôn ngu cua mình miun phí. Đu nói chuyun vu mu thông duch viên, xin gu 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 부담 없이 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 የሚያግዙት ግለሰብ፣ ስለ Friday Health Plans ጥያቄ ካላቸሁ፣ ያለ ምንም ክፍያ በቋንቋዎ እርዳታና መረጃ የማግኘት መብት አላቸሁ። ከአስተርጓሚ ጋር ለመነጋገር፣ 1-844-465-5500 ይደውሉ።

Arabic: إن كان لديك أو لدى شخص تساعده أسئلة بخصوص 1-844-5500 في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة. للتحدث مع مترجم Friday Health Plans فلديك الحق Friday Health Plans فلديك الحق الحس ب

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.

Napali: यदि तपाई आफ्ना लागि आर्फ 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 गनरूपरे 1-844-465-5500 मा फोन गनरूहोस् ।

**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 1-844-465-5500.

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、1-844-465-5500 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 1-844-465-5500 tiin bilbilaa.

Persian: ، Friday Health Plans او کمک میکنید ، سوال در مورد 1-844-5500-465 داشته باشید حق این را دارید که کمک و اطلاعات به زبان خود را به طور رایگان Persian: ، Friday Health Plans او کمک میکنید ، سوال در مورد 1-844-5500-465 داشته باشید حق این را دارید که کمک و اطلاعات به زبان خود را به طور رایگان این دریافت نمایید تماس حاصل نمای

**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 1-844-465-5500.

**Ibo:** I biri gi, ma o bi onye I na eyere-aka, nwere ajiji gbasara Friday Health Plans, I nwere ohere iwenta nye maka na Imima na asisi gi na akwu gi Igwi. I chiri I kwiri onye-ntapia okwu, kpi 1-844-465-5500.

Yoruba: Bí ìwī, tàbí înikīni tí o n ranlīwī, bá ní ibeere nipa Friday Health Plans, o ní ītī lati rí iranwī àti ìfitónilétí gbà ní èdè rī láìsanwó. Láti bá ongbufi kan sīrī, pè sórí 1-844-465-5500.