friday Friday Bronze HSA

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

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/members/resources/tx</u> or call 1-844-451-4444. 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 Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary or call 1-800-756-4448 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For <u>network providers</u> \$7,000 individual / \$14,000 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 deductible?	Yes. <u>Preventive care</u> is 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 <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For <u>network providers</u> \$7,000 individual / \$14,000 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. See <u>network providers</u> or call 1-844-451-4444 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 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 the specialist you choose without a referral.

FHPTX-0089-091621 54837TX0030004-01

		What You Will Pay		Limitations Exceptions 9 Other
Common Medical 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
Karangan kantuk ang	Primary care visit to treat an injury or illness	No charge after deductible	Not covered	Friday designated Telemedicine providers are not subject to <u>deductible</u> and covered in full.
If you visit a health care provider's office or	Specialist visit	No charge after deductible	Not covered	None
clinic	Preventive care/screening/ immunization	No charge; <u>deductible</u> 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.
	<u>Diagnostic test</u> (x-ray, blood work)	No charge after deductible	Not covered	For some diagnostic and imaging services, preauthorization may be required. If You
If you have a test	Imaging (CT/PET scans, MRIs)	No charge after <u>deductible</u>	Not covered	obtain services without a <u>preauthorization</u> when one is required and the <u>plan</u> agrees to pay the <u>claim</u> ; the <u>plan</u> may exercise its rights to impose a penalty of 50% of the <u>allowed amount</u> in which You will be responsible for the other 50%. *See Section 7
If you need drugs to treat your illness or condition	Generic drugs (Tier 1)	No charge after <u>deductible</u>	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 Specialty drugs.
More information about prescription drug coverage is available at click here.	Preferred brand drugs (Tier 3)	No charge after deductible	Not covered	Applies to <u>formulary</u> preferred brand only. *See Section 7
	Non-preferred drugs (Tier 2 & 4)	No charge after deductible	Not covered	Applies to <u>formulary</u> non-preferred brand, non-preferred generic and non-preferred specialty. *See Section 7

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

			What You Will Pay		Limitations, Exceptions, & Other
Common Medical	l Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
		Specialty drugs (Tier 5)	No charge after deductible	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. If You obtain services without a <u>preauthorization</u> when one is required and the <u>plan</u> agrees to pay the <u>claim</u> ; the <u>plan</u> may exercise its rights to impose a penalty of 50% of the <u>allowed amount</u> in which You will be responsible for the other 50%. *See Section 7
		Facility fee (e.g., ambulatory surgery center)	No charge after deductible	Not covered	<u>Preauthorization</u> may be required. If You obtain services without a <u>preauthorization</u>
If you have outpati surgery	itient	Physician/surgeon fees	No charge after <u>deductible</u>	Not covered	when one is required and the <u>plan</u> agrees to pay the <u>claim</u> ; the <u>plan</u> may exercise its rights to impose a penalty of 50% of the <u>allowed amount</u> in which You will be responsible for the other 50%. *See Section 7
If you need imme	diata	Emergency room care	No charge after deductible	No charge after deductible	You pay the same as In-network if it is an emergency as defined in your plan.
If you need imme medical attention		Emergency medical transportation	No charge after deductible	No charge after deductible	You pay the same as In-network if it is an emergency as defined in your plan.
		<u>Urgent care</u>	No charge after <u>deductible</u>	No charge after deductible	None.
		Facility fee (e.g., hospital room)	No charge after deductible	Not covered	<u>Preauthorization</u> is required, unless for emergency. If You obtain services without
If you have a hospital stay	pital	Physician/surgeon fees	No charge after <u>deductible</u>	Not covered	a <u>preauthorization</u> when one is required and the <u>plan</u> agrees to pay the <u>claim</u> ; the <u>plan</u> may exercise its rights to impose a penalty of 50% of the <u>allowed amount</u> in which You will be responsible for the other 50%. *See Section 7

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

			What You Will Pay		Limitations, Exceptions, & Other
	Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
		Outpatient services	No charge after deductible	Not covered	All inpatient and non-routine Outpatient non-emergency Mental Health, Severe
If you need mental health, behavioral health, or substance abuse services	Inpatient services	No charge after <u>deductible</u>	Not covered	Mental Illness or Substance Abuse require preauthorization. If You obtain services without a preauthorization when one is required and the plan agrees to pay the claim; the plan may exercise its rights to impose a penalty of 50% of the allowed amount in which You will be responsible for the other 50%. *See Section 7	
		Office visits	No charge after deductible	Not covered	Cost sharing does not apply for preventive
		Childbirth/delivery professional services	No charge after deductible	Not covered	services. Depending on the type of services, a coinsurance may apply.
If you are pregnant	Childbirth/delivery facility services	No charge after deductible	Not covered	Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). Will cover 48-hour hospital stay for uncomplicated vaginal delivery and 96-hour hospital stay for uncomplicated caesarean section	
	If you need help recovering or have	Home health care	No charge after <u>deductible</u>	Not covered	60 visits/year. Preauthorization is required after the first 30 visits. If You obtain services without a preauthorization when one is required and the plan agrees to pay the claim; the plan may exercise its rights to impose a penalty of 50% of the allowed amount in which You will be responsible for the other 50%.
	other special health needs	Rehabilitation services	No charge after <u>deductible</u>	Not covered	Limited to combined 35 visits per year, including Chiropractic. These services may include physical and occupational therapy, speech-language pathology, and other services for people with disabilities in a variety of inpatient and/or outpatient settings. Referral required.

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

		What You Will Pay		Limitations, Exceptions, & Other
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
				Preauthorization may be required. If You obtain services without a preauthorization when one is required and the plan agrees to pay the claim; the plan may exercise its rights to impose a penalty of 50% of the allowed amount in which You will be responsible for the other 50%. *See Section 7
	Habilitation services	No charge after <u>deductible</u>	Not covered	35 visits/year. The 35-visit limit does not apply to mental health and substance use disorder or autism. Referral required. Preauthorization may be required. If You obtain services without a preauthorization when one is required and the plan agrees to pay the claim; the plan may exercise its rights to impose a penalty of 50% of the allowed amount in which You will be responsible for the other 50%. *See Section 7
	Skilled nursing care	No charge after <u>deductible</u>	Not covered	25 days/year. Preauthorization may be required. If You obtain services without a preauthorization when one is required and the plan agrees to pay the claim; the plan may exercise its rights to impose a penalty of 50% of the allowed amount in which You will be responsible for the other 50%. *See Section 7
* For more information about	Durable medical equipment	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> may be required. If You obtain services without a <u>preauthorization</u> when one is required and the <u>plan</u> agrees to pay the <u>claim</u> ; the <u>plan</u> may exercise its rights to impose a penalty of 50% of the <u>allowed amount</u> in which You

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.fridayhealthplans.com/members/resources/tx</u>.

	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other
Common Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
				will be responsible for the other 50%. *See Section 7
	Hospice services	No charge after <u>deductible</u>	Not covered	Benefits for Inpatient and in-home Hospice services are Covered if you are terminally ill. Preauthorization is required. If You obtain services without a preauthorization when one is required and the plan agrees to pay the claim; the plan may exercise its rights to impose a penalty of 50% of the allowed amount in which You will be responsible for the other 50%. *See Section 7
	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 Medically Necessary; 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.)

- Abortion (Except in cases of rape, incest or when the life of the mother is endangered)
- Acupuncture
- Bariatric surgery
- Cosmetic surgery

- Dental care (Adult & Children)
- Long-term care
- Non-emergency care when traveling outside U.S.
- 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 (35 visits/year)

- Hearing aids (Once every 3 years)
- Infertility treatment (up to diagnosis)
- Private duty nursing (limited to Inpatient only)
- Routine eye care (Adult) (1 visit per year)

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

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

is: Texas Department of Insurance (TDI) at 1-800-252-3439. 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 on how 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: Texas Department of Insurance at 1-800-578-4677 or visit https://www.tdi.texas.gov.

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? Not Applicable

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 1-844-451-4444.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-844-451-4444.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-844-451-4444.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-844-451-4444.

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.

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.fridayhealthplans.com/members/resources/tx</u>.

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>	\$7,000
■ Specialist coinsurance	100%
■ Hospital (facility) coinsurance	100%
Other coinsurance	100%

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

Total Example Cost	\$12,700
In this example, Peg would pay:	
Cost Sharing	
<u>Deductibles</u>	\$7,000
<u>Copayments</u>	\$0
Coinsurance	\$0
What isn't covered	

Total Example Cost	\$12,700
Limits or exclusions	\$60
The total Peg would pay is	\$7,060

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$7,000
■ Specialist coinsurance	100%
■ Hospital (facility) coinsurance	100%
Other <u>coinsurance</u>	100%

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>	\$5,400

Total Example Cost	\$5,600
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$5,420

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$7,000
Specialist coinsurance	100%
■ Hospital (facility) coinsurance	100%
Other coinsurance	100%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

<u>Diagnostic test</u> (*x-ray*)

<u>Durable medical equipment</u> (crutches)
Rehabilitation services (physical therapy)

Page 8 of 11

Total Example Cost	\$2,800
In this example, Mia would pay:	
Cost Sharing	
<u>Deductibles</u>	\$2,800

Total Example Cost	\$2,800
<u>Copayments</u>	\$0
Coinsurance	\$0
What isn't covered	

Total Example Cost	\$2,800
Limits or exclusions	\$0
The total Mia would pay is	\$2,800

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

Page 9 of 11

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 1-844-451-4444.

Vietnamese: Nếu quý vị, hay ngườ mà quý vị đang giúp đợ có câu hỏ về Friday Health Plans, quý vị sẽ có quyền đượt giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện vớ mộ thông dịch viên, xin gọ 1-844-451-4444.

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 1-844-451-4444.

Korean: 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Friday Health Plans 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-844-451-4444 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 1-844-451-4444.

Amharic: እርስዎ፣ ወይም እርስዎ የሚያግዙት ባለሰብ፣ ስለ Friday Health Plans ተያቄ ካላቸው፣ ያለ ምንም ክፍያ በቋንቋዎ እርዳታና መረጃ የጣግኘት መብት አላቸው። ከአስተርጓሚ ጋር ለመነጋገር፣ 1-844-451-4444 ይደውሉ።

Arabic: الحق فلديك كان إن Friday Health Plans الحق فلديك -1-844-451-4444 الحق فلديك الضرورية والمعلومات المساعدة على المس

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 1-844-451-4444 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 1-844-451-4444.

Napali: यिद तपाई ंआफ्ना लािग आफें आवेदनको काम गदा, वा कसैलाई मद्दत गदा हानुहान्छ Friday Health Plans बारे प्राहा छन् भने आफ्नो मातृभाषामा िन:शुल्क सहायता वा जानकार पाउने अधकार छ । दोभाषे (इन्टरप्रेटर) सँग क् रा गनर््परे 1-844-451-4444 मा फोन गनर््होस् ।

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 1-844-451-4444.

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

Products and services are provided by or through Friday Health Insurance Company, Inc., an operating subsidiary of Friday Health Plans, Inc.

Page 10 of 11

、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、1-844-451-4444 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 1-844-451-4444 tiin bilbilaa.

Persian: ، Friday Health Plans کی کسک دارید را این قد دامخشد یشابد 4444-451-4444 مورد در سوال ، میکنید کسک او ایر مسک ۵۸ امشه ۹۹ کسک دارید را این قد دامخشد یشابد 4444-451-4444 مورد در سوال ، میکنید کسک او ایر مسک ۵۸ امشه ۹۹ کسک دارید را این قد دامخشد یشابد کسک امتس بیامند در فایت بیامند در فایت

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 1-844-451-4444.

Ibo: Φυμυσί, ma o buonye I na eyere-aka, nwere ajujugbasara Friday Health Plans, I nwere ohere iwenta nye maka na φτιμπα na asusugi na akwu gi ugwo I chφοl kwuμυonye-ntapia okwu, kpo1-844-451-4444.

Yoruba: Bí ìwo tàbí enikeni tí o n ranlowo bá ní ibeere nipa Friday Health Plans, o ní eo ati rí iranwo ti ìfitónilétí gbà ní èdè reláìsanwó. Láti bá ongbufokan so pè sórí 1-844-451-4444.