




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, call 1-800-475-8466. 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 [www.cciio.cms.gov](http://www.cciio.cms.gov) or call 1-800-475-8466 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	For <a href="#">network providers</a> \$2,300 Individual/\$4,600 Family	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> and primary care services are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	No	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	For <a href="#">network providers</a> \$8,250 Individual/\$16,500 Family	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. <a href="#">Click here to see network providers</a> or call 1-800-475-8466 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

 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 You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	No Charge	Not covered	<a href="#">Deductible</a> waived.
	<a href="#">Specialist</a> visit	20% coinsurance	Not covered	None
	<a href="#">Preventive care/screening/immunization</a>	No Charge	Not covered	You may have to pay for services that are not preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	20% coinsurance	Not covered	For some diagnostic and imaging services, <a href="#">preauthorization</a> may be required.
	Imaging (CT/PET scans, MRIs)	20% coinsurance	Not covered	For some diagnostic and imaging services, <a href="#">preauthorization</a> may be required.
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="#">www.[insert].com</a>	Generic drugs (Tier 1)	\$ 0 Copay	Not covered	Applies to <a href="#">formulary</a> preferred generic only. Up to 30-day supply Retail and up to 90-day supply Retail & Mail Order, except narcotics and Specialty drugs. ACA <a href="#">Preventive Care</a> medications are provided with no cost sharing, regardless of tier. <a href="#">Deductible</a> waived.
	Preferred brand drugs (Tier 3)	20% coinsurance	Not covered	Applies to <a href="#">formulary</a> preferred brand only.
	Non-preferred drugs (Tier 2 & 4)	50% coinsurance	Not covered	Applies to <a href="#">formulary</a> non-preferred brand, non-preferred generic and non-preferred specialty.
	<a href="#">Specialty drugs</a> (Tier 5)	50% coinsurance	Not covered	Applies to <a href="#">formulary</a> specialty only. Some specialty medications are available in other tiers. Not all <a href="#">specialty drugs</a> are covered, and <a href="#">preauthorization</a> may be required. See your policy documents for details.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	Not covered	<a href="#">Preauthorization</a> may be required
	Physician/surgeon fees	20% coinsurance	Not covered	<a href="#">Preauthorization</a> may be required
If you need immediate medical attention	<a href="#">Emergency room care</a>	50% coinsurance	50% coinsurance	You pay the same as In-network if it is an emergency as defined in your <a href="#">plan</a> .

\* For more information about limitations and exceptions, see the [plan](#) or policy document at [www.fridayhealthplans.com](#)

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	<a href="#">Emergency medical transportation</a>	20% coinsurance	20% coinsurance	You pay the same as In-network if it is an emergency as defined in your <a href="#">plan</a> .
	<a href="#">Urgent care</a>	\$75 copay	\$75 copay	<a href="#">Deductible</a> waived
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	Not covered	<a href="#">Preauthorization</a> is required, unless for emergency.
	Physician/surgeon fees	20% coinsurance	Not covered	<a href="#">Preauthorization</a> is required, unless for emergency.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$0 copay	Not covered	All inpatient for Severe Mental Illness or Substance Abuse require <a href="#">preauthorization</a> . <a href="#">Deductible</a> waived
	Inpatient services	20% coinsurance	Not covered	All inpatient for Severe Mental Illness or Substance Abuse require <a href="#">preauthorization</a> .
If you are pregnant	Office visits	20% coinsurance	Not covered	<a href="#">Cost sharing</a> does not apply for <a href="#">preventive services</a> .
	Childbirth/delivery professional services	20% coinsurance	Not covered	Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery facility services	20% coinsurance	Not covered	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	<a href="#">Home health care</a>	20% coinsurance	Not covered	<a href="#">Preauthorization</a> is required.
	<a href="#">Rehabilitation services</a>	20% coinsurance	Not covered	Limited to 2 months of inpatient services and 20 outpatient visits per therapy per <a href="#">Plan</a> Year
	<a href="#">Habilitation services</a>	20% coinsurance	Not covered	Limited to 2 months of inpatient services and 20 outpatient visits per therapy per <a href="#">Plan</a> Year
	<a href="#">Skilled nursing care</a>	20% coinsurance	Not covered	Limited to 100 days per <a href="#">Plan</a> Year. <a href="#">Preauthorization</a> may be required.
	<a href="#">Durable medical equipment</a>	20% coinsurance	Not covered	Only <a href="#">Durable medical equipment</a> considered standard and/or basic as defined by nationally recognized guidelines are covered. <a href="#">Preauthorization</a> may be required.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	<a href="#">Hospice services</a>	20% coinsurance	Not covered	<a href="#">Cost sharing</a> waived at non-IHCP In <a href="#">Network Provider</a> with IHCP <a href="#">referral</a> . Benefits for <a href="#">Hospice services</a> 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.
If your child needs dental or eye care	Children's eye exam	No charge	Not covered	Deductible waived. Limited to 1 exam per <a href="#">Plan</a> Year
	Children's glasses	No charge	Not covered	Deductible waived. Limited to 1 pair every 24 months
	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 <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>• Abortion</li> <li>• Acupuncture</li> <li>• Cosmetic Surgery</li> <li>• Dental Care (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>• Hearing Aids (Adult)</li> <li>• Long Term Care</li> <li>• Non-Emergency Care (outside US)</li> </ul>	<ul style="list-style-type: none"> <li>• Routine Eye Care (Adult)</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 your <a href="#">plan</a> document.)		
<ul style="list-style-type: none"> <li>• Bariatric Surgery</li> <li>• Chiropractic Care</li> </ul>	<ul style="list-style-type: none"> <li>• Hearing Aids (children)</li> <li>• Infertility Treatment</li> </ul>	<ul style="list-style-type: none"> <li>• Private-duty Nursing</li> </ul>

**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: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA or [www.dol.gov/ebsa/contactEBSA/consumerassistance.html](http://www.dol.gov/ebsa/contactEBSA/consumerassistance.html) , or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/](http://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/) or Office of Personnel Management Multi State Plan Program at [www.opm.gov/healthcare-insurance/multi-state-plan-program/externalreview/](http://www.opm.gov/healthcare-insurance/multi-state-plan-program/externalreview/) . 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](http://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 [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 Friday Health Plans at 1-800-475-8466 or:

**Department of Regulatory Agencies**

Colorado Division of Insurance

1560 Broadway, Suite 850

Denver, CO 80202

(800) 930-3745

(303) 894-7499

<http://www.dora.state.co.us/insurance>

[insurance@dora.state.co.us](mailto:insurance@dora.state.co.us)

**Does this plan provide Minimum Essential Coverage? YES**

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**Does this plan meet the Minimum Value Standards? YES**

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 1-800-475-8466.

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

## 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.

### Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall deductible \$2,300
- [Specialist coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

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
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In this example, Peg would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$2,300
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$2,100
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$4,460</b>

### Managing Joe's Type 2 Diabetes

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

- The [plan's](#) overall deductible \$2,300
- [Specialist coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

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
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In this example, Joe would pay:

Cost Sharing	
<a href="#">Deductibles</a>	\$2,300
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$400
What isn't covered	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$2,720</b>

### Mia's Simple Fracture

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

- The [plan's](#) overall deductible \$2,300
- [Specialist coinsurance](#) 20%
- Hospital (facility) [coinsurance](#) 20%
- Other [coinsurance](#) 20%

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	
<a href="#">Deductibles</a>	\$2,300
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$100
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,400</b>

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 1-800-475-8466.

**Vietnamese:** Nếu quý vị, hay người mà quý vị đang giúp đỡ có câu hỏi về Friday Health Plans, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-800-475-8466.

**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 1-800-475-8466.

**Korean:** 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Friday Health Plans 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-800-475-8466 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 1-800-475-8466.

**Amharic:** እርስዎ፣ ወይም እርስዎ የሚያገዙት ግለሰብ፣ ስለ Friday Health Plans ጥያቄ ካላችሁ፣ ያለ ምንም ክፍያ በቋንቋዎ እርዳታና መረጃ የማግኘት መብት አላችሁ። ከአስተርጓሚ ጋር ለመነጋገር፣ 1-800-475-8466 ይደውሉ።

**Arabic:** مترجم عم للتحدث. تفلاكت اية دون من بلغتك الضرورية والمعلومات المساعدة على الحصول في 1-800-475-8466 بخصوص أسئلة تساعد شخص لدى أو لديك كان إن Friday Health Plans الحق فديك به اتصل

**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 1-800-475-8466 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 1-800-475-8466.

**Napali:** यिद तपाईं ंआफ्ना लागि आफैं आवेदनको काम गर्दा, वा कसैलाई मददत गर्दा हानुहन्छ Friday Health Plans बारे प्राहा छन् भने आफ्नो मातृभाषामा िनःशुल्क सहायता वा जानकार पाउने अधिकार छ । दोभाषे (इन्टरप्रेटर) सँग कु रा गनर्ुपरे 1-800-475-8466 मा फोन गनर्ुहोस् ।

**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 1-800-475-8466.

**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、1-800-475-8466 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 1-800-475-8466 tiin bilbilaa.

**Persian:** « Friday Health Plans را ماگین طور بهر را خود زاین به اطاعات و به کمک دارید را این قد دامتشد یشاید 1-800-475-8466 مورد در سوال ، میکنید کمک او ای یسکه به امشد بهر ، شما گر . پیامند ساحل امتس پیامند 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 1-800-475-8466.

**Ibo:** Obugi, ma o buonye I na eyere-aka, nwere ajiugbasara Friday Health Plans, I nwere ohere iwenta nye maka na onuma na asugji na akwu gi uwof I chof kwuonye-ntapia okwu, kpof 1-800-475-8466.

**Yoruba:** Bí iwọ̀tá bí ní o n ranlọ́wọ́ bá ní ibeere nipa Friday Health Plans, o ní ẹ̀lẹ́lẹ́ rí iranwọ̀tí ifitónilẹ́tí gbà ní èdè rẹ̀láìsanwọ̀. Láti bá ongbufọ́kan sọ́pè sọ́rí 1-800-475-8466.