friday Friday Off Exchange Silver Zero Deductible

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 a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For <u>network providers</u> \$0 individual / \$9,100 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. Preventive care and primary care services are covered before you meet your deductible.	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> \$0 individual / \$18,200 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?	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. Click here to see network providers or call 1-844-817-1600 for a list of network providers.	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 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 Services You May Need		What You Will Pay		Limitations Evacutions & Other Important	
		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
		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 deductible and covered in full.
	If you visit a health	Specialist visit	\$100 Copay/visit; Deductible 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, blood work)	\$150 <u>Copay Deductible</u> Does Not Apply	Not Covered	For some diagnostic and imaging services, preauthorization may be required. *See Section 6.
If you have a test	Imaging (CT/PET scans, MRIs)	\$450 <u>Copay Deductible</u> Does Not Apply	Not Covered	For some diagnostic and imaging services, preauthorization may be required. *See Section 6	

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

Common Medical		What You Will Pay		Limitations Everytions 9 Other Important
Event	Services You May Need		Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Generic drugs (Tier 1)	Up to \$25 <u>Copay</u> <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> .
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at Click Here	Preferred brand drugs (Tier 3)	Up to \$250 <u>Copay</u> <u>Deductible</u> Does Not Apply	Not Covered	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 & Mail Order, except narcotics and Specialty drugs. * See Section 7.
	Non-preferred brand drugs (Tier 2 & 4)	Up to \$350 <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 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.
	Specialty drugs (Tier 5)	Up to \$725 <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>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)	50% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	Preauthorization may be required. *See Section 6.
surgery	Physician/surgeon fees	50% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	Preauthorization may be required. *See Section 6.
	Emergency room care	\$500 Copay Deductible Does Not Apply	\$500 Copay Deductible Does Not Apply	You pay the same as In-network if it is an emergency as defined in your plan.
If you need immediate medical attention	Emergency medical transportation	50% <u>Coinsurance</u> After <u>Deductible</u>	50% <u>Coinsurance</u> After <u>Deductible</u>	You pay the same as In-network if it is an emergency as defined in your plan.
	Urgent care	\$105 Copay Deductible Does Not Apply	\$105 <u>Copay Deductible</u> Does Not Apply	None.
If you have a hospital stay	Facility fee (e.g., hospital room)	50% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	Preauthorization is required, unless for emergency. *See Section 6.
	Physician/surgeon fees	50% Coinsurance After Deductible	Not Covered	Preauthorization is required, unless for emergency. *See Section 6.

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

Common Madical		What You Will Pay		Limitations Everytions 9 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)	Limitations, Exceptions, & Other Important Information
If 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	50% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	All inpatient for Severe Mental Illness or Substance Abuse require preauthorization. *See Section 6.
	Office visits	\$100 Copay Deductible 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 described elsewhere in the SBC (i.e., ultrasound).
If you are pregnant	Childbirth/delivery professional services	50% <u>Coinsurance</u> After <u>Deductible</u>	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 described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery facility services	50% <u>Coinsurance</u> After <u>Deductible</u>	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 described elsewhere in the SBC (i.e., ultrasound).
	Home health care	50% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	Limited to 30 visits/year.
	Rehabilitation services	\$100 Copay Deductible Does Not Apply	Not Covered	Combined 30 visit limit for occupational and physical therapies and chiropractic services. Preauthorization may be required. * See Section 6.
If you need help recovering or have other special health needs	Habilitation services	\$100 <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. * See Section 6.
	Skilled nursing care	50% <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	50% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	Preauthorization required per item over \$500. *See Section 6.
	Hospice services	50% <u>Coinsurance</u> After <u>Deductible</u>	Not Covered	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. Cost sharing waived at non-IHCP In Network Provider with IHCP referral. *See Section 6.

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

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
	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
- Cosmetic Surgery

- Dental Care
- Hearing Aids
- 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 (40 Visits/year)
- Hearing aids

- Infertility treatment
- Private-duty nursing

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, 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 plan 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.

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

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 1-844-817-1600.

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 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 <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 deductible	\$0
■ Specialist copayment	\$100
■ Hospital (facility) coinsurance	50%
Other coinsurance	50%

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:	In this example, Peg would pay:		
Cost Sharing			
<u>Deductibles</u>	\$0		
<u>Copayments</u>	\$1,000		
Coinsurance	\$5,500		
What isn't covered			
Limits or exclusions	\$60		
The total Peg would pay is	\$6,560		

Managing Joe's Type 2 Diabetes

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

■ The plan's overall deductible	\$0
■ Specialist copayment	\$100
■ Hospital (facility) coinsurance	50%
■ Other <u>coinsurance</u>	50%

This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

I otal Example Cost	\$5,600	
In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u>	\$0	
Copayments	\$3,600	
Coinsurance	\$400	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$4,020	

Mia's Simple Fracture

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

■ The plan's overall deductible	\$0
■ Specialist copayment	\$100
■ Hospital (facility) coinsurance	50%
■ Other coinsurance	50%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (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	\$1,100
Coinsurance	\$800
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,900

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: Nu quý vi, hay ngưu mà quý vi đang giúp đi, có câu hu vi Friday Health Plans, quý vi si có quyun đưic giúp và có thêm thông tin bung ngôn ngi của mình miùn phí. Đi nói chuyun vii mut thông duch viên, xin gui 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 ባለሰብ፣ ስለ Friday Health Plans ጥያቄ ካላችሁ፣ ያለ ምንም ክፍያ በቋንቋዎ እርዳታና መረጃ የጣግኘት መብት አላችሁ። ከአስተርጓሚ ጋር ለመነጋገር፣ 1-844-817-1600 ይደውሉ።

Arabic: فلديك أو لدى شخص تساعده أسئلة بخصوص 1-844-817-810 في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة. للتحدث مع مترجم Friday Health Plans فلديك الحق المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة. التحدث مع مترجم

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: यदि तपाईं आफ्ना लागि आफें आवेदनको काम गदा, वा कसैलाई मद्दत गदा हानुहान्छ Friday Health Plans बारे प्राहा छन् भने आफ्नो मातृभाषामा निःशुल्क सहायता वा जानकार पाउने अधिकार छ । दोभाषे (इन्टरप्रेटर) सँग कु रा गनरुपरे 1-844-817-1600 मा फोन गनरुहोस् ।

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.

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.

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: 🛚 būrū gū, ma o bū onye I na eyere-aka, nwere ajūjū gbasara Friday Health Plans, I nwere ohere iwenta nye maka na ūmūma na asīsū gū na akwu gū ūgwū. I chūrū I kwūrū onye-ntapūa okwu, kpū 1-844-817-1600.

Yoruba: Bí ìwī, tàbí Inikīni tí o n ranlīwī, bá ní ibeere nipa Friday Health Plans, o ní Itī lati rí iranwī àti ìfitónilétí gbà ní èdè nī láìsanwó. Láti bá ongbufī kan sīnī, pè sórí 1-844-817-1600.