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 www.fridayhealthplans.com/members/resources/ok 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 Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-qlossary or call 1-800-318-2596 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	For <u>network providers</u> \$5,500 individual / \$11,000 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. 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 <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> \$8,700 individual / \$17,400 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 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 the <u>specialist</u> you choose without a <u>referral</u> .

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.

		What You Will Pay		Limitations Evacations 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
	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 care	Specialist visit	20% <u>coinsurance</u> after <u>deductible</u>	Not covered	None
provider's 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 aren't 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	<u>Diagnostic test</u> (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
If you need drugs to	Generic drugs (Tier 1)	No charge; <u>deductible</u> does not apply	Not covered	Applies to formulary preferred generic only. Up to 30-day supply Retail and up to 90-day supply Retail & Mail Order, except narcotics and Specialty drugs.
treat your illness or condition More information about prescription drug coverage is available at Click Here	Preferred brand drugs (Tier 3)	20% <u>coinsurance</u> after <u>deductible</u>	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 drugs (Tier 2 & 4)	50% <u>coinsurance</u> after <u>deductible</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

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

		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
				up to 90-day supply Retail & Mail Order, except narcotics and Specialty drugs. *See Section 7
	Specialty drugs (Tier 5)	50% <u>coinsurance</u> after <u>deductible</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 copay/coinsurance 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
	Emergency room care	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.
If you need immediate medical attention	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 plan.
	<u>Urgent care</u>	\$75 copay/visit; deductible does not apply	\$75 <u>copay</u> /visit; <u>deductible</u> does not apply	None.
If you have a hospital	Facility fee (e.g., hospital room)	20% <u>coinsurance</u> after <u>deductible</u>	Not covered	<u>Preauthorization</u> is required, unless for emergency. *See Section 6
stay	Physician/surgeon fees	20% <u>coinsurance</u> after <u>deductible</u>	Not covered	Preauthorization is required, unless for emergency. *See Section 6
If you need mental health, behavioral	Outpatient services	No charge; <u>deductible</u> does not apply	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 preauthorization . *See Section 6
If you are pregnant	Office visits	20% <u>coinsurance</u> after <u>deductible</u>	Not covered	Cost sharing does not apply for preventive services. Depending on the
	Childbirth/delivery	20% <u>coinsurance</u> after	Not covered	type of services, a <u>coinsurance</u> may

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

		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
	professional services Childbirth/delivery facility services	deductible 20% coinsurance after deductible	Not covered	apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	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, speech and physical therapies. *See Section 6
	Habilitation services	No charge; <u>deductible</u> does not apply	Not covered	30 visit limit per therapy for occupational, speech and physical. *See Section 6
If you need help recovering or have other special health needs	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	Only <u>Durable medical equipment</u> considered standard and/or basic as defined by nationally recognized guidelines are covered. <u>Preauthorization</u> required per item over \$500. *See Section 6
	Hospice services	20% <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. *See Section 6
	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.

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

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 (Prior Authorization required after 30 visits)
- Hearing aids (1 per ear/48 months)
- Infertility treatment (up to diagnosis)
- Private duty nursing (85 visits/year)
- Routine eye care (Adult) (1 exam/year)

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

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. For non-federal government group health plans, contact 1-877-267-2323 x61565 or www.cciio.cms.gov. 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: For non-federal governmental group health plans and church plans that are group health plans, Friday Health Plans at 1-844-817-1600 or <u>www.fridayhealthplans.com</u> or contact the Oklahoma Department of Insurance, Consumer Protection at 1-405-521-2991 or <u>www.oid.ok.gov</u>. Additionally, a consumer assistance program can help you file your appeal. Contact the Oklahoma Department of Insurance's Consumer Health Assistance Program at 1-405-521-2991 or visit <u>www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/ok.html</u>.

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 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 <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 a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$5,500
■ 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	
In this example, Peg would pay:		
Cost Sharing		
<u>Deductibles</u>	\$5,500	
<u>Copayments</u>	\$0	
Coinsurance	\$1.400	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$6,960	

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>	\$5,500
■ Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
Other <u>coinsurance</u>	20%

This EXAMPLE event includes services like:

<u>Primary care physician</u> 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		
<u>Deductibles</u>	\$4,300	
Copayments	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$4,320	

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$5,500
■ <u>Specialist coinsurance</u>	20%
■ Hospital (facility) coinsurance	20%
Other coinsurance	20%

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>	\$2,800	
Copayments	\$0	
Coinsurance	\$0	
What isn't covered		
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.

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: Nếu quý vị, hay ngườ mà quý vị đang giúp đỡ có câu hỏ về Friday Health Plans, quý vị sẽcó 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 1-844-817-1600.

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 비용부담없이 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 ተያቄ ካላቸው፣ ያለ ምንም ክፍያ በቋንቋዎ እርዳታና መረጃ የጣግኘት መብት አላቸው። ከአስተርጓሚ ጋር ለመነጋገር፣ 1-844-817-1600 ይደውሉ።

Arabic: الحق فلديك كان إن Friday Health Plans الحق فلديك عمر للتحدث . تفلكة اية دون من بلغتك الضرورية والمعلومات المساعدة على 1600-817-844-1 بخصوص أسئلة تساعده شخص لدى أو لديك كان إن Friday Health Plans الحق فلديك . اتصل ب 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 1-844-817-1600 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 गदा, वा कसैलाई मद्दत गदा हानुहान्छ Friday Health Plans बारे प्राहा छन् भने आफ्नो मातृभाषामा िन:शुल्क सहायता वा जानकार पाउने अधिकार छ । दोभाषे (इन्टरप्रेटर) सँग क् रा गनर््परे 1-844-817-1600 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 1-844-817-1600.

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

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。

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.

Persian: ، Friday Health Plans میکنید کسک او ایر مسل که کسک دارید را این قد دامتشیشابد 1600-817-844-1 مورد در سوال ، میکنید کسک او ایر مسک که کسک دارید را این قد دامتشیشابد نشاند در فایت . بیامند در فایت بیامند صاحل امتس 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 1-844-817-1600.

Ibo: Φυμιμοί, ma o buonye I na eyere-aka, nwere ajıjugbasara Friday Health Plans, I nwere ohere iwenta nye maka na φτιμπα na asıştugi na akwu gi ωμιφο I chφο I kwutuonye-ntapia okwu, kpo1-844-817-1600.

Yoruba: Bí ìwo tàbí enikeni tí o n ranlowo bá ní ibeere nipa Friday Health Plans, o ní edati rí iranwoàti ìfitónilétí gbà ní èdè reláìsanwó. Láti bá ongbufokan sopo pè sórí 1-844-817-1600.