



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 1-855-270-2327 or visit us at lacare.org for information. 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 healthcare.gov/sbc-glossary or call 1-855-270-2327 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$6,300 individual / \$12,600 family. Per calendar year	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible
Are there services covered before you meet your deductible ?	Yes. Family, physician, and specialist office visits, preventive care , and other services not subject to deductible .	This plan covers some items and services even if you haven't yet met the deductible amount, but a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible . See a list of covered preventive at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	\$500 individual / \$1,000 family for prescription drug coverage .	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services
What is the out-of-pocket limit for this plan ?	\$9,100 individual / \$18,200 family.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit ?	Premiums balance billing , and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limits
Will you pay less if you use a network provider ?	Yes. See lacare.org or call 1-855-270-2327 (TTY 711) for a list of network providers .	This plan uses a provider network . You will pay less if you use a participating provider in the plan's network . You will pay the most if you use a non-participating provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your participating provider might use a non-participating provider for some services (such as lab work). Check with your provider before you get services..
Do you need a referral to see a specialist ?	Yes.	This plan will pay some or all of the costs to see a specialist for covered services but only if you have a referral before you see the specialist

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
		Indian Health Care Provider (IHCP) You will pay the least)	Non-IHCP Participating Provider (You will pay the least)	Non-IHCP Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No charge	\$60 copay / visit	Not covered	Subject to deductible after 1st 3 non-preventive visits
	Specialist visit	No charge	\$95 copay / visit	Not covered	Subject to deductible after 1st 3 non-preventive visits. Referral is required
	Preventive care/screening/immunization	No charge	No charge	Not covered	You may have to pay for services that aren't preventive . Ask your provider if the services you need are preventive. Then check what your plan will pay for.*
If you have a test	Diagnostic test (x-ray, blood work)	No charge	\$40 copay / test for laboratory tests. 40% coinsurance / test for X-rays diagnostic imaging and ultrasounds.	Not covered	X-rays, diagnostic imaging, and ultrasounds are subject to deductible *
	Imaging (CT/PET scans, MRIs)	No charge	40% coinsurance	Not covered	Prior Authorization is Required Subject to deductible *
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://www.lacare.org/members/getting-care/pharmacy-services	Tier 1 - Most Generics	No charge	Retail - \$17 copay / script Mail Order - \$34 copay / script	Not covered	Up to 30-day supply for Retail Pharmacy Up to 90-day supply for Mail Service Pharmacy Prior Authorization is Required. Subject to pharmacy deductible *
	Tier 2 -Preferred brand drugs	No charge	Retail – 40% coinsurance per script Mail service – 40% coinsurance per script	Not covered	Up to 30-day supply for Retail Pharmacy Up to 90-day supply for Mail Service Pharmacy Subject to pharmacy deductible up to \$500 maximum per script *

* For more information about limitations and exceptions, see the [plan](#) or policy document at lacare.org.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) You will pay the least)	Non-IHCP Participating Provider (You will pay the least)	Non-IHCP Out-of-Network Provider (You will pay the most)	
	Tier 3 - Non-preferred brand drugs	No charge	Retail – 40% coinsurance per script Mail service – 40% coinsurance per script	Not covered	Up to 30-day supply for Retail Pharmacy Up to 90-day supply for Mail Service Pharmacy Subject to pharmacy deductible up to \$500 maximum per script *
	Tier 4 - Specialty drugs	No charge	40% coinsurance per script	Not covered	Prior Authorization is required. Not available through Mail Service. Subject to pharmacy deductible up to \$500 maximum per script *
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	40% coinsurance	Not covered	Prior Authorization is Required. Subject to deductible *
	Physician / surgeon fees Outpatient visit	No charge No charge	40% coinsurance 40% coinsurance	Not covered Not covered	Subject to deductible * Subject to deductible *
If you need immediate medical attention	Emergency room care	No charge	40% coinsurance Physician fee – no charge	40% coinsurance Physician fee – no charge	Copay waived if admitted. Subject to deductible *
	Emergency medical transportation	No charge	40% coinsurance	40% coinsurance	Subject to deductible *
	Urgent care	No charge	\$60 copay / visit	\$60 / visit	Subject to deductible after 1st 3 non-preventive visits *
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	40% coinsurance	Not covered	Prior Authorization is Required. Subject to deductible *
	Physician/surgeon fees	No charge	40% coinsurance	Not covered	Subject to deductible *
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	\$60 copay / office visit 40% coinsurance up to \$60 copay for other outpatient services. *	Not covered	Prior Authorization is Required for Psychological Testing. *
	Inpatient services	No charge	40% coinsurance	Not covered	Prior Authorization is Required. Subject to deductible *

* For more information about limitations and exceptions, see the [plan](#) or policy document at [lacare.org](#).

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) You will pay the least)	Non-IHCP Participating Provider (You will pay the least)	Non-IHCP Out-of-Network Provider (You will pay the most)	
If you are pregnant	Office visits	No charge	No charge	Not covered	For prenatal care and preconception visits
	Childbirth/delivery professional services	No charge	40% coinsurance	Not covered	Subject to deductible *
	Childbirth/delivery facility services	No charge	40% coinsurance	Not covered	Subject to deductible *
If you need help recovering or have other special health needs	Home health care	No charge	40% coinsurance	Not covered	Up to a maximum of 100 visits per Calendar Year per Member by home health care agency providers. Prior Authorization is Required.* Subject to deductible *
	Rehabilitation services	No charge	\$60 copay	Not covered	Outpatient services Prior Authorization is Required.*
	Habilitation services	No charge	\$60 copay	Not covered	Outpatient services Prior Authorization is Required. *
	Skilled nursing care	No charge	40% coinsurance	Not covered	Up to a maximum of 100 days per Calendar Year per Member. Prior Authorization is Required. Deductible applies *
	Durable medical equipment	No charge	40% coinsurance	Not covered	Prior Authorization is Required. Subject to deductible *
	Hospice services	No charge	No charge	Not covered	Prior Authorization is Required. *
If your child needs dental or eye care	Eye exam	No charge	No charge	Not covered	1 visit per calendar year
	Glasses	No charge	No charge	Not covered	1 pair of glasses per year (or contact lenses in lieu of glasses).
	Dental check-up – Diagnostic and Preventive (includes oral exam, preventive cleaning and x-ray, sealants per tooth, topical fluoride application and space maintainers-fixed)	No charge	No Charge	Not covered	Oral exam and preventive cleaning limited to 1 every 6 months. See your plan document for additional information about services

* For more information about limitations and exceptions, see the [plan](#) or policy document at [lacare.org](#).

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](#).)

- Chiropractic care
- Cosmetic surgery
- Dental care (Adult)
- Hearing aids
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Acupuncture
- Bariatric surgery
- Medical necessary routine foot care
- Services related to Abortion

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: Department of Managed Health Care at **1 (888) HMO-2219 (1-888-466-2219)** or hmohelp.ca.gov; U.S. Department of Health and Human Services at **1-877-267-2323 x61565** or www.cciio.cms.gov; Covered California at **1 (800) 300-1506** or coveredca.com; or contact L.A. Care Health Plan at **1- 855-270-2327**. We are available 24 hours a day, 7 days a week, including holidays. 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 [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 on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about contact your rights, this notice, or assistance, contact L.A. Care Customer Service at **1- 855-270-2327**. We are available 24 hours a day, 7 days a week, including holidays. Additionally, you can contact the California DMHC at **1-888-466-2219** or visit dmhc.ca.gov.

Does this plan provide Minimum Essential Coverage? Yes

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through Covered California 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 Covered California

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al **1- 855-270-2327**.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa **1- 855-270-2327**

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 **1- 855-270-2327**

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' **1- 855-270-2327**

To see examples of how this [plan](#) 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 [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](#) \$6,300
- [Specialist \[cost sharing\]](#) \$95
- Hospital (facility) [\[cost sharing\]](#) 40%
- Other [\[cost sharing\]](#) 40%

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:

<i>Cost Sharing</i>	
Deductibles	\$6,300
Copayments	\$500
Coinsurance	\$2,000
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$8,860

Managing Joe's Type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) \$6,300
- [Specialist \[cost sharing\]](#) \$95
- Hospital (facility) [\[cost sharing\]](#) 40%
- Other [\[cost sharing\]](#) 40%

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:

<i>Cost Sharing</i>	
Deductibles	\$2,100
Copayments	\$200
Coinsurance	\$1,200
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$3,520

Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$6,300
- [Specialist \[cost sharing\]](#) \$95
- Hospital (facility) [\[cost sharing\]](#) 40%
- Other [\[cost sharing\]](#) 40%

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

In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,400
Copayments	\$0
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$2,400

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.