Coverage Period: 07/01/2025 - 06/30/2026 Coverage for: Individual + Family | Plan Type: PPO

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, call 1-844-352-1706 or visit us at www.amerihealthtpa.com. For 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 1-844-352-1706 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-Network \$0 person / \$0 family, Out-of-Network \$100 person / \$250 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>In-Network preventive care</u> and services that require a <u>copay</u> . There is no <u>In-Network 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 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 <u>deductibles</u> 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 In-Network providers \$5,720 person / \$11,440 family, for Out-of-Network providers \$2,000 person / \$5,000 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 out-of-pocket limit?	Premiums, balance-billed charges, health care this plan doesn't cover, and preauthorization penalties.	Even though you pay these expenses, they don't count toward the <u>out–of–pocket</u> <u>limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.amerihealthtpa.com or call: 1-844-352-1706 for a list of In-Network providers.	This <u>plan</u> uses a <u>provider network.</u> You will pay less if you use a <u>provider in the 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 provider's charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider before you get services.</u></u>
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	<u>In-Network</u> Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Primary care visit to treat an injury or illness	\$15 copay per visit	30% <u>coinsurance</u> after <u>deductible</u>	None	
If you visit a health care	Specialist visit	\$15 <u>copay</u> per visit	30% coinsurance after deductible	None	
provider's office or clinic	Preventive care/screening/ immunization	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. Limited to one routine physical per benefit period.	
If you have a test	Diagnostic test (x-ray, blood work)	No Charge	30% <u>coinsurance</u> after <u>deductible</u>	Some diagnostic services require preauthorization. If preauthorization is not	
n you nave a test	Imaging (CT/PET scans, MRIs)	No Charge	30% <u>coinsurance</u> after <u>deductible</u>	obtained, coverage may be denied.	
	Generic drugs	Not Covered	Not Covered		
If you need drugs to	Preferred brand drugs	Not Covered	Not Covered	Prescription drug benefits not available under	
treat your illness or condition	Non-preferred drugs	Not Covered	Not Covered	the Medical benefit <u>plan</u> .	
	Specialty drugs	Not Covered	Not Covered		
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No Charge	30% <u>coinsurance</u> after <u>deductible</u>	Preauthorization is required for some outpatient surgeries. If preauthorization is not	
surgery	Physician/surgeon fees	No Charge	30% <u>coinsurance</u> after <u>deductible</u>	obtained, coverage may be denied.	
If you need immediate medical attention	Emergency room care	\$50 <u>copay</u> per visit	\$50 <u>copay</u> per visit	If admitted within 24 hours, the <u>copay</u> is waived. Payment at the <u>In-Network</u> level applies only to true medical emergencies & accidental injuries.	
	Emergency medical transportation	10% coinsurance	10% <u>coinsurance</u> <u>Deductible</u> waived	Limited to local emergency transport to the nearest facility equipped to treat the emergency condition.	
	<u>Urgent care</u>	\$15 <u>copay</u> per visit	30% <u>coinsurance</u> after <u>deductible</u>	None	

Common Medical Event	Services You May Need	What You <u>In-Network</u> Provider (You will pay the least)	Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have a hospital	Facility fee (e.g., hospital room)	No Charge	30% <u>coinsurance</u> after <u>deductible</u>	Preauthorization is required. If preauthorization is not obtained, coverage
stay	Physician/surgeon fees	No Charge	30% <u>coinsurance</u> after <u>deductible</u>	may be denied.
If you need mental health, behavioral health, or substance	Outpatient services	\$15 <u>copay</u> per visit	30% <u>coinsurance</u> after <u>deductible</u>	Preauthorization may be required. If preauthorization is not obtained, coverage may be denied. Substance use disorder: No charge.
abuse services	Inpatient services	No Charge	30% <u>coinsurance</u> after <u>deductible</u>	Preauthorization is required. If preauthorization is not obtained, coverage may be denied.
	Office visits	\$15 copay per visit	30% <u>coinsurance</u> after <u>deductible</u>	Copay applies to the initial OB visit only.
If you are pregnant	Childbirth/delivery professional services	No Charge	30% <u>coinsurance</u> after <u>deductible</u>	Preauthorization is required. If preauthorization is not obtained, coverage
	Childbirth/delivery facility services	No Charge	30% <u>coinsurance</u> after <u>deductible</u>	may be denied.
	Home health care	No Charge	30% <u>coinsurance</u> after <u>deductible</u>	Preauthorization is required. If preauthorization is not obtained, coverage may be denied.
	Rehabilitation services	\$15 <u>copay</u> per visit Facilities: No charge inpatient or outpatient.	30% <u>coinsurance</u> after <u>deductible</u>	Preauthorization is required. If preauthorization is not obtained, coverage
If you need help recovering or have other special health	Habilitation services	\$15 <u>copay</u> per visit Facilities: No charge inpatient or outpatient.	30% coinsurance after deductible	may be denied.
needs	Skilled nursing care	No Charge	30% <u>coinsurance</u> after <u>deductible</u>	Preauthorization is required. If preauthorization is not obtained, coverage may be denied. Limited of 120 days In-Network, 60 days Out-of-Network; combined maximum is 120 days per benefit period.
	Durable medical equipment	10% coinsurance	30% <u>coinsurance</u> after <u>deductible</u>	<u>Preauthorization</u> is required for all rentals & purchases. If <u>preauthorization</u> is not obtained, coverage may be denied.

Common		What You Will Pay		Limitations, Exceptions, & Other Important
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
	Hospice services	No Charge	30% <u>coinsurance</u> after <u>deductible</u>	Preauthorization is required. If preauthorization is not obtained, coverage may be denied.
16 131	Children's eye exam	\$15 copay per visit	Not Covered	Limit of one exam every 12 months.
If your child needs dental or eye care	Children's glasses	Not Covered	Not Covered	None
	Children's dental check-up	Not Covered	Not Covered	None

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.)

Cosmetic surgery

Long Term Care

Routine foot care

Dental care (Adult)

- Non-emergency care when traveling outside the U.S.
- Weight loss programs

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

Acupuncture (Pain management only)

Hearing Aids (Ages 0-15 years only)

Routine eye care (Adult)

- Bariatric surgery (Medical necessity only; preauthorization required)
- Infertility Treatment (Preauthorization required) Private-duty nursing (Outpatient only)
- Chiropractic care (30 visits per benefit period)

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 (3272) or www.dol.gov/ebsa/healthreform. 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 your rights, this notice, or assistance, contact: 1-844-352-1706 or www.amerihealthtpa.com. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

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.

Nondiscrimination Notice and Notice of Availability of Auxiliary Aids and Services

AmeriHealth Administrators complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. AmeriHealth Administrators does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

AmeriHealth Administrators:

- Provides free aids and services to people with disabilities to communicate effectively with us and written information in other formats, such as large print
- Provides free language services to people whose primary language is not English and information written in other languages

If you need these services, contact our Civil Rights Coordinator.

If you believe that AmeriHealth Administrators has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Civil Rights Coordinator.

There are four ways to file a grievance directly with AmeriHealth Administrators:

- by mail: AmeriHealth Administrators,
 - ATTN: Civil Rights Coordinator, 1900 Market Street, Philadelphia, PA 19103;
- by phone: 844-352-1706 (TTY 711);
- by fax: 215-761-0920; or
- by email: <u>AHACivilRightsCoordinator@ahatpa.com</u>.

If you need help filing a grievance, our Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

Language Access Services:

English: ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-844-352-1706 (TTY: 711).

Spanish: ATENCIÓN: Si usted habla inglés, tiene a su disposición servicios de asistencia de idiomas sin costo. Llame al 1-844-352-1706 (TTY: 711).

Chinese: 请注意: 如果您说[中文],则可以免费使用语言协助服务。请致电 1-844-352-1706 (TTY: 711)。

Hmong: LUS CEEB TOOM: Yog tias koj hais LUS HMOOB, ces yuav muaj kev pab cuam txhais lus pub dawb rau koj. Hu rau tus xov tooj 1-844-352-1706 (TTY: 711).

Vietnamese: CHÚ Ý: Nếu bạn nói [người việt nam], bạn sẽ được cung cấp các dịch vu hỗ trợ ngôn ngữ miễn phí. Gọi 1-844-352-1706 (TTY: 711).

Somali: FIIRO GAAR AH: Haddii aad ku hadashid luuqada Soomaaliga, adeegyada caawinta luuqada, oo bilaash ah, ayaa laguu helayaa. Soo wac 1-844-352-1706 (TTY: 711).

Russian: ВНИМАНИЕ: Если вы говорите на русском, вам доступны бесплатные услуги переводчика. Позвоните 1-844-352-1706 (ТТҮ: 711).

Arabic: انتبه: إذا كنت تتحدث اللغة العربية، تم توفير خدمات المساعدة اللغوية مجاتا، اتصل بالرقم (-٤٤٠-٣٥٢-١٧١).

French: ATTENTION: Si vous parlez le français, des services d'assistance linguistique gratuits, vous sont proposés. Appelez le 1-844-352-1706 (ATS: 711).

German: ACHTUNG: Wenn Sie Deutsch sprechen, steht Ihnen ein kostenloser Sprachassistent zur Verfügung. Rufen Sie unter der Nummer 1-844-352-1706 (TTY: 711) an.

Amharic: ትኩረት፡ [አማርኛ] የሚናንሩ ከሆን ከክፍያ ነፃ የሆን የቋንቋ አንልግሎቶች በንጻ ያንኛሉ። 1-844-352-1706 (TTY: 711) ላይ ደዉሉ።

Korean: 주의: [한국어]를 사용하는 경우, 무료 언어 지원 서비스를 이용하실 수 있습니다. 1-844-352-1706로 전화해주십시오. (TTY: 711).

Lao: ສິ່ງທີ່ຄວນຈື່: ຖ້າທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອທາງດ້ານພາສາແມ່ນມືໃຫ້ທ່ານໂດຍບໍ່ໄດ້ເສຍຄ່າ. ໂທ 1-844-352-1706 (TTY: 711).

Tagalog: PANSININ: Kung nagsasalita ka ng Tagalog, libre na available sa iyo ang mga serbisyo sa tulong sa wika. Tumawag sa 1-844-352-1706 (TTY: 711).

Navajo: Áhéhee': T'áá ał'níił nigíí bizaad yádaalłti'í nisin, yá'át'éehá ánída'áł nisin, ákót'éego bee hólo, bizaad yádaalłti'í nisin dah nishłi, yaałtsoh da t'ááji'ígíí ashkii. 1-844-352-1706 t'áá baa yáshti'. (TTY: 711).

Khmer: ប្រុងប្រយ័ត្នៈ ប្រសិនបើអ្នកនិយាយភាសា [ខ្មែរ] មានផ្តល់សេវាកម្មជំនួយភាសាដែលឥតគិតថ្លៃដូនអ្នក។ ហៅទូរសព្ទទៅលេខ 1-844-352-1706 (TTY: 711)។

Italian: ATTENZIONE: Per coloro che parlano italiano, sono disponibili i servizi di assistenza linguistica gratuiti. Chiamare al numero 1-844-352-1706 (TTY: 711).

Guajarati: ધયાન આપો: જો તમે ગુજરાતી બોલો છો. તો ભાષા સહાય સેવાઓ. તમારા માટે નિઃશલક ઉપલબધ છે. 1-844-352-1706 (TTY: 711) પર કૉલ કરો.

Polish: UWAGA: Jeśli mówisz po polsku, możesz skorzystać z bezpłatnych usług pomocy językowej. Zadzwoń pod numer 1-844-352-1706 (telefon tekstowy: 711).

Creole: ATANSYON: Si ou pale kreyòl, sèvis asistans lang yo gratis, e yo disponib pou ou. Rele nan 1-844-352-1706 (TTY: 711).

Portuguese: ATENÇÃO: Se você fala português, os serviços de assistência linguística, gratuitos, estão disponíveis para você. Ligue 1-844-352-1706 (TTY: 711).

Japanese: 注記: [日本語] 話者向けの無料の言語支援サービスを利用できます。電話 1-844-352-1706 (TTY: 711)。

Farsi: توجه: اگر زبان شما فارسی است، خدمات کمک زبانی، به صورت رایگان در دسترس شما است. با شماره ۸۶۶-۳۵۲-۱۷۰ تماس بگیرید (۲۱۲: ۲۱۱). Urdu: متوجه بون: اگر آب أردو بولتے بین، تو زبان کی معاونت کی خدمات، آب کے لیے ملف دستیاب بین، ۱-۵۶۲-۳۵۲-۱۷۰ (۲۲۲: ۷۱۱) پر کال کرین.

Hindi: ध्यान दें: यदि आप हिन्दी वोलते हैं, तो आपके लिए निःश्ल्क भाषा सहायता सेवाएं उपलब्ध हैं। 1-844-352-1706 (TY: 711) पर कॉल करें।

Telugu: ధ్యాస పెట్టండి: మీరు తెలుగు మాట్లాడగలిగితే, భాషా సహాయక సేవలు మీకు ఉచితంగా లభిస్తాయి. 1-844-352-1706 (TTY: 711)కు కాల్ చేయండి.

Swahili: KUMBUKA: Iwapo unazungumza Kiswahili, utapata huduma za usaidizi wa lugha bila malipo. Piga simu kwa 1-844-352-1706 (TTY: 711).

Ojibwe: AMBE: Giishipin wii'wiidookaagooyan ji-noondam Ojibwemowin, ganoozhishinaam 1-844-352-1706 (TTY: 711) Gawain gidaw-diba'anziin.

-To see examples of how this <u>plan</u> 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 <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>	\$0
■ Specialist copayment	\$15
■ Hospital (facility) no cost sharing	\$0
■ Other no cost sharing	\$0

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>	\$0	
<u>Copayments</u>	\$20	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$70	
The total Peg would pay is	\$90	

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	\$15
■ Hospital (facility) no cost sharing	\$0
Other no cost sharing	\$0

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
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In this example, Joe would pay:

<u>Cost Sharing</u>		
<u>Deductibles</u>	\$0	
<u>Copayments</u>	\$200	
Coinsurance	\$80	
What isn't covered		
Limits or exclusions	\$3,500	
The total Joe would pay is	\$3,780	

Mia's Simple Fracture

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

■ The plan's overall deductible	\$0
■ Specialist copayment	\$15
Hospital (facility) no cost sharing	\$0
Other no cost sharing	\$0

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic tests (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	\$200
Coinsurance	\$100
What isn't covered	
Limits or exclusions	\$10
The total Mia would pay is	\$310

The plan would be responsible for the other costs of these EXAMPLE covered services.