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 MolinaMarketplace.com. 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 1-800-318-2596 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$0	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your <u>deductible?</u>	Yes	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</u> <u>services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
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> ?	\$4,500/individual; \$9,000/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 <u>out-of-pocket limit</u> ?	Premiums 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 <u>MolinaMarketplace.com</u> or call 1-888-858-2150 for a list of <u>network providers</u> .	This <u>plan</u> uses a provider <u>network</u> . You will pay less if you use a <u>provider</u> in the plan's <u>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</u> <u>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> ?	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</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.

Common	Services You May Need	What You Will Pay Participating Provider Non-Participating Dravider (You will		Limitations, Exceptions, & Other Important	
Medical Event		(You will pay the least)	Provider (You will pay the most)		
	Primary care visit to treat an injury or illness	\$15 <u>copay</u> /office visit; <u>deductible</u> does not apply.	Not covered	Includes non-preventive OB/GYN and pediatrician visits.	
If you visit a health care	<u>Specialist</u> visit	\$30 <u>copay</u> /visit; <u>deductible</u> does not apply.	Not covered	Preauthorization may be required, or services not covered.	
<u>provider's</u> office or clinic	Preventive care/screening/ immunization	No charge; <u>deductible</u> does not apply.	Not covered	Includes most prenatal services. You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services you need are preventive. Then check what your <u>plan</u> will pay for.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	 \$30 <u>copay</u>/test, x-ray; <u>deductible</u> does not apply. \$15 <u>copay</u>/test, lab; <u>deductible</u> does not apply. 	Not covered	X-ray <u>cost sharing</u> also applies to ultrasound services.	
	Imaging (CT/PET scans, MRIs)	10% <u>coinsurance</u> ; <u>deductible</u> does not apply.	Not covered	Preauthorization may be required, or services not covered.	
	Tier 1	 \$5 <u>copay</u>/prescription (retail); <u>deductible</u> does not apply. \$10 <u>copay</u>/prescription (mail order); <u>deductible</u> does not apply. 	Not covered	Covers up to a 30-day supply (retail prescription); 31-90 day supply (mail order prescription). Maximum <u>cost sharing</u> of \$250 for a 30-day	
If you need drugs to treat your illness or condition	Tier 2	 \$15 <u>copay</u>/prescription (retail); <u>deductible</u> does not apply. \$30 <u>copay</u>/prescription (mail order); <u>deductible</u> does not apply. 	Not covered	supply of oral chemotherapy drugs, and <u>deductible</u> does not apply. Maximum <u>cost sharing</u> of \$250 for a 30-day supply of Tier 4 drugs, and <u>deductible</u> does not	
More information about prescription drug coverage is available at MolinaMarketplace.com/	Tier 3	 \$25 <u>copay</u>/prescription (retail); <u>deductible</u> does not apply. \$50 <u>copay</u>/prescription (mail order); <u>deductible</u> does not apply. 	Not covered	apply. <u>Preauthorization</u> may be required, or services not covered.	
CAformulary2020	Tier 4	10% <u>coinsurance</u> (retail); <u>deductible</u> does not apply. Not covered (mail order).	Not covered	<u>Cost sharing</u> for any prescription drugs obtained through the use of a discount card or coupon provided by a prescription drug manufacturer will not apply toward any <u>deductible</u> or the <u>out- of-pocket limit</u> .	

			What You Will Pay			
Common Medical Event		Services You May Need	Participating Provider (You will pay the least) Non-Participating Provider (You will pay the most)		Limitations, Exceptions, & Other Important Information	
					Cost Sharing for covered prescription drugs is limited to be no more than the pharmacy's retail price.	
	f you have outpatient	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance</u> ; <u>deductible</u> does not apply.	Not covered	Preauthorization may be required, or services	
	surgery	Physician/surgeon fees	10% <u>coinsurance</u> ; <u>deductible</u> does not apply.	Not covered	not covered.	
lf you need	f you need immediate	Emergency room care	\$150 <u>copay</u> /visit; <u>deductible</u> does not apply.	\$150 <u>copay</u> /visit; <u>deductible</u> does not apply.	This cost does not apply, if admitted directly to the hospital for inpatient services. (Refer to "If you have a hospital stay," for applicable costs.) Non-Participating Provider is covered only until stabilization and arrangement of transfer to a Participating Provider.	
	medical attention	Emergency medical transportation	\$150 <u>copay</u> /visit; <u>deductible</u> does not apply.	\$150 <u>copay</u> /visit; <u>deductible</u> does not apply	None.	
		Urgent care	\$15 <u>copay</u> /visit; <u>deductible</u> does not apply.	Not covered	None.	
	f you have a hospital	Facility fee (e.g., hospital room)	10% <u>coinsurance</u> ; <u>deductible</u> does not apply.	Not covered	Preauthorization is required, or services not	
	stay	Physician/surgeon fees	10% <u>coinsurance</u> ; <u>deductible</u> does not apply.	Not covered	covered.	
health, behavi	f you need mental nealth, behavioral nealth, or substance	Outpatient services	\$15 <u>copay</u> /office visit; <u>deductible</u> does not apply.	Not covered	<u>Preauthorization</u> may be required, or services not covered. Includes individual, group evaluation, counseling, intensive outpatient, day treatment programs.	
	abuse services	Inpatient services	10% <u>coinsurance;</u> <u>deductible</u> does not apply.	Not covered	Preauthorization is required, or services not covered.	
	f you are pregnant	Office visits	\$15 <u>copay</u> /visit, primary care visit; <u>deductible</u> does not apply. \$30 <u>copay</u> /visit, <u>specialist</u> visit; <u>deductible</u> does not apply. No charge/visit, <u>preventive care</u> visit, including routine prenatal obstetrical visits; <u>deductible</u> does not apply.	Not covered	<u>Cost sharing</u> does not apply to certain <u>preventive services</u> . Depending on the type of services, <u>copay</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Prior notification is required, or services not covered.	

		What You Will Pay			
Common Medical Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Childbirth/delivery professional services	10% <u>coinsurance</u> ; <u>deductible</u> does not apply.	Not covered		
	Childbirth/delivery facility services	10% <u>coinsurance</u> ; <u>deductible</u> does not apply.	Not covered		
	Home health care	10% <u>coinsurance;</u> <u>deductible</u> does not apply.	Not covered	 Limited to: 100 visits/year. 2 hours/visit for a nurse, medical social worker, or physical, occupational, or speech therapist. 4 hours/visit for a home health aide. Preauthorization is required, or services not covered. 	
If you need help recovering or have other special health	Rehabilitation services	\$15 <u>copay</u> /office visit; <u>deductible</u> does not apply.	Not covered	Preauthorization is required, or services not	
needs	Habilitation services	\$15 <u>copay</u> /office visit; <u>deductible</u> does not apply.	Not covered	covered.	
	Skilled nursing care	10% <u>coinsurance;</u> <u>deductible</u> does not apply.	Not covered	100 days/year limit. <u>Preauthorization</u> is required, or services not covered.	
	Durable medical equipment	10% <u>coinsurance</u> ; <u>deductible</u> does not apply.	Not covered	Preauthorization is required for durable medical equipment over \$500, or services not covered.	
	Hospice services	No charge; <u>deductible</u> does not apply.	Not covered	Prior notification is required.	
	Children's eye exam	No charge; <u>deductible</u> does not apply.	Not covered	1 exam/year limit.	
If your child needs dental or eye care	Children's glasses	No charge; <u>deductible</u> does not apply.	Not covered	Limited to 1 pair of prescription glasses (frames and lenses), or contact lenses in lieu of glasses, every year. Greater quantities are available for certain kinds of contact lenses.	
	Children's dental check-up	No charge; <u>deductible</u> does not apply.	Not covered	<u>Plan</u> pays 100% for preventive exams twice per year. See your policy or <u>plan</u> document for additional information about services.	

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	 Infertility treatment 	Private duty nursing				
Cosmetic surgery	Long-term care	 Routine eye care (Adult) 				
Dental care (Adult)	• Non-emergency care when traveling outside the	Routine foot care				
Hearing aids	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.)						
Abortion	 Acupuncture (if prescribed for nausea or chronic pain) 	Bariatric surgery				

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 <u>hmohelp.ca.gov</u>, and Covered California at 1 (800) 300-1506 or <u>coveredca.com</u>. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <u>Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> 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 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: Department of Managed Health Care at 1 (888) HMO-2219 (1-888-466-2219) or <u>hmohelp.ca.gov</u>.

Does this plan provide Minimum Essential Coverage? Yes.

If you don't have <u>Minimum Essential Coverage</u> 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 Minimum Value Standards? Yes.

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

-----To see examples of how this plan might cover costs for a sample medical situation, see the next section.-----



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)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well- controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> This EXAMPLE event includes services Specialist office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (<i>ultrasounds and blood</i> Specialist visit (<i>anesthesia</i>) 	S	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> This EXAMPLE event includes services Primary care physician office visits (<i>include</i> <i>disease education</i>) Diagnostic tests (<i>blood work</i>) Prescription drugs Durable medical equipment (<i>glucose meter</i>) 	ling	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> This EXAMPLE event includes set Emergency room care (including m supplies) Diagnostic test (x-ray) Durable medical equipment (crutch Rehabilitation services (physical the 	10% ervices like: edical es)
Total Example Cost	\$12,700	Total Example Cost	\$7,400	Total Example Cost	\$1,900
In this example, Peg would pay: Cost Sharing		In this example, Joe would pay:		In this example, Mia would pay:	
oust onlining		Cost Sharing		Cost Sharing	
Deductibles	\$0	Cost Sharing Deductibles	\$0	Cost Sharing	\$0
0	\$0		\$0 \$700	0	\$0 \$900
Deductibles		Deductibles		Deductibles	
Deductibles Copayments	\$300	Deductibles Copayments	\$700	Deductibles Copayments	\$900 \$10
Deductibles Copayments Coinsurance	\$300	Deductibles Copayments Coinsurance	\$700	Deductibles Copayments Coinsurance	\$900 \$10





Your Extended Family.

Molina Healthcare (Molina) complies with all Federal civil rights laws that relate to healthcare services. Molina offers healthcare services to all members and does not discriminate based on race, color, national origin, ancestry, age, disability, or sex.

Molina also complies with applicable state laws and does not discriminate on the basis of creed, gender, gender expression or identity, sexual orientation, marital status, religion, honorably discharged veteran or military status, or the use of a trained dog guide or service animal by a person with a disability.

To help you talk with us, Molina provides services free of charge in a timely manner:

- Aids and services to people with disabilities
 - Skilled sign language interpreters
 - Written material in other formats (large print, audio, accessible electronic formats, Braille)

• Language services to people who speak another language or have limited English skills

- Skilled interpreters
- Written material translated in your language

If you need these services, contact Molina Member Services. The Molina Member Services number is on the back of your Member Identification card. (TTY: 711).

If you think that Molina failed to provide these services or discriminated based on your race, color, national origin, age, disability, or sex, you can file a complaint. You can file a complaint in person, by mail, fax, or email. If you need help writing your complaint, we will help you. Call our Civil Rights Coordinator at (866) 606-3889, or TTY: 711.

Mail your complaint to: Civil Rights Coordinator, 200 Oceangate, Long Beach, CA 90802.

You can also email your complaint to civil.rights@molinahealthcare.com.

You can also file your complaint with Molina Healthcare AlertLine, twenty four hours a day, seven days a week at: <u>https://molinahealthcare.alertline.com</u>.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights. Complaint forms are available at <u>http://www.hhs.gov/ocr/office/file/index.html</u>. You can mail it to:

U.S. Department of Health and Human Services, 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201

You can also send it to a website through the Office for Civil Rights Complaint Portal at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf.

If you need help, call (800) 368-1019; TTY (800) 537-7697.

Grievances – The grievance procedure is available in the section of the Agreement titled "Complaints and Appeals." Please refer to that section for how to file a grievance, including the name of the plan representative and the telephone number, address, and email address of the plan representative who may be contacted about the grievance, and how to submit the grievance to the DMHC for review after completing the grievance process or participating in the process for at least 30 days.

You have the right to get this information in a different format, such as audio, Braille, or large font due to special needs or in your language at no additional cost.

Usted tiene derecho a recibir esta información en un formato distinto, como audio, braille, o letra grande, debido a necesidades especiales; o en su idioma sin costo adicional.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call Member Services. The number is on the back of your Member ID card. (English)

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame a Servicios para Miembros. El número de teléfono está al reverso de su tarjeta de identificación del miembro. (Spanish)

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電會員服務。電話號碼載於您的會

員證背面。(Chinese)

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Hãy gọi Dịch vụ Thành viên. Số điện thoại có trên mặt sau thẻ ID Thành viên của bạn. (Vietnamese)

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa Mga Serbisyo sa Miyembro. Makikita ang numero sa likod ng iyong ID card ng Miyembro. (Tagalog)

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 회원 서비스로 전화하십시오. 전화번호는 회원 ID 카드 뒷면에 있습니다. (Korean)

> فالح دوجوم اذه فتاهلا مقرو عاضعالاً اتامدخ مسقد لصنا كل ،امجاد ،المساعدة اللغوية تامدخ حات ، تعيير علا تخللا مدختسة تنك اذا بعيبنة (Arabic) كب قصاخا وضعا فيرعة تقاطب

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele Sèvis Manm. W ap jwenn nimewo a sou do kat idantifikasyon manm ou a. (French Creole)

ВНИМАНИЕ: Если вы говорите на русском языке, вы можете бесплатно воспользоваться услугами переводчика. Позвоните в Отдел обслуживания участников. Номер телефона указан на обратной стороне вашей ID-карты участника. (Russian)

ՈՒՇԱԴՐՈՒԹՅՈՒՆ. Եթե դուք խոսում եք հայերեն, կարող եք անվձար օգտվել լեզվի օժանդակ ծառայություններից։ Զանգահարե՛ք Հաձախորդների սպասարկման բաժին։ Հեռախոսի համարը նշված է ձեր Անդամակցության նույնականացման քարտի ետևի մասում։ (Armenian)

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。 会員サービスまでお電話ください。電話番号は会員IDカードの裏面に記載されております。

(Japanese)

هر امش دیریگه سامد اضدعا تامدخ ابر دنتسده امشر سرتسد رد مخنیز ه نودبه ،ینابز کمک تامدخ ،دینکیم تبحصه یسر اف نابز مبر رگا ؛مجو ت (Farsi) . تسا مدشر جرد امشر تیوضد عرییاسانش تر اک تشیر یور نفلد

ਧਿਆਨ ਦਿਓ: ਜੇਕਰ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਤੁਹਾਡੇ ਲਈ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ ਮੁਫ਼ਤ ਉਪਲਬਧ ਹਨ। ਮੈਂਬਰ ਸਰਵਿਸਿਜ (Member Services) ਨੰ ਫੋਨ ਕਰੋ। ਨੰਬਰ ਤਹਾਡੇ Member ID (ਮੈਂਬਰ ਆਈ.ਡੀ.) ਕਾਰਡ ਦੇ ਪਿਛਲੇ ਪਾਸੇ ਹੈ। (Punjabi) ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Wenden Sie sich telefonisch an die Mitgliederbetreuungen. Die Nummer finden Sie auf der Rückseite Ihrer Mitgliedskarte. (German)

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez les Services aux membres. Le numéro figure au dos de votre carte de membre. (French)

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Cov npawb xov tooj nyob tom qab ntawm koj daim npav tswv cuab. (Hmong)

អ្នកមានសិទ្ធិទទួលបានព័ត៌មាននេះក្នុងទម្រង់ផ្សេង ដូចជា ទម្រង់ជាសម្លេង អក្សរស្ទាប ទំហំអក្សរធំដោយសារតែតម្រូវការជាពិសេសរបស់អ្នក ឬជាភាសារបស់អ្នកដោយមិនគិតតម្លៃបន្ថែមឡើយ។ (Cambodian)