




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 our website at [MolinaMarketplace.com](https://MolinaMarketplace.com) or call 1-888-560-5716. 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/](https://healthcare.gov/sbc-glossary/) or call 1-800-318-2596 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	\$0 at an Indian Health Care Provider (IHCP) or with IHCP referral to a non-IHCP, or \$1640 / individual or \$3280 / 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> .
<b>Are there services covered before you meet your deductible?</b>	Yes. <u>Preventive care</u> and services indicated in the chart starting on page 2.	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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other deductibles for specific services?</b>	No.	You don't have to meet <u>deductible</u> for specific services.
<b>What is the out-of-pocket limit for this plan?</b>	For network <u>providers</u> \$8100 individual / \$16200 family; for <u>out-of-network</u> providers, there is no coverage unless Prior Authorized by Molina Healthcare.	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.
<b>What is not included in the out-of-pocket limit?</b>	<u>Premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
<b>Will you pay less if you use a network provider?</b>	Yes. See <a href="https://Molinamarketplace.com">Molinamarketplace.com</a> or call 1-888-560-5716 for a list of <u>network providers</u> .	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.
<b>Do you need a referral to see a specialist?</b>	No.	You can see the <u>Specialist</u> 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 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 In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	No charge	\$25 <u>copay</u> /visit; <u>Deductible</u> does not apply	Not covered	<u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	<u>Specialist</u> visit	No charge	\$55 <u>copay</u> /visit; <u>Deductible</u> does not apply	Not covered	<u>Preauthorization</u> may be required, or services not covered. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	<u>Preventive care/screening/immunization</u>	No charge	No charge	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.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge	25% <u>coinsurance</u> for x-rays; \$25 <u>copay</u> for blood work <u>Deductible</u> does not apply	Not covered	<u>Deductible</u> applies for Radiology services (x-ray). <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Imaging (CT/PET scans, MRIs)	No charge	25% <u>coinsurance</u>	Not covered	<u>Deductible</u> applies. <u>Preauthorization</u> is required or Imaging services are not covered. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at MolinaMarketplace.com/FLFormulary2026	Generic drugs - preferred	No charge	\$15 <u>copay</u> /prescription (retail) <u>Deductible</u> does not apply	Not covered	<u>Deductible</u> applies for Preferred brand drugs, Non-preferred brand and non-preferred generic drugs and <u>Specialty drugs</u> . <u>Preauthorization</u> may be required, or services may not be covered. Certain <u>prescription drugs</u> are available for up to a 90-day extended supply at network retail pharmacies or a mail order option. <u>Cost sharing</u> for an extended supply is three times (3x) the 30-day retail <u>cost sharing</u> . Mail order not available
	Preferred brand drugs	No charge	\$50 <u>copay</u> /prescription (retail)	Not covered	
	Non-preferred brand drugs and non-preferred generic drugs	No charge	30% <u>coinsurance</u> (retail)	Not covered	
	<u>Specialty drugs</u>	No charge	40% <u>coinsurance</u>	Not covered	

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 In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
					for <u>Specialty drugs</u> . For brand drugs with a generic equivalent, coupons or any other form of third-party prescription drug <u>cost-sharing</u> assistance will not apply toward any <u>deductibles</u> or annual <u>out-of-pocket limit</u> . <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	25% <u>coinsurance</u>	Not covered	<u>Deductible</u> applies. <u>Preauthorization</u> may be required, or services not covered. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Physician/surgeon fees	No charge	25% <u>coinsurance</u>	Not covered	<u>Deductible</u> applies. <u>Preauthorization</u> may be required, or services not covered. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If you need immediate medical attention	<u>Emergency room care</u>	No charge	25% <u>coinsurance</u>	25% <u>coinsurance</u>	<u>Deductible</u> applies. <u>Cost-sharing</u> for <u>emergency room care</u> does not apply if admitted to the hospital. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	<u>Emergency medical transportation</u>	No charge	25% <u>coinsurance</u>	25% <u>coinsurance</u>	
	<u>Urgent care</u>	No charge	\$40 <u>copay/visit</u> <u>Deductible</u> does not apply	Not covered	<u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	25% <u>coinsurance</u>	Not covered	<u>Deductible</u> applies. <u>Preauthorization</u> is required or services not covered. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Physician/surgeon fees	No charge	25% <u>coinsurance</u>	Not covered	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	\$25 <u>copay/visit</u> ; <u>Deductible</u> does not apply	Not covered	<u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	Inpatient services	No charge	25% <u>coinsurance</u>	Not covered	<u>Deductible</u> applies. <u>Preauthorization</u> is required for inpatient care or services not covered. <u>Cost sharing</u>

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 In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
					waived at non-IHCP with IHCP referral.
If you are pregnant	Office visits	No charge	No charge	Not covered	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	No charge	25% <u>coinsurance</u>	Not covered	<u>Deductible</u> applies. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
	Childbirth/delivery facility services	No charge	25% <u>coinsurance</u>	Not covered	<u>Deductible</u> applies. <u>Cost sharing</u> waived at non-IHCP with IHCP referral.
If you need help recovering or have other special health needs	<u>Home health care</u>	No charge	25% <u>coinsurance</u>	Not covered	<u>Deductible</u> applies. Limited to: <ul style="list-style-type: none"> <li>Up to two hours per visit for nursing care by a registered nurse, licensed practical nurse, medical social worker, physician, occupational or speech therapist</li> <li>Up to 20 days per calendar year</li> </ul> <u>Preauthorization</u> may be required, or services may not be covered. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .

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 In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
	<u>Rehabilitation services</u>	No charge	\$25 <u>copay</u> /visit; <u>Deductible</u> does not apply	Not covered	Limited to a total of 35 visits per year for any combination of the following therapies: <ul style="list-style-type: none"> <li>Physical, Speech, Occupational, Cardiac Rehabilitation, Massage and Spinal Manipulative Therapy</li> </ul> The 35 visits include a 26-visit limit for spinal manipulation. <u>Preauthorization</u> may be required, or services may not be covered. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	<u>Habilitation services</u>	No charge	\$25 <u>copay</u> /visit; <u>Deductible</u> does not apply	Not covered	<u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	<u>Skilled nursing care</u>	No charge	25% <u>coinsurance</u>	Not covered	<u>Deductible</u> applies. Limited to 60 days per calendar year. <u>Preauthorization</u> may be required, or services may not be covered. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	<u>Durable medical equipment</u>	No charge	25% <u>coinsurance</u>	Not covered	<u>Deductible</u> applies. <u>Preauthorization</u> may be required, or services may not be covered. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
	<u>Hospice services</u>	No charge	No charge	Not covered	<u>Preauthorization</u> may be required, or services may not be covered.
If your child needs dental or eye care	Children's eye exam	No charge	No charge	Not covered	One screening/exam per calendar year
	Children's glasses	No charge	No charge	Not covered	Coverage limited to one pair of glasses (lenses and frames) or contact lenses in lieu of prescription glasses/year. Laser corrective surgery not covered.

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 In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
	Children's dental check-up	Not covered	Not covered	Not covered	None

#### Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u> .)		
<ul style="list-style-type: none"> <li>Abortion (except in cases of rape, incest, or when the life of the mother is endangered)</li> <li>Acupuncture</li> <li>Bariatric surgery</li> <li>Cosmetic surgery</li> </ul>	<ul style="list-style-type: none"> <li>Hearing aids</li> <li>Infertility treatment</li> <li>Long-term care</li> </ul>	<ul style="list-style-type: none"> <li>Non-emergency care when traveling outside the U.S.</li> <li>Private-duty nursing</li> <li>Routine foot care</li> </ul>
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)		
<ul style="list-style-type: none"> <li>Chiropractic care</li> <li>Dental care (Adult)</li> </ul>	<ul style="list-style-type: none"> <li>Weight loss programs</li> </ul>	<ul style="list-style-type: none"> <li>Routine eye care (Adult)</li> </ul>

**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: Florida Department of Financial Services 1-877-693-5236. 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](http://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: Florida Department of Financial Services 1-877-693-5236.

#### 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? 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.

*To see examples of how this plan 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 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 <u>plan's overall deductible</u>	\$1640
■ <u>Specialist copayment</u>	\$55
■ Hospital (facility) <u>coinsurance</u>	25%
■ Other <u>coinsurance</u>	25%

**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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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**In this example, Peg would pay:**

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$0</b>

### Managing Joe's Type 2 Diabetes

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

■ The <u>plan's overall deductible</u>	\$1640
■ <u>Specialist copayment</u>	\$55
■ Hospital (facility) <u>coinsurance</u>	25%
■ Other <u>coinsurance</u>	25%

**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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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**In this example, Joe would pay:**

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$0</b>

### Mia's Simple Fracture

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

■ The <u>plan's overall deductible</u>	\$1640
■ <u>Specialist copayment</u>	\$55
■ Hospital (facility) <u>coinsurance</u>	25%
■ Other <u>coinsurance</u>	25%

**This EXAMPLE event includes services like:**

Emergency room care (*including medical supplies*)  
Diagnostic test (*x-ray*)  
Durable medical equipment (*crutches*)  
Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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**In this example, Mia would pay:**

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

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

Note: These numbers assume the patient received care from an IHCP provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher.



## **Non-Discrimination Notice – Section 1557 Molina Healthcare of Florida - Marketplace**

Molina Healthcare complies with applicable Federal civil rights laws and does not discriminate on the basis of age, color, disability, national origin, race, or sex.

To help you effectively communicate with us, Molina Healthcare provides services free of charge and in a timely manner:

- Molina Healthcare provides reasonable modifications and appropriate aids and services to people with disabilities. This includes:(1) Qualified interpreters. (2) Written Information in other formats, such as large print, audio, accessible electronic formats, and Braille.
- Molina Healthcare provides language services to people who speak another language or have limited English skills. This includes:(1) Qualified oral interpreters. (2) Information translated in your language.

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact Molina Member Services at 1-888-560-5716 or TTY/TDD: 711, Monday to Friday, 8 a.m. to 6 p.m., local time.

If you believe we have discriminated on the basis of age, color, disability, national origin, race, or sex, you can file a grievance. You can file a grievance by phone, mail, email, or online. If you need help writing your grievance, we will help you. You may obtain our grievance procedure by visiting our website at [MolinaHealthcare.com/members/common/en-US/Notice-of-Nondiscrimination.aspx](https://MolinaHealthcare.com/members/common/en-US/Notice-of-Nondiscrimination.aspx)

Call our Civil Rights Coordinator at 1-866-606-3889, TTY/TDD: 711 or submit your grievance to:

Civil Rights Unit  
200 Oceangate, Suite 100  
Long Beach, CA 90802  
Email: [Civil.Rights@MolinaHealthcare.com](mailto:Civil.Rights@MolinaHealthcare.com)  
Website: [MolinaHealthcare.Alertline.com](https://MolinaHealthcare.Alertline.com)

You can also file a civil rights complaint (grievance) with the U.S. Department of Health and Human Services, Office for Civil Rights, online through the Office for Civil Rights Complaint Portal 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, D.C. 20201



**Non-Discrimination Notice – Section 1557  
Molina Healthcare of Florida - Marketplace**

Phone: 1-800-368-1019

TTY/TDD: 800-537-7697

Complaint forms are available here: <https://www.hhs.gov/sites/default/files/ocr-cr-complaint-form-package.pdf>

English	For free language assistance services, and auxiliary aids and services, call 1-888-560-5716 (TTY: 711).
Spanish Español	Para obtener servicios gratuitos de asistencia lingüística, así como ayudas y servicios auxiliares, llame al 1-888-560-5716 (TTY: 711).
French Creole Kreyòl Ayisyen	Pou asistans lang gratis, epi èd ak sèvis oksilyè, rele 1-888-560-5716 (TTY: 711).
Vietnamese Tiếng Việt	Để sử dụng dịch vụ hỗ trợ ngôn ngữ miễn phí cũng như các dịch vụ và tính năng hỗ trợ thêm, hãy gọi 1-888-560-5716 (TTY: 711).
Portuguese Português	Para obter serviços de assistência linguística e materiais e serviços auxiliares gratuitos ligue para 1-888-560-5716 (telefone de texto [TTY]: 711).
Chinese (Traditional) 中文（台灣繁體）	如需免費的語言協助服務以及輔助裝置和服務，請致電 1-888-560-5716（聽障專線：711）。
French Français	Pour bénéficier de services d'assistance linguistique gratuits, ainsi que de services et aides complémentaires, appelez le 1-888-560-5716 (ATS : 711).
Tagalog	Para sa libreng serbisyo sa tulong sa wika, at mga auxiliary aid at serbisyo, tumawag sa 1-888-560-5716 (TTY: 711).
Russian Русский	Для получения бесплатных услуг языковой помощи, а также вспомогательных средств и услуг, позвоните: 1-888-560-5716 (телетайп: 711).
Arabic العربية	اتصل على الرقم 1-888-560-5716 (الهاتف النص 711 (TTY)) لتلقي خدمات المساعدة اللغوية والخدمات والمساعدات الإضافية.
Italian Italiano	Per i servizi di assistenza gratuiti in italiano nonché per supporti e servizi ausiliari, chiamare 1-888-560-5716 (TTY: 711).
German Deutsch	Kostenlose Sprachassistenzen, Hilfsmittel und Dienstleistungen erhalten Sie unter 1-888-560-5716 (TTY: 711).
Korean 한국인	무료 언어 지원 서비스와 보조 지원 및 서비스를 원하시면 1-888-560-5716 (TTY: 711)로 연락 주시기 바랍니다.



**Notice of Availability – Section 1557  
Molina Healthcare of Florida - Marketplace**

Polish  
Polski

Aby uzyskać bezpłatną pomoc językową oraz dodatkowe wsparcie i usługi, należy zadzwonić pod numer 1-888-560-5716 (TTY: 711).

Gujarati  
ગુજરાતી

મફત ભાષા સહયોગ સેવાઓ અને સહાયક સાધનો તથા સેવાઓ માટે 1-888-560-5716 (TTY: 711) પર કોલ કરો.

Thai  
ไทย

สำหรับบริการช่วยเหลือฟรีด้านภาษาและบริการเสริม โปรดโทร 1-888-560-5716 (TTY: 711)