Coverage Period: 01/01/2026-12/31/2026
Coverage for: Individual + 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 our website at <u>MolinaMarketplace.com</u> or call 1-888-560-5716. 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 <u>healthcare.gov/sbc-glossary/</u> or call 1-800-318-2596 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall Deductible?	\$0 at an Indian Health Care Provider (IHCP) or with IHCP referral to a non-IHCP, or \$5750 / individual or \$11500 / 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 <u>Deductible</u> ?	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</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>Deductible</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For network <u>providers</u> \$9,050 individual / \$18,100 family; for <u>outof-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.
What is not included in the out-of-pocket limit?	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 Molinamarketplace.com or call 1-888-560-5716 for a list of network providers.	You pay the least if you use a <u>provider</u> in Choice Hospital/Facility Network ("Choice Network"). You pay more if you use a <u>provider</u> in Select Hospital/Facility Network ("Select Network"). 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</u> 's charge and what your <u>plan</u> pays (<u>balance billing</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.

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			What You Will Pay		
Common Medical Event	Services You May Need	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)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	No charge	\$30 <u>copay</u> /visit; <u>Deductible</u> does not apply	Not covered	Cost sharing waived at non-IHCP with IHCP referral.
If you visit a health care provider's office or clinic	<u>Specialist</u> visit	No charge	\$60 <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> .
OTTICE OF CITALIC	Preventive care/screening/immunization	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	Choice Hospital/Facility Network: \$95 copay for x- rays; \$60 copay for blood work Deductible does not apply Select Hospital/Facility Network: \$190 copay for x-rays; \$120 copay for blood work Deductible does not apply	Not covered	Cost sharing waived at non-IHCP with IHCP referral.
	Imaging (CT/PET scans, MRIs)	No charge	Choice Hospital/Facility Network: 35% coinsurance Select Hospital/Facility Network: 50% coinsurance	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	Generic drugs - preferred	No charge	\$15 <u>copay/prescription</u> (retail) <u>Deductible</u> does	Not covered	<u>Deductible</u> applies for Preferred brand drugs, Non-preferred brand and non-

			What You Will Pay		
Common Medical Event	Services You May Need	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)	Limitations, Exceptions, & Other Important Information
condition			not apply		preferred generic drugs and <u>Specialty</u> drugs. Preauthorization may be
More information about prescription drug coverage is	Preferred brand drugs	No charge	\$65 <u>copay</u> /prescription (retail)	Not covered	required, or services may not be covered. Certain prescription drugs are
available at MolinaMarketplace.co m/FLFormulary2026	Non-preferred brand drugs and non- preferred generic drugs	No charge	35% <u>coinsurance</u> (retail)	Not covered	available for up to a 90-day extended supply at network retail pharmacies or a mail order option. Cost sharing for an extended supply is three times (3x) the
	Specialty drugs	No charge	35% <u>coinsurance</u> (retail)	Not covered	30-day retail cost sharing. Mail order not available for Specialty drugs. For brand drugs with a generic equivalent, coupons or any other form of third-party prescription drug cost-sharing assistance will not apply toward any Deductibles or annual out-of-pocket limit. Cost sharing waived at non-IHCP with IHCP referral.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	Choice Hospital/Facility Network: 35% coinsurance Select Hospital/Facility Network:50 % coinsurance	Not covered	Deductible applies. Preauthorization may be required, or services not covered. Cost sharing waived at non-IHCP with IHCP referral.
	Physician/surgeon fees	No charge	35% <u>coinsurance</u>	Not covered	Deductible applies. Preauthorization may be required, or services not covered. Cost sharing waived at non-IHCP with IHCP referral.
	Emergency room care	No charge	35% coinsurance	35% coinsurance	Deductible applies. Cost-sharing for
If you need immediate medical	Emergency medical transportation	No charge	35% <u>coinsurance</u>	35% coinsurance	emergency room care does not apply if admitted to the hospital. Cost sharing waived at non-IHCP with IHCP referral.
attention	<u>Urgent care</u>	No charge	\$45 <u>copay</u> /visit <u>Deductible</u> does not	Not covered	Cost sharing waived at non-IHCP with IHCP referral.

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			What You Will Pay		
Common Medical Event	Services You May Need	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)	Limitations, Exceptions, & Other Important Information
			apply		
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	Choice Hospital/Facility Network: 35% coinsurance Select Hospital/Facility Network: 50% coinsurance	Not covered	Deductible applies. Preauthorization is required or services not covered. Cost sharing waived at non-IHCP with IHCP referral.
	Physician/surgeon fees	No charge	35% coinsurance	Not covered	
	Outpatient services	No charge	\$30 <u>copay</u> /visit; <u>Deductible</u> does not apply	Not covered	Cost sharing waived at non-IHCP with IHCP referral.
If you need mental health, behavioral health, or substance abuse services	Inpatient services	No charge	Choice Hospital/Facility Network: 35% coinsurance facility; 35% coinsurance professional fee Select Hospital/Facility Network: 50% coinsurance facility; 35% coinsurance professional fee	Not covered	<u>Deductible</u> applies. <u>Preauthorization</u> is required for inpatient care or services not covered. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If you are pregnant	Office visits	No charge	No charge	Not covered	Cost sharing does not apply for preventive services. Depending on the type of services, coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	No charge	35% <u>coinsurance</u>	Not covered	<u>Deductible</u> applies. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .

		What You Will Pay				
Common Medical Event	Services You May Need	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)	Limitations, Exceptions, & Other Important Information	
	Childbirth/delivery facility services	No charge	Choice Hospital/Facility Network: 35% coinsurance Select Hospital/Facility Network: 50% coinsurance	Not covered	<u>Deductible</u> applies. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .	
	Home health care	No charge	35% coinsurance	Not covered	 Deductible applies. Limited to: Up to two hours per visit for nursing care by a registered nurse, licensed practical nurse, medical social worker, physician, occupational or speech therapist Up to 20 days per calendar year Preauthorization may be required, or services may not be covered. Cost sharing waived at non-IHCP with IHCP referral. 	
If you need help recovering or have other special health needs	Rehabilitation services	No charge	\$30 <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: • Physical, Speech, Occupational, Cardiac Rehabilitation, Massage and Spinal Manipulative Therapy The 35 visits include a 26-visit limit for spinal manipulation. Preauthorization may be required, or services may not be covered. Cost sharing waived at non-IHCP with IHCP referral.	
	Habilitation services	No charge	\$30 <u>copay</u> /visit <u>Deductible</u> does not apply	Not covered	Cost sharing waived at non-IHCP with IHCP referral.	
	Skilled nursing care	No charge	Choice Hospital/Facility Network: 35%	Not covered	<u>Deductible</u> applies. Limited to 60 days per calendar year. <u>Preauthorization</u> may	

		What You Will Pay			
Common Medical Event	Services You May Need	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)	Limitations, Exceptions, & Other Important Information
			coinsurance Select Hospital/Facility Network: 50% coinsurance		be required, or services may not be covered. Cost sharing waived at non-IHCP with IHCP referral.
	Durable medical equipment	No charge	35% coinsurance	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> .
	Hospice services	No charge	No charge	Not covered	<u>Preauthorization</u> may be required, or services may not be covered.
	Children's eye exam	No charge	No charge	Not covered	One screening/exam per calendar year
If your child needs dental or eye care	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.
	Children's dental check-up	Not covered	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.)

- Abortion (except in cases of rape, incest, or when the life of the mother is endangered)
- Acupuncture
- Bariatric surgery

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 foot care

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

Chiropractic care

Weight loss programs

• Routine eye care (Adult)

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 <u>Health Insurance 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 ex<u>plan</u>ation 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: 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 <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</u> 's overall <u>Deductible</u>	\$5750
Specialist copayment	\$60
■ Hospital (facility) coinsurance	35%
Other coinsurance	35%

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
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Peg would pay is	\$0

Managing Joe's Type 2 Diabetes

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

■ The <u>plan</u> 's overall <u>Deductible</u>	\$5750
Specialist copayment	\$60
■ Hospital (facility) coinsurance	35%
Other <u>coinsurance</u>	35%

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>	\$0
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$0

Mia's Simple Fracture

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

■ The plan's overall Deductible	\$5750
Specialist copayment	\$60
■ Hospital (facility) coinsurance	35%
Other coinsurance	35%

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

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

Note: These numbers assume the patient received care from an IHCP <u>provider</u> or with IHCP <u>referral</u> 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

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: <u>Civil.Rights@MolinaHealthcare.com</u> Website: <u>MolinaHealthcare.Alertline.com</u>

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





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

FL - Marketplace Last Revised: 06/30/2025



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

English For free language assistance services, and auxiliary aids and services, call 1-888-560-5716 (TTY: 711).

Spanish Para obtener servicios gratuitos de asistencia lingüística, así como ayudas y servicios auxiliares, llame al

Español 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 Để sử dụng dịch vụ hỗ trợ ngôn ngữ miễn phí cũng như các dịch vụ và tính năng hỗ trợ thêm, hãy gọi

Tiếng Việt 1-888-560-5716 (TTY: 711).

Portuguese Para obter serviços de assistência linguística e materiais e serviços auxiliares gratuitos ligue para

Português 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 Pour bénéficier de services d'assistance linguistique gratuits, ainsi que de services et aides complémentaires,

Français 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 Для получения бесплатных услуг языковой помощи, а также вспомогательных средств и услуг, позвоните:

Русский 1-888-560-5716 (телетайп: 711).

اتصل عبل الرقم 5716-560-888 (الهاتف النص 711 :(TTY)) لتليق خدمات المساعدة اللغوية المجانية والخدمات والمساعدات

الإضافية.

Italian Per i servizi di assistenza gratuiti in italiano nonché per supporti e servizi ausiliari, chiamare 1-888-560-5716

Italiano (TTY: 711).

German Kostenlose Sprachassistenzdienste, Hilfsmittel und Dienstleistungen erhalten Sie unter 1-888-560-5716

Deutsch (TTY: 711).

Korean 무료 언어 지원 서비스와 보조 지원 및 서비스를 원하시면1-888-560-5716 (TTY: 711)로 연락 주시기

한국인 바랍니다.



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Polish Aby uzyskać bezpłatną pomoc językową oraz dodatkowe wsparcie i usługi, należy zadzwonić pod numer

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