




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](http://MolinaMarketplace.com) or call 1-833-657-1981. 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 [www.healthcare.gov/sbc-glossary](http://www.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>	For <u>network providers</u> \$ 6,000 individual / \$ 12,000 family; for <u>out-of-network providers</u> \$20,300 individual / \$40,600 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>deductibles</u> for specific services.
<b>What is the out-of-pocket limit for this plan?</b>	For <u>network providers</u> \$ 8,990 individual / \$ 17,980 family; for <u>out-of-network providers</u> \$101,500 individual / \$203,000 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.
<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="http://MolinaMarketplace.com">MolinaMarketplace.com</a> or call 1-833-657-1981 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 charge</u> 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.

Important Questions	Answers	Why This Matters:
Do you need a <u>referral</u> to see a <u>specialist</u> ?	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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <u>provider's office</u> or <u>clinic</u>	Primary care visit to treat an injury or illness	\$35 <u>copay</u> /visit <u>deductible</u> does not apply	60% <u>coinsurance</u>	None
	<u>Specialist</u> visit	\$60 <u>copay</u> /visit <u>deductible</u> does not apply	60% <u>coinsurance</u>	<u>Preauthorization</u> may be required, or services not covered.
	<u>Preventive care/screening</u> /immunization	No charge	60% <u>coinsurance</u>	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)	\$95 <u>copay</u> for x-rays <u>deductible</u> does not apply; \$85 <u>copay</u> for blood work, <u>deductible</u> does not apply	60% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	40% <u>coinsurance</u>	60% <u>coinsurance</u>	<u>Preauthorization</u> is required or Imaging services are not covered
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at <a href="http://www.MolinaMarketplace.com/IDFormulary2026">www.MolinaMarketplace.com/IDFormulary2026</a>	Generic drugs - preferred	\$15 <u>copay</u> /prescription <u>deductible</u> does not apply	60% <u>coinsurance</u>	<u>Preauthorization</u> may be required, or services may be not covered. Certain prescription drugs are 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 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
	Preferred brand drugs	\$75 <u>copay</u>	60% <u>coinsurance</u>	
	Non-preferred brand drugs and non-preferred generic drugs	50% <u>coinsurance</u>	60% <u>coinsurance</u>	
	<u>Specialty drugs</u>	50% <u>coinsurance</u>	60% <u>coinsurance</u>	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
				prescription drug <u>cost-sharing</u> assistance will not apply toward any <u>deductibles</u> or annual out-of-pocket limit.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	40% <u>coinsurance</u>	60% <u>coinsurance</u>	<u>Preauthorization</u> may be required, or services not covered.
	Physician/surgeon fees	40% <u>coinsurance</u>	60% <u>coinsurance</u>	<u>Preauthorization</u> may be required, or services not covered.
If you need immediate medical attention	<u>Emergency room care</u>	40% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Cost-sharing</u> for emergency room care does not apply if admitted to the hospital.
	<u>Emergency medical transportation</u>	40% <u>coinsurance</u>	40% <u>coinsurance</u>	None.
	<u>Urgent care</u>	\$60 <u>copay deductible</u> does not apply	60% <u>coinsurance</u>	None.
If you have a hospital stay	Facility fee (e.g., hospital room)	40% <u>coinsurance</u>	60% <u>coinsurance</u>	<u>Preauthorization</u> may be required, or services not covered.
	Physician/surgeon fees	40% <u>coinsurance</u>	60% <u>coinsurance</u>	<u>Preauthorization</u> may be required, or services not covered.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$35 <u>copay /visit deductible</u> does not apply	60% <u>coinsurance</u>	None
	Inpatient services	40% <u>coinsurance</u> (facility fee) 40% <u>coinsurance</u> (professional fee)	60% <u>coinsurance</u>	<u>Preauthorization</u> is required for inpatient care or services not covered.
If you are pregnant	Office visits	No charge	60% <u>coinsurance</u>	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, <u>cost sharing</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	40% <u>coinsurance</u> (professional fee)	60% <u>coinsurance</u>	
	Childbirth/delivery facility services	40% <u>coinsurance</u> (facility fee)	60% <u>coinsurance</u>	
If you need help recovering or have other special health	<u>Home health care</u>	40% <u>coinsurance</u>	60% <u>coinsurance</u>	Services must be provided by a home health agency. <u>Preauthorization</u> may be required, or services may be not covered.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>needs</b>	<u>Rehabilitation services</u>	\$35 <u>copay deductible</u> does not apply	60% <u>coinsurance</u>	20 visits/calendar year. Includes physical therapy, speech therapy, and occupational therapy.
	<u>Habilitation services</u>	\$35 <u>copay deductible</u> does not apply	60% <u>coinsurance</u>	<u>Preauthorization</u> may be required, or services not covered.
	<u>Skilled nursing care</u>	40% <u>coinsurance</u>	60% <u>coinsurance</u>	30 visits/calendar year. <u>Preauthorization</u> is required or services not covered.
	<u>Durable medical equipment</u>	40% <u>coinsurance</u>	60% <u>coinsurance</u>	Excludes vehicle modifications, home modifications, exercise, and bathroom equipment.
	<u>Hospice services</u>	No charge	60% <u>coinsurance</u>	<u>Preauthorization</u> is required.
<b>If your child needs dental or eye care</b>	Children's eye exam	No charge	60% <u>coinsurance</u>	Coverage limited to one exam/year.
	Children's glasses	No charge	60% <u>coinsurance</u>	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	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>• Infertility Treatment</li> <li>• Bariatric Surgery</li> <li>• Cosmetic Surgery</li> <li>• Treatment for Temporomandibular Joint Disorders</li> </ul>	<ul style="list-style-type: none"> <li>• Long Term/Custodial Nursing Home Care</li> <li>• Hearing Aids</li> <li>• Acupuncture</li> <li>• Abortion (except in cases of rape, incest or to save the life of the mother)</li> </ul>	<ul style="list-style-type: none"> <li>• Private Duty Nursing</li> <li>• Routine Foot Care Not Related to Diabetes Care</li> <li>• Weight Loss Programs</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>• Routine Adult Dental</li> </ul>	<ul style="list-style-type: none"> <li>• Allergy Testing</li> </ul>	<ul style="list-style-type: none"> <li>• Routine Adult Vision</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: Idaho Department of Insurance at 1-800-721-3272 or at [doi.idaho.gov](http://doi.idaho.gov). 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: Molina Customer Service at 1-833-657-1981 or the Idaho Department of Insurance at 1-800-721-3272.

**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](#).

**Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-833-657-1981

*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 [plan's](#) overall [deductible](#) \$6,000
- [Specialist](#) copayment \$60
- Hospital (facility) [coinsurance](#) 40%
- Other [coinsurance](#) 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*)

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

Cost Sharing	
<a href="#">Deductibles</a>	\$6,000
<a href="#">Copayments</a>	\$900
<a href="#">Coinsurance</a>	\$2,000
What isn't covered	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$8,900</b>

### Managing Joe's Type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) \$6,000
- [Specialist](#) copayment \$60
- Hospital (facility) [coinsurance](#) 40%
- Other [coinsurance](#) 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*)

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

Cost Sharing	
<a href="#">Deductibles</a>	\$3,900
<a href="#">Copayments</a>	\$700
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$4,600</b>

### Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$6,000
- [Specialist](#) copayment \$60
- Hospital (facility) [coinsurance](#) 40%
- Other [coinsurance](#) 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*)

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

Cost Sharing	
<a href="#">Deductibles</a>	\$1,600
<a href="#">Copayments</a>	\$400
<a href="#">Coinsurance</a>	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,000</b>

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



## Non-Discrimination Notice – Section 1557 Molina Healthcare of Idaho - 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 these services, contact Molina Member Services at 1-833-657-1981 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  
Phone: 1-800-368-1019



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Molina Healthcare of Idaho - Marketplace**

TTY/TDD: 800-537-7697

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



## Notice of Availability – Section 1557 Molina Healthcare of Idaho - Marketplace

English	For free language assistance services, and auxiliary aids and services, call 1-833-657-1981 (TTY: 711).
Spanish Español	Para obtener servicios gratuitos de asistencia lingüística, así como ayudas y servicios auxiliares, llame al 1-833-657-1981 (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 1-833-657-1981 (聽障專線：711)。
Serbo-Croatian Srpski	За бесплатну помоћ у вези са језиком и помагала и услуге, позовите 1-833-657-1981 (TTY: 711).
Korean 한국인	무료 언어 지원 서비스와 보조 지원 및 서비스를 원하시면 1-833-657-1981 (TTY: 711)로 연락 주시기 바랍니다.
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 1-833-657-1981 (TTY: 711).
Arabic العربية	اتصل على الرقم 1-833-657-1981 (الهاتف النص 711) لتلقي خدمات المساعدة اللغوية المجانية والخدمات والمساعدات الإضافية.
German Deutsch	Kostenlose Sprachassistenzen, Hilfsmittel und Dienstleistungen erhalten Sie unter 1-833-657-1981 (TTY: 711).
Tagalog	Para sa libreng serbisyo sa tulong sa wika, at mga auxiliary aid at serbisyo, tumawag sa 1-833-657-1981 (TTY: 711).
Russian Русский	Для получения бесплатных услуг языковой помощи, а также вспомогательных средств и услуг, позвоните: 1-833-657-1981 (телетайп: 711).
French Français	Pour bénéficier de services d'assistance linguistique gratuits, ainsi que de services et aides complémentaires, appelez le 1-833-657-1981 (ATS : 711).
Japanese 日本語	無料の言語サポートや補助器具・サービスをご希望の方は、1-833-657-1981 (TTY: 711) までお電話ください。
Romanian Română	Pentru servicii de asistență lingvistică și servicii și ajutor suplimentar, apelați 1-833-657-1981 (TTY: 711).



## Notice of Availability – Section 1557 Molina Healthcare of Idaho - Marketplace

Sudan  
العربية السودانية

لخدمات المساعدة اللغوية، وخدمات وأجهزة دعم ذوي الاحتياجات الخاصة، يرجى الاتصال عدل 1-833-657-1981 (رقم الهاتف النص: ١١٧).

Persian  
فارس

برای دریافت خدمات کمک زبان رایگان، وکمکها و خدمات اضاف با این شماره تماس بگ یید:  
1-833-657-1981 (TTY: 711).

Ukrainian  
Українська

Для отримання безкоштовної мовної допомоги, допоміжних засобів та послуг телефонуйте за номером 1-833-657-1981 (TTY: 711).