**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, www.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 www.healthcare.gov/sbc-glossary or call 1-833-644-1623 to request a copy.

| Important Questions | Answers | Why This Matters: |
|---|---|---|
| **What is the overall deductible?** | $1,640 / individual or $3,280 / family Combined Medical and Rx | Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible. |
| **Are there services covered before you meet your deductible?** | Yes. Preventive care, office visits, urgent care, lab work, rehabilitation services, habilitation services, home healthcare and preferred generic & brand drugs are covered before you meet your deductible. | This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/. |
| **Are there other deductibles for specific services?** | No. | You don't have to meet deductibles for specific services. |
| **What is the out-of-pocket limit for this plan?** | For network provider $8,100 Individual or $16,200/family; for out-of-network provider, there is no coverage unless Prior Authorized by Molina Healthcare. | The out-of-pocket limit is the most you could pay in a year for covered services. If you have othe family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit 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 network provider?** | Yes. See Molina Marketplace network at MolinaMarketplace.com/ILFindCare or call 1-833-644-1623 for a list of network provider. | This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services. |
| **Do you need a referral to see a specialist?** | 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.

| | 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** |
| **If you visit a health care provider's office or clinic** | Primary care visit to treat an injury | No Charge | $20 copay /office visit; deductible does not apply | Not covered | None |
| | Specialist visit | No Charge | $50 copay /visit; deductible does not apply | Not covered | Preauthorization may be required, or services not covered. |
| | Preventive care/screening/ immunization | No Charge | No Charge | Not covered | You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. |
| **If you have a test** | Diagnostic test (x-ray, blood work) | No Charge | 25% coinsurance after deductible /test for x- rays | Not covered | None |
| | Imaging (CT/PET | No Charge | 25% coinsurance after deductible /test | Not covered | Preauthorization is required or Imaging services are not covered. |
| **If you need drugs to treat your illness or condition More information about prescription drug coverage is available at** MolinaMarketplace.com/IL Formulary2025 | Generic drugs - Preferred | No Charge | $15 copay/prescription (retail); deductible does not apply | Not covered | Preauthorization may be required or services may not be covered. Mail-order Prescription Drugs are available at a 90-day supply and is offered at three times the 30-day retail prescription Cost Sharing. Depending on Tier level this will be either a Copayment or a Coinsurance. |
| | Preferred brand drugs | No Charge | $50 copay/prescription after deductible (retail) | Not covered | |
| | Non-Preferred drugs | No Charge | 30% coinsurance after deductible/ prescription (retail) | Not covered | |
| | Specialty drugs | No Charge | 30% coinsurance after deductible/ prescription | Not covered | |

* For more information about limitations and exceptions, see the plan or policy document at www.Molinahealthcare.com

| Common Medical Event | Services You May Need | What You Will Pay: Indian Health Care Provider (IHCP) (You will pay the least) | What You Will Pay: Non-IHCP In-Network Provider (You will pay more) | What You Will Pay: Non-IHCP Out of-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information |
|---|---|---|---|---|---|
| **If you have outpatient surgery** | Facility fee (e.g., ambulatory | No Charge | 25% coinsurance after deductible for facility /day | Not covered | Preauthorization may be required, or services not covered. |
| | Physician/surgeon fees | No Charge | 25% coinsurance after deductible | Not covered | Preauthorization may be required, or services not covered. |
| **If you need immediate medical attention** | Emergency room care | No Charge | 25% coinsurance after deductible /visit | 25% coinsurance after deductible | Emergency room care copay does not apply, if admitted to the hospital. |
| | Emergency medical transportation | No Charge | 25% coinsurance after deductible /trip | 25% coinsurance after deductible | |
| | Urgent care | No Charge | $20 copay /visit; deductible does not apply | Not covered | |
| **If you have a hospital stay** | Facility fee (e.g., hospital | No Charge | 25% coinsurance after deductible /day | Not covered | Preauthorization is required, or services not covered. |
| | Physician/surgeon fees | No Charge | 25% coinsurance after deductible /visit | Not covered | |
| **If you need mental health, behavioral health, or substance abuse services** | Outpatient services | No Charge | $20 copay /office visit; deductible does not apply | Not covered | Preauthorization is required, or services not covered. |
| | Inpatient services | No Charge | 25% coinsurance after deductible /day | Not covered | |
| **If you are pregnant** | Office visits | No Charge | No Charge | Not covered | Cost sharing does not apply to routine prenatal care and first post-natal visit and certain 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 | No Charge | 25% coinsurance after deductible /visit | Not covered | |
| | Childbirth/delivery facility services | No Charge | 25% coinsurance after deductible /day | Not covered | |
| **If you need help recovering or have other special needs** | Home health care | No Charge | No Charge | Not covered | Preauthorization may be required, or services not covered. Services must be provided by an in network Home health agency. |

* For more information about limitations and exceptions, see the plan or policy document at www.Molinahealthcare.com

| Common Medical Event | Services You May Need | What You Will Pay<br>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 |
|---|---|---|---|---|---|
| | Rehabilitation services | No Charge | $20 copay /visit; deductible does not apply | Not covered | Combined OT/ST/PT limit of 60 visits per year for conditions which are expected to result in significant improvement within 2 months as determined by PCP. Maintenance therapies are not covered. Preauthorization may be required, or services not covered. |
| | Habilitation services | No Charge | $20 copay /visit; deductible does not apply | Not covered | Preauthorization may be required, or services not covered |
| | Skilled nursing care | No Charge | 25% coinsurance after deductible per day | Not covered | 100 visits/calendar year. Preauthorization is required, or services not covered. |
| | Durable medical equipment | No Charge | 25% coinsurance after deductible /request | Not covered | Excludes vehicle modifications, home modifications, exercise, and bathroom equipment. Preauthorization may be required, or services not covered |
| | Hospice services | No Charge | No Charge | Not covered | None |
| **If your child needs dental or eye care** | Children's eye exam | No Charge | No Charge | Not covered | Children up to age 19.Coverage limited to one exam/year. |
| | Children's glasses | No Charge | No Charge | Not covered | Children up to age 19.Coverage limited to one pair of glasses/year. |
| | Children's dental checkups | Not Covered | Not Covered | Not covered | Not Applicable. Coverage can be purchased as a standalone product; it is not covered by this policy. |

* For more information about limitations and exceptions, see the plan or policy document at www.Molinahealthcare.com

## 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.)**

- Acupuncture
- Dental Care (Adult)
- Dental Care (Child)
- Long-Term Care
- Non-emergency care when traveling outside the U.S
- Routine eye care (Adult)
- Weight Loss Programs

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

- Abortion care
- Bariatric Surgery
- Chiropractic Care (limited to 25 visits per year)
- Cosmetic Surgery (Correction of congenital deformities, or conditions from accidental injuries, scars, tumors, or disease)
- Hearing Aids
- Infertility treatment (see Agreement for coverage details)
- Private Duty Nursing (Medically Necessary)
- Routine Foot Care (For diabetes treatments)

**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: Molina Healthcare of Illinois at 1-833-644-1623 or Illinois Department of Insurance at 1-877-527-9431. 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: : Molina Healthcare of Illinois at 1-833-644-1623 or Illinois Department of Insurance at 1-877-527-9431.

**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.

### Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-833-644-1623.
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-644-1623.
Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-833-644-1623.
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-833-644-1623.

*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 $1,640
- Specialist copay $50
- Hospital (facility) coinsurance per day after deductible 25%
- Other coinsurance after deductible 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*)

| **Total Example Cost** | **$12,700** |
|---|---|

**In this example, Peg would pay:**

| *Cost Sharing* | |
|---|---|
| Deductibles | $1,600 |
| Copayments | $300 |
| Coinsurance | $2,400 |

| *What isn't covered* | |
|---|---|
| Limits or exclusions | $0 |

| **The total Peg would pay is** | **$4,300** |
|---|---|

### Managing Joe's Type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

- The plan's overall deductible $1,640
- Specialist copay $50
- Hospital (facility) coinsurance per day after deductible 25%
- Other coinsurance after deductible 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*)

| **Total Example Cost** | **$5,600** |
|---|---|

**In this example, Joe would pay:**

| *Cost Sharing* | |
|---|---|
| Deductibles | $1,600 |
| Copayments | $900 |
| Coinsurance | $100 |

| *What isn't covered* | |
|---|---|
| Limits or exclusions | $0 |

| **The total Joe would pay is** | **$2,600** |
|---|---|

### Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- The plan's overall deductible $1,640
- Specialist copay $50
- Hospital (facility) coinsurance per day after deductible 25%
- Other coinsurance after deductible 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*)

| **Total Example Cost** | **$2,800** |
|---|---|

**In this example, Mia would pay:**

| *Cost Sharing* | |
|---|---|
| Deductibles | $1,600 |
| Copayments | $200 |
| Coinsurance | $20 |

| *What isn't covered* | |
|---|---|
| Limits or exclusions | $0 |

| **The total Mia would pay is** | **$1,820** |
|---|---|

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

# Non-Discrimination Notice – Section 1557
# Molina Healthcare - Marketplace

Molina Healthcare complies with applicable Federal civil rights laws and does not discriminate on the basis of age, color, disability, national origin (including limited English proficiency), race, or sex (consistent with the scope of sex discrimination described at § 92.101(a)).

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) Information in other formats, such as large print, audio, accessible electronic formats, 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 1-833-644-1623 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 https://www.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
Long Beach, CA 90802
Email: civil.rights@molinahealthcare.com
Website: 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
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 1-833-644-1623 (TTY: 711). |
| Spanish<br>Español | Para obtener servicios gratuitos de asistencia lingüística, así como ayudas y servicios auxiliares, llame al 1-833-644-1623 (TTY: 711). |
| Polish<br>Polski | Aby uzyskać bezpłatną pomoc językową oraz dodatkowe wsparcie i usługi, należy zadzwonić pod numer 1-833-644-1623 (TTY: 711). |
| Chinese<br>中文（简体） | 如需免费的语言协助服务以及辅助工具和服务，请致电 1-833-644-1623（TTY 用户请拨打 711）。 |
| Korean<br>한국인 | 무료 언어 지원 서비스와 보조 지원 및 서비스를 원하시면1-833-644-1623 (TTY: 711)로 연락 주시기 바랍니다. |
| Tagalog | Para sa libreng serbisyo sa tulong sa wika, at mga auxiliary aid at serbisyo, tumawag sa 1-833-644-1623 (TTY: 711). |
| Arabic<br>العربية | اتصل على الرقم 1-833-644-1623 (الهاتف النصي (TTY): 711) لتلقي خدمات المساعدة اللغوية المجانية والخدمات والمساعدات الإضافية. |
| Russian<br>Русский | Для получения бесплатных услуг языковой помощи, а также вспомогательных средств и услуг, позвоните: 1-833-644-1623 (телетайп: 711). |
| Gujarati<br>ગુજરાતી | મફત ભાષા સહયોગ સેવાઓ અને સહાયક સાધનો તથા સેવાઓ માટે 1-833-644-1623 (TTY: 711) પર કૉલ કરો. |
| Urdu<br>اردو | زبان کی مفت معاونتی سروسز، معاونتی امداد اور سروسز کے لیے، 1-833-644-1623 (TTY: 711) پر کال کریں۔ |
| Vietnamese<br>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 1-833-644-1623 (TTY: 711). |
| Italian<br>Italiano | Per i servizi di assistenza gratuiti in italiano nonché per supporti e servizi ausiliari, chiamare 1-833-644-1623 (TTY: 711). |

| | |
|---|---|
| Hindi<br>हिंदी | नि:शुल्क भाषा सहायता सेवाओं और सहायक ऐड एवं सेवाओं के लिए 1-833-644-1623 (TTY: 711) पर कॉल करें। |
| French<br>Français | Pour bénéficier de services d'assistance linguistique gratuits, ainsi que de services et aides complémentaires, appelez le 1-833-644-1623 (ATS : 711). |
| Greek<br>Ελληνικά | Για δωρεάν υπηρεσίες γλωσσικής υποστήριξης, καθώς και βοηθητικά μέσα και υπηρεσίες, καλέστε στο 1-833-644-1623 (TTY: 711). |
| German<br>Deutsch | Kostenlose Sprachassistenzdienste, Hilfsmittel und Dienstleistungen erhalten Sie unter 1-833-644-1623 (TTY: 711). |