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 or call 1-888-296-7677. 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 1-800-318-2596 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP; or $1,640 / individual or $3,280 / family.	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 and services indicated in the chart starting on page 2.	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 providers $8,100 individual / $16,200 family; for out-of-network providers there is no coverage unless preauthorized by Molina Healthcare.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other 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 MolinaMarketplace.com or call 1-888-296-7677 for a list of network providers.	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.

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 provider's office or clinic	Primary care visit to treat an injury or illness	No charge	$25 copay/visit; deductible does not apply	Not covered	Cost sharing waived at non-IHCP with IHCP referral.
	Specialist visit	No charge	$55 copay/visit; deductible does not apply $25 copay/visit for Cardiologists; deductible does not apply	Not covered	Preauthorization may be required, or services not covered. Cost sharing waived at non-IHCP with IHCP referral.
	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 you need 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/test for x-rays $25 copay/test 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	25% coinsurance	Not covered	Preauthorization is required or Imaging services are not covered. Cost sharing waived at non-IHCP with IHCP referral.
If you need drugs to treat your illness or condition More information about	Generic drugs - preferred	No charge	$15 copay/prescription (retail); deductible does not apply	Not covered	Preauthorization may be required, or services may be not covered. Up to 30-day supply retail. Mail-order prescription drugs are available for up to a 90-day supply and

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)	
prescription drug coverage is available at www.MolinaMarketplace.com/OHformulary2026	Preferred brand drugs	No charge	$50 copay/prescription (retail) $15 copay/prescription for select cardiology drugs; deductible does not apply (retail)	Not covered	is offered at three times (3x) the 30-day retail prescription drug cost sharing. Depending on formulary tier level this will be either a copay or coinsurance. 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.
	Non-preferred brand drugs and non-preferred generic drugs	No charge	30% coinsurance/prescription (retail)	Not covered	
	Specialty drugs	No charge	40% coinsurance/prescription	Not covered	Preauthorization may be required, or services not covered. Mail order not available. Cost sharing waived at non-IHCP with IHCP referral.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	25% coinsurance	Not covered	Preauthorization may be required, or services not covered. Cost sharing waived at non-IHCP with IHCP referral.
	Physician/surgeon fees	No charge	25% coinsurance	Not covered	Preauthorization may be required, or services not covered. Cost sharing waived at non-IHCP with IHCP referral.
If you need immediate medical attention	Emergency room care	No charge	25% coinsurance	25% coinsurance	Cost-sharing for emergency room care does not apply if admitted to the hospital. Cost sharing waived at non-IHCP with IHCP referral.
	Emergency medical transportation	No charge	25% coinsurance	25% coinsurance	Cost sharing waived at non-IHCP with IHCP referral.
	Urgent care	No charge	$40 copay/visit; deductible does	Not covered	Cost sharing waived at non-IHCP with IHCP referral.

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)	
			not apply		
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	25% coinsurance	Not covered	Preauthorization is required or services not covered. Cost sharing waived at non-IHCP with IHCP referral.
	Physician/surgeon fees	No charge	25% coinsurance	Not covered	Preauthorization is required or services not covered. Cost sharing waived at non-IHCP with IHCP referral.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	$25 copay/visit deductible does not apply Outpatient Intensive Treatment Program: 25% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral.
	Inpatient services	No charge	25% coinsurance	Not covered	Preauthorization is required for inpatient care or services not covered. Cost sharing waived at non-IHCP with IHCP referral.
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). Cost sharing waived at non-IHCP with IHCP referral.
	Childbirth/delivery professional services	No charge	25% coinsurance	Not covered	
	Childbirth/delivery facility services	No charge	25% coinsurance	Not covered	
If you need help recovering or have other special health needs	Home health care	No charge	25% coinsurance	Not covered	Preauthorization may be required, or services may be not covered. Cost sharing waived at non-IHCP with IHCP referral. Limited to:

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)	
					• Up to 2 hours nursing per visit • Up to 4 hours home health aide per visit • Up to 100 visits per calendar year for all home health visits except private duty nursing. Private duty nursing visits are limited to 90 visits/year. Preauthorization is required after 6 visits for home settings, or services may be not covered.
	Rehabilitation services	No charge	$25 copay/visit; deductible does not apply	Not covered	Preauthorization may be required, or services may be not covered. Cost sharing waived at non-IHCP with IHCP referral. Limited to: • Physical Therapy, Occupational Therapy, Speech Therapy, Pulmonary Therapy: 20 visits per therapy/year • Cardiac Rehabilitation: 36 visits/year • Manipulation Therapy: 12 visits/year
	Habilitation services	No charge	$25 copay/visit; deductible does not apply	Not covered	Preauthorization may be required, or services may be not covered. Cost sharing waived at non-IHCP with IHCP referral.
	Skilled nursing care	No charge	25% coinsurance	Not covered	Preauthorization may be required, or services may be not covered. Cost sharing waived at non-IHCP with IHCP referral. Limited to 90 days/year.
	Durable medical equipment	No charge	25% coinsurance	Not covered	Preauthorization may be required, or services may be not covered. Cost sharing waived at non-IHCP with IHCP referral. Excludes vehicle modifications, home modifications, exercise, and bathroom equipment.
	Hospice services	No charge	No charge	Not covered	Preauthorization may be required, or services may be not covered.

If your child needs dental or eye care	Children's eye exam	No charge	No charge	Not covered	Coverage limited to one exam/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.
	Children's dental check-up	Not covered	Not covered	Not covered	Not Applicable. Coverage can be purchased as a standalone product; it is not covered by this policy.

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)
- Dental care (Child)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

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

- Chiropractic care
- Infertility treatment
- Hearing aids

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 Ohio, Inc. (Phone: 1-888-296-7677) or Ohio Department of Insurance (Phone: 1-800-686-1526). 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: Ohio Department of Insurance (Phone: 1-800-686-1526).

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 plan's overall deductible** **$1,640**
- **Specialist copayment** **$55**
- **Hospital (facility) coinsurance** **25%**
- **Other coinsurance** **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	$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 plan's overall deductible** **$1,640**
- **Specialist copayment** **$55**
- **Hospital (facility) coinsurance** **25%**
- **Other coinsurance** **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	$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** **$1,640**
- **Specialist copayment** **$55**
- **Hospital (facility) coinsurance** **25%**
- **Other coinsurance** **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	$0
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$0**

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 Ohio - 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) 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 1-888-296-7677 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: Civil.Rights@MolinaHealthcare.com
Website: 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

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

English	For free language assistance services, and auxiliary aids and services, call 1-888-296-7677 (TTY: 711).
Spanish Español	Para obtener servicios gratuitos de asistencia lingüística, así como ayudas y servicios auxiliares, llame al 1-888-296-7677 (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 1-888-296-7677（聽障專線：711）。
German Deutsch	Kostenlose Sprachassistenzdienste, Hilfsmittel und Dienstleistungen erhalten Sie unter 1-888-296-7677 (TTY: 711).
Arabic العربية	اتصل عبل الرقم 1-888-296-7677 (الهاتف النص (TTY): 711) لتليق خدمات المساعدة اللغوية المجانية والخدمات والمساعدات الإلضافية.
Pennsylvanian Dutch Pennsylvanisch Deitsche	Fer koschdenlos Schprooch Helfe, un annere Helfe un Services, ruff 1-888-296-7677 (TTY: 711)
Russian Русский	Для получения бесплатных услуг языковой помощи, а также вспомогательных средств и услуг, позвоните: 1-888-296-7677 (телетайп: 711).
French Français	Pour bénéficier de services d'assistance linguistique gratuits, ainsi que de services et aides complémentaires, appelez le 1-888-296-7677 (ATS : 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 1-888-296-7677 (TTY: 711).
Cushite Afaan Oromoo	Tajaajiloota hiikkaa afaanii, fi namoota hanqina dhagahuu qabaniif deeggarsa dhageettii meeshaatiinii bilisaan argachuuf, gara 1-888-296-7677 (TTY: 711) tti bilbilaa.
Korean 한국인	무료 언어 지원 서비스와 보조 지원 및 서비스를 원하시면1-888-296-7677 (TTY: 711)로 연락 주시기 바랍니다.
Italian Italiano	Per i servizi di assistenza gratuiti in italiano nonché per supporti e servizi ausiliari, chiamare 1-888-296-7677 (TTY: 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、1-888-296-7677（TTY: 711）までお電話ください。

Dutch Nederlands voor België	Voor gratis taalondersteuning, hulpmiddelen en diensten bel 1-888-296-7677 (TTY: 711).
Ukranian Українська	Для отримання безкоштовної мовної допомоги, допоміжних засобів та послуг телефонуйте за номером 1-888-296-7677 (TTY: 711).
Romanian Română	Pentru servicii de asistență lingvistică și servicii și ajutor suplimentar, apelați 1-888-296-7677 (TTY: 711).