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 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 \$6,000 / individual or \$12,000 / 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 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>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For <u>network providers</u> \$8,990 individual / \$17,980 family; for <u>out-of-network</u> <u>providers</u> there is no coverage unless <u>preauthorized</u> 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 1-888-296-7677 for a list of network providers.	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 plan pays (<u>balance billing</u>). Be aware, your <u>network provider might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider before you get services</u>.</u>
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 <u>referral</u> .

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All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> 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
	Primary care visit to treat an injury or illness	No charge	\$35 <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 copay/visit; deductible does not apply \$35 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 <u>preventive</u> . Ask your <u>provider</u> if the services you need 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	\$95 copay/test for x-rays; deductible does not apply \$85 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	40% <u>coinsurance</u> after <u>deductible</u>	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	Generic drugs - preferred	No charge	\$15 <u>copay</u> /prescription (retail); <u>deductible</u> does not apply	Not covered	Preauthorization may be required, or services may be not covered. Up to 30-day supply retail. Mail-order

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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
condition More information about prescription			No charge for select cardiology drugs		prescription drugs are available for up to a 90-day supply and is offered at three times (3x) the 30-day retail
drug coverage is available at www.MolinaMarket place.com/OHform ulary2026	Preferred brand drugs	No charge	\$75 copay/prescription (retail) \$15 copay/prescription for select cardiology drugs; deductible does not apply (retail)	Not covered	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
	Non-preferred brand drugs and non- preferred generic drugs	No charge	50% coinsurance/prescription (retail)	Not covered	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> .
	Specialty drugs	No charge	50% coinsurance/prescription	Not covered	<u>Preauthorization</u> may be required, or services not covered. Mail order not available. <u>Cost sharing</u> waived at non-IHCP with IHCP <u>referral</u> .
If you have	Facility fee (e.g., ambulatory surgery center)	No charge	40% coinsurance	Not covered	Preauthorization may be required, or services not covered. Cost sharing waived at non-IHCP with IHCP referral.
outpatient surgery	Physician/surgeon fees	No charge	40% coinsurance	Not covered	Preauthorization may be required, or services not covered. Cost sharing waived at non-IHCP with IHCP referral.
If you need immediate	Emergency room care	No charge	40% <u>coinsurance</u>	40% coinsurance	Cost-sharing for emergency room care does not apply if admitted to the hospital. Cost sharing waived at non-IHCP with IHCP referral.
medical attention	Emergency medical transportation	No charge	40% coinsurance	40% coinsurance	Cost sharing waived at non-IHCP with IHCP referral.
	<u>Urgent care</u>	No charge	\$60 <u>copay</u> /visit;	Not covered	Cost sharing waived at non-IHCP with

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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
			deductible does not apply		IHCP <u>referral</u> .
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	40% coinsurance	Not covered	Preauthorization is required or services not covered. Cost sharing waived at non-IHCP with IHCP referral.
	Physician/surgeon fees	No charge	40% coinsurance	Not covered	<u>Preauthorization</u> is required or services not covered.
If you need mental health, behavioral health, or substance	Outpatient services	No charge	\$35 <u>copay</u> /visit; <u>deductible</u> does not apply Outpatient Intensive Treatment Program: 40% <u>coinsurance</u>	Not covered	Cost sharing waived at non-IHCP with IHCP referral.
abuse services	Inpatient services	No charge	40% coinsurance	Not covered	Preauthorization is required for inpatient care or services not covered. Cost sharing waived at non-IHCP with IHCP referral.
	Office visits	No charge	No charge	Not covered	Cost sharing does not apply to routine
	Childbirth/delivery professional services	No charge	40% coinsurance	Not covered	prenatal care and first post-natal visit and certain preventive services.
If you are pregnant	Childbirth/delivery facility services	No charge	40% <u>coinsurance</u>	Not covered	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.
If you need help recovering or have other special health needs	Home health care	No charge	40% <u>coinsurance</u>	Not covered	Preauthorization may be required, or services may be not covered. Cost sharing waived at non-IHCP with IHCP referral. Limited to:

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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
					 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	\$35 <u>copay</u> /visit; <u>deductible</u> 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	\$35 <u>copay</u> /visit; <u>deductible</u> 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	40% <u>coinsurance</u>	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	40% coinsurance	Not covered	<u>Preauthorization</u> may be required, or services may be not covered. <u>Cost</u>

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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
					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	<u>Preauthorization</u> may be required, or services may be not covered.
	Children's eye exam	No charge	No charge	Not covered	Coverage limited to one exam/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	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.

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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 explanation 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: 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 <u>plan</u> might cover costs for a sample medical situation, see the next section.

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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's</u> overall <u>deductible</u>	\$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)

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)

,000
\$60
40%
40%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

<u>Diagnostic tests</u> (blood work)

Prescription drugs

<u>Durable medical equipment</u> (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 <u>plan's</u> overall <u>deductible</u>	\$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)

<u>Durable medical equipment</u> (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 <u>provider</u> without a <u>referral</u> from an IHCP your costs may be higher.

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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

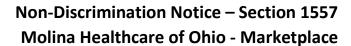
Call our Civil Rights Coordinator at 1-866-606-3889, TTY/TDD: 711 or submit your grievance to:

Civil Rights Unit 200 Oceangate, Suite 100 Long Beach, CA 90802

Email: <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

OH - Marketplace Last Revised: 06/30/2025



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

Español 1-888-296-7677 (TTY: 711).

Chinese (Traditional)

العربية

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 Kostenlose Sprachassistenzdienste, Hilfsmittel und Dienstleistungen erhalten Sie unter 1-888-296-7677

Deutsch (TTY: 711).

اتصل عبل الرقم 7677-296-1888 (الهاتف النص 711): (TTY): 711) لتليق خدمات المساعدة اللغوبة المجانية والخدمات والمساعدات

Pennsylvanian Dutch

Pennsylvanisch Deitsche Fer koschdenlos Schprooch Helfe, un annere Helfe un Services, ruff 1-888-296-7677 (TTY: 711)

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

Русский 1-888-296-7677 (телетайп: 711).

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

Français appelez le 1-888-296-7677 (ATS : 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 1-888-296-

Tiếng Việt 7677 (TTY: 711).

Cushite Tajaajiloota hiikkaa afaanii, fi namoota hanqina dhagahuu qabaniif deeggarsa dhageettii meeshaatiinii bilisaan

Afaan Oromoo argachuuf, gara 1-888-296-7677 (TTY: 711) tti bilbilaa.

Korean 무료 언어 지원 서비스와 보조 지원 및 서비스를 원하시면1-888-296-7677 (TTY: 711)로 연락 주시기

한국인 바랍니다.

Italian Per i servizi di assistenza gratuiti in italiano nonché per supporti e servizi ausiliari, chiamare 1-888-296-7677

Italiano (TTY: 711).

Japanese 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

日本語ださい。

الإلضافية.



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

Dutch

Nederlands voor België

Voor gratis taalondersteuning, hulpmiddelen en diensten bel 1-888-296-7677 (TTY: 711).

Ukranian

Для отримання безкоштовної мовної допомоги, допоміжних засобів та послуг телефонуйте за номером

Українська 1-888-296-7677 (ТТҮ: 711).

Romanian Română

Pentru servicii de asistență lingvistică și servicii și ajutor suplimentar, apelați 1-888-296-7677 (TTY: 711).