




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 1-888-560-2043. 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 <u>deductible</u> ? | \$0. | See the Common Medical Events chart below for your costs for services this <u>plan</u> covers. |
| Are there services covered before you meet your <u>deductible</u> ? | Yes. | This <u>plan</u> covers items and services even if you haven't yet met the <u>deductible</u> amount. |
| Are there other <u>deductibles</u> for specific services? | No. | You don't have to meet <u>deductibles</u> for specific services. |
| What is the <u>out-of-pocket limit</u> for this <u>plan</u> ? | Not Applicable. | This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses. |
| What is not included in the <u>out-of-pocket limit</u> ? | Not Applicable. | This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses. |
| Will you pay less if you use a <u>network provider</u> ? | Yes. See MolinaMarketplace.com/WIFindCare or call 1-888-560-2043 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</u> charge 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. |
| 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> . |

 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 provider's office or clinic | Primary care visit to treat an injury or illness | No charge | Not Covered | None |
| | <u>Specialist</u> visit | No charge | Not Covered | <u>Preauthorization</u> may be required, or services not covered. |
| | <u>Preventive care/screening/immunization</u> | 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 <u>preventive</u> . Then check what your plan will pay for. |
| If you have a test | <u>Diagnostic test</u> (x-ray, blood work) | No charge | Not Covered | None |
| | Imaging (CT/PET scans, MRIs) | No charge | Not Covered | <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 http://MolinaMarketplace.com/WIFormulary2025 | Generic drugs | No charge | Not Covered | <u>Preauthorization</u> may be required, or services not covered. Mail-order <u>Prescription Drugs</u> are available at a 90-day supply and is offered at three times the 30-day retail prescription <u>Cost Sharing</u> . Depending on Tier level this will be either a <u>Copayment</u> or a <u>Coinsurance</u> . For brand name drugs with a generic equivalent, coupons or any other form of third-party <u>prescription drug</u> cost sharing assistance will not apply toward any <u>deductibles</u> or annual <u>out-of-pocket limits</u> . |
| | Preferred brand drugs | No charge | Not Covered | |
| | Non-preferred brand drugs | No charge | Not Covered | |
| | <u>Specialty drugs</u> | No charge | Not Covered | <u>Preauthorization</u> is required, or services not covered. Mail order not available. |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | No charge | Not Covered | <u>Preauthorization</u> may be required, or services not covered. |
| | Physician/surgeon fees | No charge | Not Covered | <u>Preauthorization</u> may be required, or services not covered. |
| If you need immediate medical attention | <u>Emergency room care</u> | No charge | No charge | <u>Cost-sharing</u> for <u>emergency room care</u> does not apply if admitted to the hospital |

| 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) | |
| | | | | |
| | <u>Emergency medical transportation</u> | No charge | No charge | None |
| | <u>Urgent care</u> | No charge | Not Covered | None |
| If you have a hospital stay | Facility fee (e.g., hospital room) | No charge | Not Covered | <u>Preauthorization</u> is required or services not covered. |
| | Physician/surgeon fees | No charge | Not Covered | <u>Preauthorization</u> is required or services not covered. |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | No charge | Not Covered | <u>Preauthorization</u> is required for inpatient care or services not covered. |
| | Inpatient services | No charge | Not Covered | |
| If you are pregnant | Office visits | No charge | Not Covered | <u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). |
| | Childbirth/delivery professional services | No charge | Not Covered | |
| | Childbirth/delivery facility services | No charge | Not Covered | |
| If you need help recovering or have other special health needs | <u>Home health care</u> | No charge | Not Covered | 60 visits/ calendar year. Services must be provided by an in-network home health agency. <u>Preauthorization</u> may be required, or services may not be covered. |
| | <u>Rehabilitation services</u> | No charge | Not Covered | Limited to 20 visits/calendar year each for Speech, Physical and Occupational Therapy. Limited to 20 visits/calendar year for Pulmonary Therapy. Limited to 36 visits/calendar year for Cardiac Rehabilitation Therapy. <u>Preauthorization</u> may be required, or services not covered. |
| | <u>Habilitation services</u> | No charge | Not Covered | <u>Preauthorization</u> may be required, or services not covered. |
| | <u>Skilled nursing care</u> | No charge | Not Covered | 30 days/confinement. <u>Preauthorization</u> is required or services 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) | |
| | <u>Durable medical equipment</u> | No charge | Not Covered | Limited to a single purchase of a type of <u>Durable medical equipment</u> (including repair/replacement) every three years. Cochlear implants are included in this benefit. Excludes vehicle modifications, home modifications, exercise, and bathroom equipment. <u>Preauthorization</u> may be required, or services may not be covered. |
| | <u>Hospice services</u> | No charge | Not Covered | <u>Preauthorization</u> is not required. Please notify Molina before services are rendered. |
| If your child needs dental or eye care | Children's eye exam | No charge | Not Covered | Coverage limited to one exam/year. |
| | Children's glasses | No charge | Not Covered | Coverage limited to one pair of glasses (lenses and frames) or contact lenses/year. Laser corrective surgery not covered. |
| | Children's dental check-up | 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 <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"> Bariatric Surgery Cosmetic Surgery Dental Care (Adult) Acupuncture | <ul style="list-style-type: none"> Dental Care (Child) Infertility treatment Non-emergency care when traveling outside the U.S. Long-Term Care | <ul style="list-style-type: none"> Private Duty Nursing Adult Routine Vision Routine Foot Care Weight Loss Programs |

| 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"> Pregnancy termination | <ul style="list-style-type: none"> Chiropractic Care | <ul style="list-style-type: none"> 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 at 1-888-560-2043 or the Wisconsin Office of the Insurance Commissioner 1-800-236-8517. 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 Wisconsin at 1-888-560-2043.

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.

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 <u>plan's</u> overall <u>deductible</u> | \$0 |
| ■ <u>Specialist Copayment</u> | \$0 |
| ■ Hospital (facility) <u>Coinsurance</u> | 0% |
| ■ Other <u>Coinsurance</u> | 0% |

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:

| <i>Cost Sharing</i> | |
|-----------------------------------|------------|
| <u>Deductibles</u> | \$0 |
| <u>Copayments</u> | \$0 |
| <u>Coinsurance</u> | \$0 |
| <i>What isn't covered</i> | |
| 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's</u> overall <u>deductible</u> | \$0 |
| ■ <u>Specialist Copayment</u> | \$0 |
| ■ Hospital (facility) <u>Coinsurance</u> | 0% |
| ■ Other <u>Coinsurance</u> | 0% |

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:

| <i>Cost Sharing</i> | |
|-----------------------------------|------------|
| <u>Deductibles</u> | \$0 |
| <u>Copayments</u> | \$0 |
| <u>Coinsurance</u> | \$0 |
| <i>What isn't covered</i> | |
| 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> | \$0 |
| ■ <u>Specialist Copayment</u> | \$0 |
| ■ Hospital (facility) <u>Coinsurance</u> | 0% |
| ■ Other <u>Coinsurance</u> | 0% |

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:

| <i>Cost Sharing</i> | |
|-----------------------------------|------------|
| <u>Deductibles</u> | \$0 |
| <u>Copayments</u> | \$0 |
| <u>Coinsurance</u> | \$0 |
| <i>What isn't covered</i> | |
| 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.



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 1-888-560-2043 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



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Molina Healthcare - Marketplace

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

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| English | For free language assistance services, and auxiliary aids and services, call 1-888-560-2043 (TTY: 711). |
| Spanish Español | Para obtener servicios gratuitos de asistencia lingüística, así como ayudas y servicios auxiliares, llame al 1-888-560-2043(TTY: 711). |
| Hmong Hmoob | Rau cov kev pab cuam txhais lus dawb, thiab cov pab khoom siv thiab cov kev pab cuam, hu 1-888-560-2043(TTY: 711). |
| Chinese 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1-888-560-2043（TTY 用户请拨打 711）。 |
| German Deutsch | Kostenlose Sprachassistenzen, Hilfsmittel und Dienstleistungen erhalten Sie unter 1-888-560-2043 (TTY: 711). |
| Arabic العربية | اتصل على الرقم 1-888-560-2043 (الهاتف النصي 711) لتلقي خدمات المساعدة اللغوية المجانية والخدمات والمساعدات الإضافية. |
| Russian Русский | Для получения бесплатных услуг языковой помощи, а также вспомогательных средств и услуг, позвоните: 1-888-560-2043(телетайп: 711). |
| Korean 한국인 | 무료 언어 지원 서비스와 보조 지원 및 서비스를 원하시면 1-888-560-2043(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 1-888-560-2043(TTY: 711). |
| Pennsylvanian Dutch Pennsylvanisch Deutsche | Fer koschdenlos Schprooch Hilfe, un annere Hilfe un Services, ruff 1-888-560-2043 (TTY: 711). |
| Laotian ພາສາລາວ | ສຳລັບການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ ແລະ ອຸປະກອນ ແລະ ການບໍລິການເສີມແບບບໍ່ເສຍຄ່າ, ໃຫ້ໂທ 1-888-560-2043 (TTY: 711). |
| French Français | Pour bénéficier de services d'assistance linguistique gratuits, ainsi que de services et aides complémentaires, appelez le 1-888-560-2043(ATS : 711). |

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|-------------------|---|
| Polish Polski | Aby uzyskać bezpłatną pomoc językową oraz dodatkowe wsparcie i usługi, należy zadzwonić pod numer 1-888-560-2043(TTY: 711). |
| Hindi हिंदी | निःशुल्क भाषा सहायता सेवाओं और सहायक ऐड एवं सेवाओं के लिए 1-888-560-2043 (TTY: 711) पर कॉल करें। |
| Albanian shqip | Për shërbime falas të asistencës gjuhësore në shqip, mbështetje dhe shërbime shtesë, telefononi numrin 1-888-560-2043 (TTY: 711). |
| Tagalog | Para sa libreng serbisyo sa tulong sa wika, at mga auxiliary aid at serbisyo, tumawag sa 1-888-560-2043 (TTY: 711). |