Coverage Period: 01/01/2025 – 12/31/2025

Coverage for: Individual + Family | Plan Type: HMO

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

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, call 1-855-270-2327 or visit us at lacare.org. 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 healthcare.gov/sbc-glossary or call 1-855-270-2327 to request a copy.

terms, see the Glossary. You can view the Glossary at neathcare.gov/sbc-glossary or call 1-855-270-2327 to request a copy.			
Important Questions	Answers	Why This Matters:	
What is the overall deductible?	\$9,200 individual / \$18,400 family. Per calendar year	Generally, you must pay all of the costs from providers up to the <u>deductible</u> amount before this <u>plan</u> begins. 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 deductible?	Yes. Family, physician, and specialist office visits, <u>preventive care</u> , and other services not subject to <u>deductible</u> .	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 plan covers certain <u>preventive</u> <u>services</u> without cost sharing and before you meet your deductible. 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-</u> <u>pocket limit</u> for this <u>plan</u> ?	\$9,200 individual / \$18,400 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 limits</u> has been met.	
What is not included in the <u>out-of-pocket limit?</u>	Premiums, balance billing, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limits	
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes. See lacare.lacare.org or call 1-855-270-2327 (TTY 711) for a list of network providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a participating <u>provider</u> in the plan's <u>network</u> . You will pay the most if you use an <u>non-participating 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>participating provider</u> might use a <u>non-participating 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> ?	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</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	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	0% coinsurance	Not covered	Subject to deductible after 1st 3 non-preventive visits *
If you visit a health	Specialist visit	0% coinsurance	Not covered	Subject to deductible Referral required. *
care <u>provider's</u> office or clinic	Preventive care/screening/ immunization	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.
	<u>Diagnostic test</u> (x-ray, blood work)	0% coinsurance	Not covered	Subject to deductible *
If you have a test	Imaging (CT/PET scans, MRIs)	0% coinsurance	Not covered	Prior Authorization is Required Subject to deductible *
If you need drugs to treat your illness or condition More information	Tier 1 - Most Generics	0% coinsurance	Not covered	Up to 30-day supply for Retail Pharmacy Up to 90-day supply for Mail Service Pharmacy Subject to deductible *
about <u>prescription</u> <u>drug coverage</u> is available at	Tier 2 -Preferred brand drugs	0% coinsurance	Not covered	Up to 30-day supply for Retail Pharmacy Up to 90-day supply for Mail Service Pharmacy Subject to deductible *
http://www.lacare.org/ members/getting- care/pharmacy- services	Tier 3 - Non-preferred brand drugs	0% coinsurance	Not covered	Up to 30-day supply for Retail Pharmacy Up to 90-day supply for Mail Service Pharmacy Prior Authorization required. Subject to deductible *

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>lacare.org</u>.

What You Will		ill Pay		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Tier 4 - <u>Specialty drugs</u>	0% coinsurance	Not covered	Prior Authorization is required. Not available through Mail Service. Subject to deductible *
If you have	Facility fee (e.g., ambulatory surgery center)	0% coinsurance	Not covered	Prior Authorization is Required. Subject to deductible *
outpatient surgery	Physician / surgeon fees Outpatient visit	0% <u>coinsurance</u> 0% <u>coinsurance</u>	Not covered Not covered	Subject to deductible * Subject to deductible *
If you need	Emergency room care	0% <u>coinsurance</u> <u>Physician fee – no</u> <u>charge</u>	0% coinsurance Physician fee – no charge	Subject to deductible *
immediate medical attention	Emergency medical transportation	0% coinsurance	0% coinsurance	Subject to deductible *
attention	<u>Urgent care</u>	0% coinsurance	Not covered	Subject to <u>deductible</u> * after 1st 3 non-preventive visits *
If you have a	Facility fee (e.g., hospital room)	0% coinsurance	Not covered	Prior Authorization is Required. Subject to deductible *
hospital stay	Physician/surgeon fees	0% coinsurance	Not covered	Subject to deductible *
If you need mental health, behavioral health, or substance abuse services	Outpatient services	0% <u>coinsurance</u>	Not covered	Deductible does not apply to Outpatient office visit. For Outpatient Other Services the deductible applies after the 1st 3 non-preventive visits. Prior Authorization is Required for Psychological Testing. *
	Inpatient services	0% coinsurance	Not covered	Prior Authorization is Required. Subject to deductible *
	Office visits	No charge	Not covered	For prenatal care and preconception visits
If you are pregnant	Childbirth/delivery professional services	0% coinsurance	Not covered	Subject to deductible *
	Childbirth/delivery facility services	0% <u>coinsurance</u>	Not covered	Subject to deductible *
If you need help recovering or have	Home health care	0% coinsurance	Not covered	Up to a maximum of 100 visits per Calendar Year per Member by home health care agency

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>lacare.org</u>.

		What You Will Pay		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
other special health needs				providers. Prior Authorization is Required. Subject to deductible *
	Rehabilitation services	0% coinsurance	Not covered	Outpatient services Prior Authorization is Required. Subject to deductible *
	<u>Habilitation services</u>	0% coinsurance	Not covered	Outpatient services Prior Authorization is Required. * Subject to deductible *
	Skilled nursing care	0% coinsurance	Not covered	Up to a maximum of 100 days per Calendar Year per Member. Prior Authorization is Required. Subject to deductible *
	Durable medical equipment	0% coinsurance	Not covered	Prior Authorization is Required. Subject to deductible *
	Hospice services	0% coinsurance	Not covered	Prior Authorization is Required. Subject to deductible *
	Children's Eye exam	No charge	Not covered	1 visit per calendar year
If your child needs dental or eye care	Children's Glasses	0% coinsurance	Not covered	1 pair of glasses per year (or contact lenses in lieu of glasses). Subject to deductible
	Children's Dental check-up	No Charge	Not covered	Oral exam and preventive cleaning limited to 1 every 6 months. See your plan document for additional information about services.

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.)

• Chiropractic care

Infertility treatment

Private-duty nursing

Cosmetic surgery

Long-term care

Routine eye care (Adult)

Dental care (Adult)

- Non-emergency care when traveling outside the U.S.
- Weight loss programs

Hearing aids

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>lacare.org</u>.

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

Acupuncture

• Medical necessary routine foot care

Services related to Abortion

Bariatric surgery

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: Department of Managed Health Care at 1 (888) HMO-2219 (1-888-466-2219) or hmohelp.ca.gov; U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov; Covered California at 1 (800) 300-1506 or coveredca.com; or contact L.A. Care Health Plan at 1- 855-270-2327. We are available 24 hours a day, 7 days a week, including holidays. 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 <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 contact your rights, this notice, or assistance, contact L.A. Care Customer Service at 1- 855-270-2327. We are available 24 hours a day, 7 days a week, including holidays. Additionally, you can contact the California DMHC at 1-888-466-2219 or visit dmhc.ca.gov.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through Covered California 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 Covered California

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1- 855-270-2327.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-270-2327

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-270-2327

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1- 855-270-2327

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

PRA Disclosure Statement: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.08** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>lacare.org</u>.

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>	\$9,200
■ Specialist [cost sharing]	0%
■ Hospital (facility) [cost sharing]	0%
■ Other [cost sharing]	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:		
Cost Sharing		
<u>Deductibles</u>	\$9,200	
Copayments	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$9,260	

Managing Joe's Type 2 Diabetes

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

■ The plan's overall deductible	\$9,200
■ Specialist [cost sharing]	0%
■ Hospital (facility) [cost sharing]	0%
■ Other [cost sharing]	0%

This EXAMPLE event includes services like:

<u>Primary care physician</u> 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		
<u>Deductibles</u>	\$5,200	
Copayments	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$5,220	

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$9,200
■ Specialist [cost sharing]	0%
■ Hospital (facility) [cost sharing]	0%
■ Other [cost sharing]	0%

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>	\$2,400	
Copayments	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$2,400	

Language Assistance

English Tagline

ATTENTION: If you need help in your language call **1-855-270-2327** (TTY: **711**). Aids and services for people with disabilities, like documents in braille and large print, are also available. Call **1-855-270-2327** (TTY: **711**). These services are free of charge.

الشعار بالعربية (Arabic)

يرجى الانتباه: إذا احتجت إلى المساعدة بلغتك، فاتصل بـ (TTY: 711) 2327-270-258-1. تتوفر أيضًا المساعدات يُرجى الانتباه: إذا احتجت إلى المساعدة بلغتك، فاتصل بـ 2327-270-258-1 والخدمات للأشخاص ذوي الإعاقة، مثل المستندات المكتوبة بطريقة بريل والخط الكبير. اتصل بـ 2327-270-455-1.

Հայերեն պիտակ (Armenian)

ՈՒՇԱԴՐՈՒԹՅՈՒՆ։ Եթե Ձեզ օգնություն է հարկավոր Ձեր լեզվով, զանգահարեք 1-855-270-2327 (TTY: 711)։ Կան նաև օժանդակ միջոցներ ու ծառայություններ հաշմանդամություն ունեցող անձանց համար, օրինակ` Բրայլի գրատիպով ու խոշորատառ տպագրված նյութեր։ Ջանգահարեք 1-855-270-2327 (TTY: 711)։ Այդ ծառայություններն անվճար են։

ឃ្លាសម្គាល់ជាភាសាខ្មែរ (Cambodian)

ចំណាំ៖ បើអ្នក ត្រូវ ការជំនួយ ជាភាសា របស់អ្នក សូម ទូរស័ព្ទទៅលេខ 1-855-270-2327 (TTY: 711)។ ជំនួយ និង សេវាកម្ម សម្រាប់ ជនពិការ ដូចជាឯកសារសរសេរជាអក្សរជុស សម្រាប់ជនពិការភ្នែក ឬឯកសារសរ សេរជាអក្សរពុម្ពធំ ក៏អាចរកបានផងដែរ។ ទូរស័ព្ទមកលេខ 1-855-270-2327 (TTY: 711)។ សេវាកម្មទាំងនេះ មិនគិតថ្ងៃឡើយ។

简体中文标语 (Chinese)

请注意:如果您需要以您的母语提供帮助·请致电 1-855-270-2327 (TTY: 711)。另外还提供针对残疾人士的帮助和服务·例如盲文和需要较大字体阅读·也是方便取用的。请致电1-855-270-2327 (TTY: 711)。这些服务都是免费的。

فارسی زبان به مطلب (Farsi)

توجه: اگر میخواهید به زبان خود کمک دریافت کنید، با (TTY: 711) 2327-275-15 تماس بگیرید. کمکها و خدمات مخصوص افراد دارای معلولیت، مانند نسخههای خط بریل و چاپ با حروف بزرگ، نیز موجود است. با (TTY: 711) 2327-270-258-1 تماس بگیرید. این خدمات رایگان ارائه میشوند.

हिंदी टैगलाइन (Hindi)

ध्यान दें: अगर आपको अपनी भाषा में सहायता की आवश्यकता है तो 1-855-270-2327 (TTY: 711) पर कॉल करें। अशक्तता वाले लोगों के लिए सहायता और सेवाएं, जैसे ब्रेल और बड़े प्रिंट में भी दस्तावेज़ उपलब्ध हैं। 1-855-270-2327 (TTY: 711) पर कॉल करें। ये सेवाएं नि: शुल्क हैं।

Nge Lus Hmoob Cob (Hmong)

CEEB TOOM: Yog koj xav tau kev pab txhais koj hom lus hu rau **1-855-270-2327** (TTY: **711**). Muaj cov kev pab txhawb thiab kev pab cuam rau cov neeg xiam oob qhab, xws li puav leej muaj ua cov ntawv su thiab luam tawm ua tus ntawv loj. Hu rau **1-855-270-2327** (TTY: **711**). Cov kev pab cuam no yog pab dawb xwb.

日本語表記 (Japanese)

注意日本語での対応が必要な場合は 1-855-270-2327 (TTY: 711) へお電話ください。点字の資料や文字の拡大表示など、障がいをお持ちの方のためのサービスも用意しています。 1-855-270-2327 (TTY: 711) へお電話ください。 これらのサービスは無料で提供しています。

한국어 태그라인 (Korean)

유의사항: 귀하의 언어로 도움을 받고 싶으시면 **1-855-270-2327** (TTY: **711**) 번으로 문의하십시오. 점자나 큰 활자로 된 문서와 같이 장애가 있는 분들을 위한 도움과 서비스도 이용 가능합니다. **1-855-270-2327** (TTY: **711**) 번으로 문의하십시오. 이러한 서비스는 무료로 제공됩니다.

ਪੰਜਾਬੀ ਟੈਗਲਾਈਨ (Punjabi)

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਹਾਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਮਦਦ ਦੀ ਲੋੜ ਹੈ ਤਾਂ ਕਾਲ ਕਰੋ 1-855-270-2327 (TTY: 711). ਅਪਾਹਜ ਲੋਕਾਂ ਲਈ ਸਹਾਇਤਾ ਅਤੇ ਸੇਵਾਵਾਂ, ਜਿਵੇਂ ਕਿ ਬ੍ਰੇਲ ਅਤੇ ਮੋਟੀ ਛਪਾਈ ਵਿੱਚ ਦਸਤਾਵੇਜ਼, ਵੀ ਉਪਲਬਧ ਹਨ। ਕਾਲ ਕਰੋ 1-855-270-2327 (TTY: 711). ਇਹ ਸੇਵਾਵਾਂ ਮਫਤ ਹਨ।

Русский слоган (Russian)

ВНИМАНИЕ! Если вам нужна помощь на вашем родном языке, звоните по номеру **1-855-270-2327** (ТТҮ: **711**). Также предоставляются средства и услуги для людей с ограниченными возможностями, например документы крупным шрифтом или шрифтом Брайля. Звоните по номеру **1-855-270-2327** (ТТҮ: **711**). Такие услуги предоставляются бесплатно.

Mensaje en español (Spanish)

ATENCIÓN: si necesita ayuda en su idioma, llame al **1-855-270-2327** (TTY: **711**). También ofrecemos asistencia y servicios para personas con discapacidades, como documentos en braille y con letras grandes. Llame al **1-855-270-2327** (TTY: **711**). Estos servicios son gratuitos.

Tagalog Tagline (Tagalog)

ATENSIYON: Kung kailangan mo ng tulong sa iyong wika, tumawag sa **1-855-270-2327** (TTY: **711**). Mayroon ding mga tulong at serbisyo para sa mga taong may kapansanan, tulad ng mga dokumento sa braille at malaking print. Tumawag sa **1-855-270-2327** (TTY: **711**). Libre ang mga serbisyong ito.

แท็กไลน์ภาษาไทย (Thai)

โปรดทราบ: หากคุณต้องการความช่วยเหลือเป็นภาษาของคุณ กรุณาโทรศัพท์ไปที่หมายเลข 1-855-270-2327 (TTY: 711) นอกจากนี้ ยังพร้อมให้ความช่วยเหลือและบริการต่าง ๆ สำหรับบุคคล ที่มีความพิการ เช่น เอกสารต่าง ๆ ที่เป็นอักษรเบรลล์และเอกสารที่พิมพ์ด้วยตัวอักษรขนาดใหญ่ กรุณาโทรศัพท์ไปที่หมายเลข 1-855-270-2327 (TTY: 711) ไม่มีค่าใช้จ่ายสำหรับบริการเหล่านี้

Khẩu hiệu tiếng Việt (Vietnamese)

CHÚ Ý: Nếu quý vị cần trợ giúp bằng ngôn ngữ của mình, vui lòng gọi số **1-855-270-2327** (TTY: **711**). Chúng tôi cũng hỗ trợ và cung cấp các dịch vụ dành cho người khuyết tật, như tài liệu bằng chữ nổi Braille và chữ khổ lớn (chữ hoa). Vui lòng gọi số **1-855-270-2327** (TTY: **711**). Các dịch vụ này đều miễn phí.