




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 1-800-800-4298 or visit us at <https://secure.arkansasoctave.com/members/bcdlist.aspx>. 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 <https://www.arkansasoctave.com/glossary> or call 1-800-800-4298 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	For <u>network provider</u> \$5,900 individual / \$11,800 family; for <u>out-of-network provider</u> \$10,300 individual / \$20,600 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 policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
<b>Are there services covered before you meet your deductible?</b>	Yes. <u>Preventive care</u> is covered before you meet your <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 <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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other deductibles for specific services?</b>	No.	You don't have to meet <u>deductibles</u> for specific services.
<b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b>	For <u>network provider</u> - \$9,100 Individual / \$18,200. For <u>out-of-network provider</u> - \$13,700 individual/ \$27,400 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> , the overall family <u>out-of-pocket limit</u> must be met.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	<u>Out-of-network coinsurance</u> , <u>premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
<b>Will you pay less if you use a <u>network provider</u>?</b>	Yes. See <a href="https://www.arkansasoctave.com/findcare">https://www.arkansasoctave.com/findcare</a> or call 1-800-800-4298 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 charge</u> 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.
<b>Do you need a <u>referral</u> to see a <u>specialist</u>?</b>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

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 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)	
<b>If you visit a healthcare provider's office or clinic</b>	Primary care visit to treat an injury or illness	\$40 <u>copay</u> /visit; <u>deductible</u> does not apply	50% <u>coinsurance</u>	<u>Coinsurance</u> applies after <u>deductible</u>
	<u>Specialist</u> visit	\$80 <u>copay</u> /visit and 40% <u>coinsurance</u> for other outpatient services	50% <u>coinsurance</u>	Consultation and evaluation only are paid at \$80 <u>copay</u> in-network. Services and procedures other than consult and eval are paid at 40% <u>coinsurance</u> in-network after <u>deductible</u>
	<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 <u>plan</u> will pay for.
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work)	40% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Coinsurance</u> applies after <u>deductible</u>
	Imaging (CT/PET scans, MRIs)	40% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Coinsurance</u> applies after <u>deductible</u>
<b>If you need drugs to treat your illness or condition</b> More information about <b>prescription drug coverage</b> is available at <a href="https://www.arkansasoctave.com/Octave-formulary-2024">https://www.arkansasoctave.com/Octave-formulary-2024</a>	Generic drugs	Retail \$20 <u>copay</u> /prescription; Mail \$40 <u>copay</u> /prescription; <u>deductible</u> does not apply	Not Covered	Covers up to 30-day supply (retail prescriptions); 31-90 day supply (mail order prescription)
	Preferred brand drugs	Retail \$40 <u>copay</u> /prescription; Mail \$80 <u>copay</u> /prescription; <u>deductible</u> does not apply	Not Covered	Covers up to 30-day supply (retail prescriptions); 31-90 day supply (mail order prescription)
	Non-preferred brand drugs	Retail \$80 <u>copay</u> / prescription; Mail \$160 <u>copay</u> /prescription	Not Covered	Covers up to 30-day supply (retail prescriptions); 31-90 day supply (mail order prescription); <u>Copay</u> applies after <u>deductible</u>
	<u>Specialty drugs</u>	Retail \$350 <u>copay</u> /prescription	Not Covered	Prior authorization, step therapy or quantity limitations may apply; Non-preferred specialty drugs may apply a higher <u>coinsurance</u> in-network; <u>Copay</u> applies after <u>deductible</u> ; Coverage requires prior approval
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	40% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Coinsurance</u> applies after <u>deductible</u>
	Physician/surgeon fees	40% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Coinsurance</u> applies after <u>deductible</u>

\*For more information about limitations and exceptions, see the plan or policy document at <https://secure.arkansasoctave.com/members/bcdlist.aspx>

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 need immediate medical attention	Emergency room care	40% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Coinsurance</u> applies after <u>deductible</u>
	Emergency medical transportation	40% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Coinsurance</u> applies after <u>deductible</u>
	Urgent care	\$60 <u>copay/visit</u> ; <u>deductible</u> does not apply	50% <u>coinsurance</u>	<u>Coinsurance</u> applies after <u>deductible</u>
If you have a hospital stay	Facility fee (e.g., hospital room)	40% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Coinsurance</u> applies after <u>deductible</u>
	Physician/surgeon fees	40% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Coinsurance</u> applies after <u>deductible</u>
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$40 <u>copay/visit</u> and 40% <u>coinsurance</u> for other outpatient services	50% <u>coinsurance</u>	Consultation and evaluation only are paid at \$40 <u>copay</u> in-network; Other services and procedures are paid at 40% <u>coinsurance</u> in-network after <u>deductible</u>
	Inpatient services	40% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Coinsurance</u> applies after <u>deductible</u>
If you are pregnant	Office visits	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Coverage for routine ultrasounds limited to 1; <u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC; Coverage requires prior notification; <u>Coinsurance</u> applies after <u>deductible</u>
	Childbirth/delivery professional services	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Coverage requires prior notification; <u>Coinsurance</u> applies after <u>deductible</u>
	Childbirth/delivery facility services	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Coverage for <u>out-of-network</u> newborn services is limited to \$2,000 per Covered Person for all services first 90 days after birth; Coverage requires prior notification; <u>Coinsurance</u> applies after <u>deductible</u>

\*For more information about limitations and exceptions, see the plan or policy document at <https://secure.arkansasoctave.com/members/bcdlist.aspx>

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)	
<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u>	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Coverage is limited to 50 visits/person/calendar year; <u>Coinsurance</u> applies after <u>deductible</u>
	<u>Rehabilitation services</u>	\$40 <u>copay</u> /visit and 40% <u>coinsurance</u> for other outpatient services	Not Covered	Outpatient services limited to 30 visits/person/calendar year and paid at \$40 <u>copay</u> ; Inpatient services limited to 60 days/person/calendar year and paid at 40% <u>coinsurance</u> in-network after <u>deductible</u>
	<u>Habilitation services</u>	\$40 <u>copay</u> /visit and 40% <u>coinsurance</u> for other outpatient services	Not Covered	Developmental services limited to 180 units/person/calendar year and paid at 40% <u>coinsurance</u> in-network after <u>deductible</u> ; Outpatient services limited to 30 visits/person/calendar year and paid at \$40 <u>copay</u>
	<u>Skilled nursing care</u>	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Limited to 60 days/person/calendar year; <u>Coinsurance</u> applies after <u>deductible</u>
	<u>Durable medical equipment</u>	40% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Coinsurance</u> applies after <u>deductible</u>
	<u>Hospice services</u>	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Hospice care must be certified by a physician as having a life expectancy of six months or less; <u>Coinsurance</u> applies after <u>deductible</u>
	<b>If your child needs dental or eye care</b>	Children's eye exam	No Charge	Not Covered
Children's glasses		40% <u>coinsurance</u>	50% <u>coinsurance</u>	Limited to one pair of glasses with lenses or contacts per child per calendar year; <u>Coinsurance</u> applies after <u>deductible</u>
Children's dental check-up		Not Covered	Not Covered	None

## 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.)

- Abortions are not covered. Pregnancy terminations under the direction of a physician are covered but only when performed in an in-network or outpatient hospital setting.
- Acupuncture
- Bariatric Surgery
- Cosmetic Surgery
- Dental Care
- Infertility Treatment
- Long term care
- Non-emergency care when traveling outside of U.S. (Subject to discretion of the company)
- Private-duty nursing
- 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 (Limited to 30 visits/person/ calendar year)
- Hearing aids (\$1,400/ear/person)
- Routine eye care (Adult) (1 visit/person every 2 years)
- Routine foot care is covered for podiatric conditions

**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: Arkansas Insurance Department at 1-800-852-5494, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <http://www.dol.gov/ebsa/healthreform> or contact the plan at 1-800-800-4298. 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](http://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 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 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 the Arkansas Insurance Department, Consumer Services Division. Additionally, a consumer assistance program can help you file your appeal. The contact information is:

Arkansas Insurance Department, Consumer Services Division  
1 Commerce Way, Suite 102, Little Rock, Arkansas 72202  
Telephone 1-800-852-5494, Email address: [insurance.consumers@arkansas.gov](mailto:insurance.consumers@arkansas.gov)

**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 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.

## Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-844-662-2276.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-844-662-2276.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-844-662-2276.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-844-662-2276.

*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 **\$5,900**
- Specialist copayment **\$80**
- 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*)

<b>Total Example Cost</b>	<b>\$12,800</b>
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**In this example, Peg would pay:**

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$5,900
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$2,700
<i>What isn't covered</i>	
Limits or exclusions	\$40
<b>The total Peg would pay is</b>	<b>\$8,640</b>

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

- The plan's overall deductible **\$5,900**
- Specialist copayment **\$80**
- Hospital (facility) coinsurance **40%**
- Other coinsurance **40%**

**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*)

<b>Total Example Cost</b>	<b>\$7,400</b>
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**In this example, Joe would pay:**

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$5,900
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$600
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>Total Example Cost</b>	<b>\$6,560</b>

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

- The plan's overall deductible **\$5,900**
- Specialist copayment **\$80**
- Hospital (facility) coinsurance **40%**
- Other coinsurance **40%**

**This EXAMPLE event includes services like:**  
 Emergency room care (*including medical supplies*)  
 Diagnostic test (*x-ray*)  
 Durable medical equipment (*crutches*)  
 Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$1,900</b>
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**In this example, Mia would pay:**

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$1,900
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>Total Example Cost</b>	<b>\$1,900</b>