Coverage Period: 1/1/2026 -12/31/2026 Coverage for: Individual or Family | Plan Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 1-800-809-9361 (TTY: 711) or visit us at https://www.premera.com/ak/SBC. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>Provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at https://www.healthcare.gov/sbc-glossary/ or call 1-800-809-9361 (TTY: 711) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0 at Indian Health Care <u>Provider</u> (IHCP) or with IHCP <u>referral</u> at non-IHCP; or <u>Innetwork</u> : \$1,500 Individual / \$3,000 Family <u>Out-of-network</u> : \$4,500 Individual	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 deductible?	Yes. Does not apply to <u>copayments</u> , certain <u>prescription drugs</u> and services listed below as "No charge."	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 preventive services without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered preventive services at https://www.healthcare.gov/coverage/ preventive-care-benefits/.
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> ?	In-network: \$6,300 Individual / \$12,600 Family Out-of-network: Not Applicable	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 out-of-pocket limits until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premium, balance-billed charges, penalties for failure to obtain prior authorization for services, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket</u> <u>limit</u> .
Will you pay less if you use a network provider?	Yes. See Legacy and Dental Select medical network. For a list of <u>in-network providers</u> , see https://www.premera.com or call 1-800-809-9361.	You pay the least if you use a <u>provider</u> in our preferred network. You pay more if you use a <u>provider</u> in our non-preferred network. 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</u> 's 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 referral to see a specialist?	No.	You can see the specialist you choose without a referral.



	Services You May Need		What you v	will Pay	
Common Medical Event		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP <u>In-Network</u> <u>Provider</u> (You will pay more)	Non-IHCP <u>Out-Of-</u> <u>Network Provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health	Primary care visit to treat an injury or illness	No charge	First two visits: \$1 copay / visit, deductible does not apply. Additional visits: \$30 copay / visit, deductible does not apply.	Non-Participating: 60% <u>coinsurance</u>	Cost sharing waived at a non-IHCP with an IHCP referral.
care <u>provider's</u> office or clinic	Specialist visit	No charge	\$60 <u>copay</u> / visit, <u>deductible</u> does not apply.	Non-Participating: 60% coinsurance	Cost sharing waived at a non-IHCP with an IHCP referral.
	Preventive care / screening / immunization	No charge	No charge	Non-Participating: 60% <u>coinsurance</u>	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
	Diagnostic test (x-ray, blood work)	No charge	30% coinsurance	Non-Participating: 60% coinsurance	Cost sharing waived at a non-IHCP with an IHCP referral.
If you have a test	Imaging (CT/PET scans, MRIs)	No charge	30% <u>coinsurance</u>	Non-Participating: 60% <u>coinsurance</u>	Prior authorization required for some outpatient imaging tests. The penalty is: 50% of the allowable charge up to a maximum of \$1,500 per occurrence. Cost sharing waived at a non-IHCP with an IHCP referral.
If you need drugs to treat your illness or condition More information about prescription	Preferred generic drugs	No charge	\$15 <u>copay</u> / prescription (retail) \$45 <u>copay</u> / prescription (mail) <u>Deductible</u> does not apply.	\$15 copay / prescription (retail) Not covered (mail) Deductible does not apply.	Covers up to a 90 day supply (retail and mail). Certain preventive drugs are covered in full. Retail pharmacies: one copay for each 30 day supply. Prior authorization required for some drugs. Cost sharing waived at a non-IHCP with an IHCP referral.

			What you v	will Pay	
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP <u>In-Network</u> <u>Provider</u> (You will pay more)	Non-IHCP <u>Out-Of-</u> <u>Network Provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
drug coverage is available at https://www.premera.com/documents/062 279 2026.pdf.	Preferred brand drugs	No charge	\$45 <u>copay</u> / prescription (retail) \$135 <u>copay</u> / prescription (mail) <u>Deductible</u> does not apply.	\$45 copay / prescription (retail) Not covered (mail) Deductible does not apply.	Covers up to a 90 day supply (retail and mail). Retail pharmacies: one <u>copay</u> for each 30 day supply. <u>Prior authorization</u> required for some drugs. <u>Cost sharing</u> waived at a non-IHCP with an IHCP <u>referral</u> .
	Non-preferred brand drugs	No charge	50% coinsurance	50% <u>coinsurance</u> (retail) Not covered (mail)	Covers up to a 90 day supply (retail and mail). Prior authorization required for some drugs. Cost sharing waived at a non-IHCP with an IHCP referral.
	Specialty drugs	No charge	40% coinsurance	40% coinsurance	Covers up to a 30 day supply. Prior authorization required for some drugs. Cost sharing waived at a non-IHCP with an IHCP referral.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	30% coinsurance	Non-Participating: 60% <u>coinsurance</u>	Prior authorization required for some services. The penalty is: 50% of the allowable charge up to a maximum of \$1,500 per occurrence. Cost sharing waived at a non-IHCP with an IHCP referral.
	Physician/surgeon fees	No charge	30% coinsurance	Non-Participating: 60% coinsurance	Cost sharing waived at a non-IHCP with an IHCP referral.
	Emergency room care	No charge	30% coinsurance	30% coinsurance	Cost sharing waived at a non-IHCP with an IHCP referral.
If you need	Emergency medical transportation	No charge	30% coinsurance	30% coinsurance	Cost sharing waived at a non-IHCP with an IHCP referral.
immediate medical attention	<u>Urgent care</u>	No charge	Hospital-based: 30% coinsurance Freestanding center: \$60 copay / visit, deductible does not apply.	Hospital-based: 30% coinsurance Freestanding center: Non-Participating: 60% coinsurance	Cost sharing waived at a non-IHCP with an IHCP referral.

				What you v	will Pay	
	Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP <u>In-Network</u> <u>Provider</u> (You will pay more)	Non-IHCP <u>Out-Of-</u> <u>Network Provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have a hospital stay	If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	30% coinsurance	Non-Participating: 60% <u>coinsurance</u>	Prior authorization required for all planned inpatient stays. The penalty is: 50% of the allowable charge up to a maximum of \$1,500 per occurrence. Cost sharing waived at a non-IHCP with an IHCP referral.
		Physician/surgeon fees	No charge	30% coinsurance	Non-Participating: 60% coinsurance	Cost sharing waived at a non-IHCP with an IHCP referral.
	If you need mental health, behavioral health, or	Outpatient services	No charge	Office Visit: \$60 copay / visit, deductible does not apply. Professional: 30% coinsurance Facility: 30% coinsurance	Non-Participating: 60% <u>coinsurance</u>	Cost sharing waived at a non-IHCP with an IHCP referral.
	substance abuse services	Inpatient services	No charge	30% coinsurance	Non-Participating: 60% <u>coinsurance</u>	Prior authorization required for all planned inpatient stays. The penalty is: 50% of the allowable charge up to a maximum of \$1,500 per occurrence. Cost sharing waived at a non-IHCP with an IHCP referral.
		Office visits	No charge	30% coinsurance	Non-Participating: 60% <u>coinsurance</u>	Cost-sharing does not apply for preventive services. Depending on the type of services, a coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (such as, ultrasound). Cost sharing waived at a non-IHCP with an IHCP referral.
	If you are pregnant	Childbirth/delivery professional services	No charge	30% coinsurance	Non-Participating: 60% <u>coinsurance</u>	Cost-sharing does not apply for preventive services. Depending on the type of services, a coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (such as, ultrasound). Cost sharing waived at a non-IHCP with an IHCP referral.

				What you	will Pay	
	Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP <u>In-Network</u> <u>Provider</u> (You will pay more)	Non-IHCP <u>Out-Of-</u> <u>Network Provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
		Childbirth/delivery facility services	No charge	30% coinsurance	Non-Participating: 60% <u>coinsurance</u>	Cost-sharing does not apply for preventive services. Depending on the type of services, a coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (such as, ultrasound). Prior authorization is not required. However, you should notify the carrier of your admission for delivery as soon as reasonably possible. Cost sharing waived at a non-IHCP with an IHCP referral.
		Home health care	No charge	30% coinsurance	Non-Participating: 60% coinsurance	Limited to 130 visits per calendar year Cost sharing waived at a non-IHCP with an IHCP referral.
	If you need help recovering or have other special health needs	Rehabilitation services	No charge	Outpatient: \$60 copay / visit Inpatient: 30% coinsurance	Non-Participating: 60% <u>coinsurance</u>	Limited to 45 outpatient visits per calendar year, limited to 30 inpatient days per calendar year. Prior authorization required for all planned inpatient stays. The penalty is: 50% of the allowable charge up to a maximum of \$1,500 per occurrence. Cost sharing waived at a non-IHCP with an IHCP referral.
need		Habilitation services	No charge	Outpatient: \$60 copay / visit Inpatient: 30% coinsurance	Non-Participating: 60% <u>coinsurance</u>	Limited to 45 outpatient visits per calendar year, limited to 30 inpatient days per calendar year. Prior authorization required for all planned inpatient stays. The penalty is: 50% of the allowable charge up to a maximum of \$1,500 per occurrence. Cost sharing waived at a non-IHCP with an IHCP referral.

	Services You May Need		What you	will Pay	
Common Medical Event		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP <u>In-Network</u> <u>Provider</u> (You will pay more)	Non-IHCP <u>Out-Of-</u> <u>Network Provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Skilled nursing care	No charge	30% coinsurance	Non-Participating: 60% <u>coinsurance</u>	Limited to 60 days per calendar year. Prior authorization required for all planned inpatient stays. The penalty is: 50% of the allowable charge up to a maximum of \$1,500 per occurrence. Cost sharing waived at a non-IHCP with an IHCP referral.
	Durable medical equipment	No charge	30% coinsurance	Non-Participating: 60% <u>coinsurance</u>	Prior authorization required to buy some medical equipment over \$750. The penalty is: 50% of the allowable charge up to a maximum of \$1,500 per occurrence. Cost sharing waived at a non-IHCP with an IHCP referral.
	Hospice service	No charge	30% coinsurance	Non-Participating: 60% <u>coinsurance</u>	Limited to 240 respite hours, limited to 10 inpatient days – 6 months overall lifetime benefit limit. Cost sharing waived at a non-IHCP with an IHCP referral.
If your child needs dental or eye care	Children's eye exam	No charge	\$30 <u>copay</u> / visit <u>Deductible</u> does not apply.	\$30 <u>copay</u> / visit <u>Deductible</u> does not apply.	Cost sharing waived at a non-IHCP with an IHCP referral. Limited to one exam per calendar year (under age 19).
	Children's glasses	No charge	No charge	No charge	Frames and lenses limited to 1 pair per calendar year.
	Children's dental check-up	No charge	No charge	No charge	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.)

- Assisted fertility treatment
- Bariatric surgery
- Cosmetic surgery

Acupuncture

- Dental care (Adult)
- Hearing aids
- Long-term care

- Private-duty nursing
- Routine eye care (Adult)
- Weight loss programs

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

Abortion

Chiropractic care or other spinal manipulations

- Foot care
- Non-emergency care when traveling outside the U.S.

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: 1-907-269-7900 or 1-800-467-8725 for the state insurance department, or the insurer at 1-800-809-9361 or TTY 711. 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 <u>Grievance</u> and <u>Appeals</u> <u>Rights</u>: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a claim. 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 to submit a <u>claim</u>, <u>appeal</u>, or <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: your <u>plan</u> at 1-800-809-9361, or the state insurance department at 1-907-269-7900 or 1-800-467-8725.

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 <u>plan</u> meet <u>Minimum Value Standards</u>? 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 1-800-809-9361 or TTY 711.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-809-9361 or TTY 711.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-800-809-9361 or TTY 711.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-809-9361 or TTY 711.

————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 <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>	\$1,500
■ Specialist copay	\$60
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

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>	\$1,500
Copayments	\$10
Coinsurance	\$3,300
What isn't covered	
Limits or exclusions	\$60
The Total Peg would pay is	\$4,870

Managing Joe's type 2 diabetes (a year of routine in-network care of a wellcontrolled condition)

■ The plan's overall deductible	\$1,500
■ Specialist <u>copay</u>	\$60
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)

Diagnostic tests (blood work)

Prescription drugs

Total Example Cost

Durable medical equipment (*glucose meter*)

	7-,			
In this example, Joe would pay:				
Cost Sharing				
<u>Deductibles</u>	\$200			
<u>Copayments</u>	\$1,600			
Coinsurance	\$0			
What isn't covered				
Limits or exclusions				
The Total Joe would pay is	\$1.820			

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$1,500
■ Specialist <u>copay</u>	\$60
■ Hospital (facility) coinsurance	30%
Other coinsurance	30%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

\$5,600

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800

In this example, Mia would pay:

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Cost Sharing	
<u>Deductibles</u>	\$1,500
Copayments	\$300
Coinsurance	\$300
What isn't covered	
Limits or exclusions	\$0
The Total Mia would pay is	\$2,100

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.

The **plan** would be responsible for the other costs of these EXAMPLE covered services.

Notice of availability and nondiscrimination 800-809-9361 | TTY: 711

Call for free language assistance services and appropriate auxiliary aids and services.

Tumawag para sa mga libreng serbisyo ng tulong sa wika at angkop na mga karagdagang tulong at serbisyo.

Llame para obtener servicios gratuitos de asistencia lingüística, y ayudas y servicios auxiliares apropiados.

무료 언어 지원 서비스와 적절한 보조 도구 및 서비스를 신청하십시오.

Hu thov kev pab txhais lus pub dawb thiab lwm yam khoom pab dawb thiab kev pab cuam ua tsim nyog.

Звоните для получения бесплатных услуг по переводу и других вспомогательных средств и услуг.

呼吁提供免费的语言援助服务和适当的辅助设备及服务。

呼籲提供免費的語言援助服務和適當的輔助設備及服務。

Vala'au mo auaunaga tau fesoasoani mo gagana e leai ni totogi ma fesoasoani fa'aopo'opo talafeagai ma auaunaga.

ໂທເພື່ອຮັບການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ ແລະ ການບໍລິການ ແລະ ການຊ່ວຍເຫຼືອພິເສດທີ່ເໝາະສົມແບບບໍ່ເສຍຄ່າ.

無料言語支援サービスと適切な補助器具及びサービスをお求めください。

Tumawag para kadagiti libre a serbisio iti tulong iti pagsasao ken dagiti nakanada nga aid ken serbisio iti komunikasion.

Gọi cho các dịch vụ hỗ trợ ngôn ngữ miễn phí và các hỗ trợ và dịch vụ phụ trợ thích hợp.

Звертайтесь за безкоштовною мовною підтримкою та відповідними додатковими послугами.

ติดต่อขอบริการช่วยเหลือด้านภาษาฟรีพร้อมความช่วยเหลือและบริการอื่น ๆ เพิ่มเติม

Fordern Sie kostenlose Sprachunterstützungsdienste und geeignete Hilfsmittel und Dienstleistungen an.

Zadzwoń, aby uzyskać bezpłatną pomoc językową oraz odpowiednie wsparcie i usługi pomocnicze.

Rele pou w jwenn sèvis asistans lengwistik gratis ak èd epi sèvis oksilyè ki apwopriye.

Appelez pour obtenir des services gratuits d'assistance linguistique et des aides et services auxiliaires appropriés.

Ligue para serviços gratuitos de assistência linguística e auxiliares e serviços auxiliares adequados.

Chiama per i servizi di assistenza linguistica gratuiti e per gli ausili e i servizi ausiliari appropriati.

اتصل للحصول على خدمات المساعدة اللغوية المجانية والمساعدات والخدمات المناسبة. براى خدمات كمك زباني رايگان و كمكها و خدمات امدادى مقتضى، تماس بگيريد.

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