

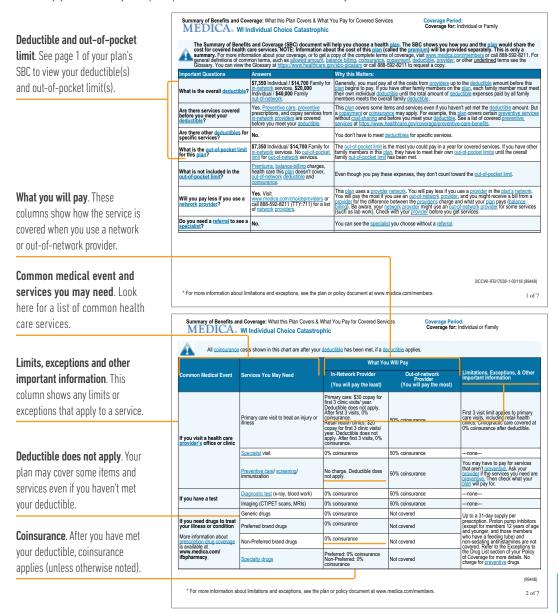
SUMMARY OF BENEFITS & COVERAGE (SBC) DOCUMENT

ENROLLED IN INDIVIDUAL & FAMILY PLANS



IMPORTANT INFORMATION FOUND IN YOUR SBC

The SBC is a summary of your health plan's benefits and coverage in a question-and-answer format. Think of the SBC like a nutrition label for health plan benefits. All plans present answers to the same questions in the same format. This way you can easily compare plans to find one that works best for you.



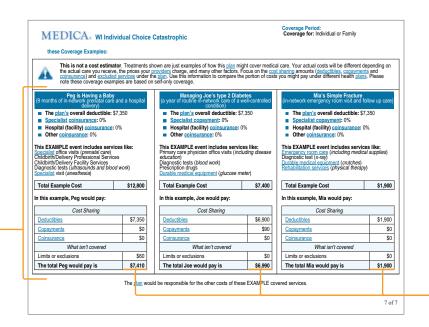


KEY TERMS TO KNOW

- » **Deductible**: The amount you pay each year before your insurance starts to pay.
- » **Out-of-pocket limit**: The most you will pay in a year for health care services covered by your insurance. Deductibles, copays and coinsurance are counted toward the out-of-pocket limit, but premiums are not.
- » **Coinsurance**: A percentage of the charges for health care services that you pay.
- » **Copay**: A set amount you pay up front for some services or prescriptions.
- » **Network**: A group of doctors, clinics, hospitals, pharmacies or other health care providers that contract with your health insurer to provide services to its members, generally at discounted rates.

Definitions of other key terms can be found at **healthcare.gov/sbc-glossary**.





Total you pay. The amounts listed here are an example. Your costs will vary based on your plan and where you receive care.

HOW TO VIEW YOUR SBC

You can view your SBC and Uniform Glossary on your secure member site on **MedicaMember.com**. Or, you may request a paper copy by calling the number on the back of your Medica ID card. We'll mail your documents to you within 7 business days.



Coverage examples.

Use these examples to

understand how you and your

plan might share costs for certain services. Remember

that the amounts shown are

not your actual costs.

For an overview of how cost-sharing works, read our "Deductibles, Copays and Coinsurance" tip sheet found on your secure member site.



Have a question?

Call Customer Service at the number on the back of your Medica ID card.

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