



**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at [www.wellcareexchange.com](http://www.wellcareexchange.com) or by calling 1-855-582-6175.

Important Questions	Answers	Why this Matters:
<b>What is the overall <u>deductible</u>?</b>	\$ 1,000 per person/ \$2,000 per family. Does not apply to PCP visits, specialist visits, preventive care, hospice care and tier 1 generic drugs.	You must pay all the costs up to the <b><u>deductible</u></b> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <b><u>deductible</u></b> starts over (usually, but not always, January 1 <sup>st</sup> ). See the chart starting on page 2 to find out how much you pay for covered services after you meet the <b><u>deductible</u></b> .
<b>Are there other <u>deductibles</u> for specific services?</b>	No.	You don't have to meet <b><u>deductibles</u></b> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
<b>Is there an <u>out-of-pocket limit</u> on my expenses?</b>	Yes. \$3,250 per person/ \$6,500 per family. Co-pay/coinsurance amounts count toward the <b><u>out-of-pocket limit</u></b> .	The <b><u>out-of-pocket limit</u></b> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	Premiums, Balance-billed charges, Health care received but not covered by this plan and Penalties.	Even though you pay these expenses, they don't count towards the <b><u>out-of-pocket limit</u></b> .
<b>Is there an overall annual limit on what the plan pays?</b>	No.	The chart starting on page 2 describes any limits on what the plan will pay for specific covered services, such as office visits.
<b>Does this plan use a <u>network of providers</u>?</b>	Yes. For a list of participating providers, see <a href="http://www.wellcareexchange.com/fap_search">www.wellcareexchange.com/fap_search</a> or call 1-855-582-6175.	If you use an in-network doctor or other health care <b>provider</b> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use and out-of-network <b>provider</b> for some services. Plans use the term in-network, <b>preferred</b> , or participating for <b>providers</b> in their network, see the chart starting on page 2 for how this plan pays different kinds <b>of providers</b> .
<b>Do I need a referral to see a <u>specialist</u>?</b>	Yes. A written referral is needed.	This plan will pay some or all of the costs to see a <b>specialist</b> for covered services but only if you have the plan's permission before you see the <b>specialist</b> .
<b>Are there services this plan doesn't cover?</b>	Yes.	Some of the services this plan doesn't cover are listed on page 6. See your policy or plan document for additional information about <b>excluded services</b> .



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use participating **providers** by charging you lower **deductibles**, **co-payments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
<b>If you visit a health care <u>provider's</u> office or clinic</b>	Primary care visit to treat an injury or illness	Visit 1-3; \$0 co-pay Visit 4+; 20% /visit deductible waived	Not covered	-----None-----
	Specialist visit	20% coinsurance/visit deductible waived.	Not covered	-----None-----
	Other practitioner office visit - Chiropractor	20% coinsurance/visit after deductible	Not covered	Manipulation therapy is limited to 12 visits per year.
	Preventive care/screening/immunization	No charge	Not covered	Limited to the United States Preventive Services Task Force recommendations (A and B only), Advisory Committee on Immunization Practices (ACIP) recommendations, and Health Resources and Service Administration guidelines for women and children.
<b>If you have a test</b>	Diagnostic test (x-ray, blood work)	20% coinsurance/visit after deductible	Not covered	Co-pay may vary based on services provided and the setting where covered services are received.
	Imaging (CT/PET scans, MRIs)	20% coinsurance/visit after deductible	Not covered	Co-pay may vary based on services provided and the setting where covered services are received.

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
<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="http://www.wellcareexchange.com/ky_form_search">www.wellcareexchange.com/ky_form_search</a>	Generic drugs	\$0 co-pay (retail) \$0 co-pay (mail order) deductible waived	Not covered	Covers up to a 30 day supply (retail) and a 90 day supply (mail order).
	Preferred brand drugs	20% coinsurance (retail) 20% coinsurance (mail order) after deductible	Not covered	Covers up to a 30 day supply (retail) and a 90 day supply (mail order).
	Non-preferred brand drugs	20% coinsurance (retail) 20% coinsurance (mail order) after deductible	Not covered	Covers up to a 30 day supply (retail) and a 90 day supply (mail order).
	Specialty drugs	20% (mail order) after deductible	Not covered	Covers up to a 30 day supply (mail order).
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% coinsurance/visit after deductible	Not covered	Prior auth may be required.
	Physician/surgeon fees	20% coinsurance/visit after deductible	Not covered	Prior auth may be required.
<b>If you need immediate medical attention</b>	Emergency room services	20% coinsurance/visit after deductible	20% coinsurance/visit after deductible	Waived if admitted.
	Emergency medical transportation	20% coinsurance/visit after deductible	20% coinsurance/visit after deductible	-----None-----
	Urgent care	20% coinsurance/visit after deductible	20% coinsurance/visit after deductible	Waived if admitted.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% coinsurance/ stay after deductible	Not covered	Prior auth may be required.
	Physician/surgeon fee	20% coinsurance/ stay after deductible	Not covered	Prior auth may be required. Included in facility fee

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	Visit 1-3; \$0 co-pay Visit 4+; 20% coinsurance /visit deductible waived	Not covered	Prior auth may be required.
	Mental/Behavioral health inpatient services	20% coinsurance/ stay after deductible	Not covered	Prior auth may be required.
	Substance use disorder outpatient services	Visit 1-3; \$0 co-pay Visit 4+; 20% coinsurance/visit. deductible waived	Not covered	Prior auth may be required.
	Substance use disorder inpatient services	20% coinsurance/ stay after deductible	Not covered	Prior auth may be required.
<b>If you are pregnant</b>	Prenatal and postnatal care	No charge deductible waived	Not covered	Prior auth may be required.
	Delivery and all inpatient services	20% coinsurance/ stay after deductible	Not covered	Prior auth may be required.

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
<b>If you need help recovering or have other special health needs</b>	Home health care	20% coinsurance /visit after deductible	Not covered	Prior auth may be required. Limited to 100 visits per calendar year lasting no less than four hours per visit.
	Rehabilitation services	Visit 1-3; \$0 co-pay Visit 4+; 20% coinsurance/visit for PT/OT/ST deductible waived 20% coinsurance/visit after deductible for other rehabilitation and habilitation services	Not covered	Prior auth may be required. Limit of 20 visits / yr for PT/OT/ST and pulmonary rehab. Limit of 36 visits /yr for cardiac rehab. Limit of 12 visits /yr for Manipulation therapy. Limit of 60 visits / year for Outpatient Rehab Therapy.
	Habilitation services	Same co-pay as rehabilitation	Not covered	Prior auth may be required. Same limits as Rehabilitation services.
	Skilled nursing care	20% coinsurance/ stay after deductible	Not covered	Prior auth may be required. Limited to 90 days /yr.
	Durable medical equipment	20% coinsurance/item after deductible	Not covered	Prior auth may be required. Hearing Aids for those <18 is limited to 1 per ear every 36 months.
	Hospice service	\$0 co-pay /stay deductible waived	\$0 co-pay /stay deductible waived	Prior auth may be required
<b>If your child needs dental or eye care</b>	Eye exam	20% coinsurance/visit after deductible	Not covered	Prior auth may be required Limited to 1 /yr for members under age 21.
	Glasses	20% coinsurance after deductible	Not covered	Prior auth may be required. Limited to members under age 21. Limited to 1 pair /yr. Limited to 1 additional replacement pair /yr if medically necessary.
	Dental check-up	20% coinsurance/visit after deductible	Not covered	Limited to members under age 21. Limited to 2 cleanings per year, extractions and fillings.

## Excluded Services & Other Covered Services:

### Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Acupuncture
- Bariatric Surgery for Morbid Obesity
- Chiropractic care when rendered in a home
- Cosmetic surgery, unless to correct a functional impairment
- Dental care (Adult)
- Hearing aid (except for newborns)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside of the U.S.
- Routine eye care (adult)
- Routine foot care
- Weight loss programs

### Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Private Duty Nursing

## Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at 1-855-582-6175. You may also contact your state insurance department at Department of Labor Employee Benefits Security Administration at: 1-866-444-EBSA (3272) or the U.S. Department of Health and Human Services at 1-877-267-2323, Ext. 61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).

## Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: WellCare Health Plans of Kentucky, Inc. at [www.wellcareexchange.com](http://www.wellcareexchange.com) or 1-855-582-6175.

## Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan or policy does provide minimum essential coverage.**

## Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

### Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-877-374-4056.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-374-4056.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-877-374-4056.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiiijigo holne' 1-877-374-4056.

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

## About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



**This is not a cost estimator.**

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

### Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$5,040
- Patient pays \$2,500

#### Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
<b>Total</b>	<b>\$7,540</b>

#### Patient pays:

Deductibles	\$1,000
Co-pays	\$0
Coinsurance	\$1,300
Limits or exclusions	\$200
<b>Total</b>	<b>\$2,500</b>

### Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$4,020
- Patient pays \$1,380

#### Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
<b>Total</b>	<b>\$5,400</b>

#### Patient pays:

Deductibles	\$1,000
Co-pays	\$0
Coinsurance	\$300
Limits or exclusions	\$80
<b>Total</b>	<b>\$1,380</b>

## Questions and answers about the Coverage Examples:

### What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.

### What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, co-payments, and coinsurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

### Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

### Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.

### Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

### Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as co-payments, deductibles, and coinsurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.