




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, visit individualandfamily.chpw.org or call 1-866-907-1906. 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.healthcare.gov/sbc-glossary/> or call 1-800-318-2596 to request a copy.

| Important Questions | Answers | Why This Matters: |
|---|--|---|
| What is the overall deductible? | \$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP; or \$6,000 individual / \$12,000 family | Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible. |
| Are there services covered before you meet your deductible? | Preventive care services, primary care, laboratory tests, urgent care visits, and generic brand drugs are covered before you meet your deductible. | This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ . |
| Are there other deductibles for specific services? | No | You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services. |
| What is the out-of-pocket limit for this plan? | \$9,200 individual / \$18,400 family | The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met. |
| What is not included in the out-of-pocket limit? | Out-of-network services are not included in out-of-pocket limit. | Even though you pay these expenses, they don't count toward the out-of-pocket limit . |
| Will you pay less if you use a network provider? | Yes. There are no out-of-network providers in this plan. | This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services. |
| Do you need a referral to see a specialist? | No referral is required to see an in-network specialist or provider. | You can see the in-network specialist you choose without a referral . |

 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 |
|---|--|---|---|--|--|
| | | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP Network Provider (You will pay more) | Non-IHCP Out-of-Network Provider (You will pay the most) | |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | No charge | First two visits: \$1 Copay / visit; deductible does not apply. Additional visits: \$50 Copay / visit; deductible does not apply. | Not covered | Cost sharing waived at a non-IHCP with an IHCP referral. |
| | Specialist visit | No charge | \$100 Copay / visit | Not covered | Cost sharing waived at a non-IHCP with an IHCP referral. |
| | Preventive care/screening/immunization | No charge | No charge; deductible does not apply. | Not covered | |
| If you have a test | Diagnostic test (X-ray, blood work) | No charge | 40% Coinsurance for laboratory & professional services. 40% Coinsurance for X-ray & diagnostic imaging. | Not covered | Cost sharing waived at a non-IHCP with an IHCP referral. |
| | Imaging (CT/PET scans, MRIs) | No charge | 40% Coinsurance | Not covered | 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 drug coverage is available at individualandfamily.chpw.org/2025formulary . | Generic drugs | No charge | \$32 Copay / 30-day supply; \$86.40 Copay / 90-day supply; deductible does not apply. | Not covered | Cost sharing waived at a non-IHCP with an IHCP referral. Prescription drugs are provided up to a 90-day supply at participating retail pharmacies or through mail order. |
| | Preferred brand drugs | No charge | 40% Coinsurance | Not covered | Cost sharing waived at a non-IHCP with an IHCP referral. Prescription drugs are provided up to a 90-day supply at participating retail pharmacies or through mail order. |

[* For more information about limitations and exceptions, see the [plan](#) or policy document at <https://individualandfamily.chpw.org>.]

| Common Medical Event | Services You May Need | What You Will Pay | | | Limitations, Exceptions, & Other Important Information |
|---|--|---|--|--|---|
| | | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP Network Provider (You will pay more) | Non-IHCP Out-of-Network Provider (You will pay the most) | |
| | Non-preferred brand drugs | No charge | 40% Coinsurance | Not covered | Cost sharing waived at a non-IHCP with an IHCP referral . Coverage is limited to a 30-day supply. |
| | Specialty drugs | No charge | 40% Coinsurance | Not covered | Cost sharing waived at a non-IHCP with an IHCP referral . Coverage is limited to a 30-day supply. Asthma Inhalers (corticosteroid/ corticosteroid combination), Epinephrine auto injectors, EpiPens & insulin total monthly OOP cap at \$35 / 30-day supply not subject to deductible . |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | No charge | 40% Coinsurance | Not covered | Cost sharing waived at a non-IHCP with an IHCP referral . |
| | Physician/surgeon fees | No charge | 40% Coinsurance | Not covered | Cost sharing waived at a non-IHCP with an IHCP referral . |
| If you need immediate medical attention | Emergency room care | No charge | 40% Coinsurance | 40% Coinsurance | Cost sharing for Emergency Care Services is the same whether a member obtains services from an in-network or out-of-network provider in an emergency situation. Cost sharing waived at non-IHCP with IHCP referral. |
| | Emergency medical transportation | No charge | 40% Coinsurance | 40% Coinsurance | Cost sharing for Emergency Care Services is the same whether a member obtains services from an in-network or out-of-network provider in an emergency situation. Cost sharing waived at non-IHCP with IHCP referral. |
| | Urgent care | No charge | \$100 Copay / visit; deductible does not apply | Not covered | Cost sharing waived at a non-IHCP with an IHCP referral . |

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| Common Medical Event | Services You May Need | What You Will Pay | | | Limitations, Exceptions, & Other Important Information |
|---|---|---|---|--|---|
| | | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP Network Provider (You will pay more) | Non-IHCP Out-of-Network Provider (You will pay the most) | |
| If you have a hospital stay | Facility fee (e.g., hospital room) | No charge | 40% Coinsurance | Not covered | Cost sharing waived at a non-IHCP with an IHCP referral . Preauthorization required. |
| | Physician/surgeon fees | No charge | 40% Coinsurance | Not covered | Cost sharing waived at a non-IHCP with an IHCP referral . |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | No charge | First two office visits: \$1 Copay / visit; deductible does not apply. Additional office visits: \$50 Copay / visit; deductible does not apply. Other outpatient services: 40% Coinsurance | Not covered | Cost sharing waived at a non-IHCP with an IHCP referral . |
| | Inpatient services | No charge | 40% Coinsurance | Not covered | Cost sharing waived at a non-IHCP with an IHCP referral . Preauthorization required. |
| If you are pregnant | Office visits | No charge | No charge | Not covered | Cost sharing waived at a non-IHCP with an IHCP referral . |
| | Childbirth/delivery professional services | No charge | 40% Coinsurance | Not covered | Cost sharing waived at a non-IHCP with an IHCP referral . |
| | Childbirth/delivery facility services | No charge | 40% Coinsurance | Not covered | Cost sharing waived at a non-IHCP with an IHCP referral . |
| If you need help recovering or have other special health needs | Home health care | No charge | \$50 Copay / day; deductible does not apply | Not covered | Cost sharing waived at a non-IHCP with an IHCP referral . Limit to 130 visits per calendar year. Preauthorization required. |

[* For more information about limitations and exceptions, see the [plan](#) or policy document at <https://individualandfamily.chpw.org>.]

| Common Medical Event | Services You May Need | What You Will Pay | | | Limitations, Exceptions, & Other Important Information |
|---|---|---|---|--|---|
| | | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP Network Provider (You will pay more) | Non-IHCP Out-of-Network Provider (You will pay the most) | |
| | Rehabilitation services | No charge | Outpatient: 40% Coinsurance Inpatient: 40% Coinsurance | Not covered | Cost sharing waived at a non-IHCP with an IHCP referral . Includes physical, speech, and occupational therapies. Inpatient: 30-day maximum for all rehabilitation therapy services per calendar year; Outpatient: 25-visit maximum for all rehabilitation therapy services per calendar year. |
| | Habilitation services | No charge | Outpatient: 40% Coinsurance Inpatient: 40% Coinsurance | Not covered | Cost sharing waived at a non-IHCP with an IHCP referral . Includes physical, speech, and occupational therapies. Inpatient: 30-day maximum for all habilitation therapy services per calendar year; Outpatient: 25-visit maximum for all habilitation therapy services per calendar year. |
| | Skilled nursing care | No charge | 40% Coinsurance | Not covered | Cost sharing waived at a non-IHCP with an IHCP referral . 60 days per calendar year. |
| | Durable medical equipment | No charge | 40% Coinsurance | Not covered | Cost sharing waived at a non-IHCP with an IHCP referral . |
| | Hospice services | No charge | \$50 Copay / day; deductible does not apply | Not covered | Cost sharing waived at a non-IHCP with an IHCP referral . Preauthorization required. Respite Care: 14 days lifetime maximum |
| If your child needs dental or eye care | Children's eye exam | No charge | No charge; deductible does not apply | Not covered | Including dilation as professionally indicated and with refraction. 1 exam per calendar year. |
| | Children's glasses | No charge | No charge; deductible does not apply | Not covered | Limited to children under age 19. One pair of prescription lenses or contacts every calendar year including polycarbonate lenses and scratch-resistant coating. One pair of frames or contact lenses (in lieu of lenses and frames) per calendar year. Includes fitting fee. |
| | Children's dental check-up | Not covered | Not covered | Not covered | |

[* For more information about limitations and exceptions, see the [plan](#) or policy document at <https://individualandfamily.chpw.org>.]

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](#).)

- Out-of-network providers
- Dental Services
- Infertility Treatment
- Private Duty Nursing
- Routine Eye Exams for Adults
- Hearing Care
- Adult Orthodontia

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

- Reconstruction Surgery
- Abortion
- Newborn Care
- Acupuncture (12 visits per calendar year)
- Chiropractic Care (10 visits per calendar year)
- Cochlear Implants

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: WAHBE 1-855-923-4633 and WA OIC 1-800-562-6900. 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 [claim](#). The contact information for those agencies is: WA OIC 1-800-562-6900. This complaint is called a [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 on how 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: 1-866-907-1906.

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 the Minimum Value Standards? N/A

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 1-866-907-1906.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-907-1906.]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-866-907-1906.]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-866-907-1906.]

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](#) \$6,000
- [Specialist copayment](#) \$100
- 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*)

| | |
|---------------------------|-----------------|
| Total Example Cost | \$12,700 |
|---------------------------|-----------------|

In this example, Peg would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|-------------|
| Deductibles | \$0 |
| Copayments | \$0 |
| Coinsurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$60 |
| The total Peg would pay is | \$60 |

Managing Joe's Type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) \$6,000
- [Specialist copayment](#) \$100
- 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*)

| | |
|---------------------------|----------------|
| Total Example Cost | \$5,600 |
|---------------------------|----------------|

In this example, Joe would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|-------------|
| Deductibles | \$0 |
| Copayments | \$0 |
| Coinsurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$20 |
| The total Joe would pay is | \$20 |

Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$6,000
- [Specialist copayment](#) \$100
- 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*)

| | |
|---------------------------|----------------|
| Total Example Cost | \$2,800 |
|---------------------------|----------------|

In this example, Mia would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|------------|
| Deductibles | \$0 |
| Copayments | \$0 |
| Coinsurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$0 |

Note: These numbers assume the patient received care from an IHCP provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher.

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-866-907-1906 (TTY: 711).

Español (Spanish) ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-907-1906 (TTY: 711).

Tiếng Việt (Vietnamese) CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-866-907-1906 (TTY: 711).

繁體中文 (Chinese) 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電

1-866-907-1906 (TTY: 711)。

Af Soomaali (Somali) DIGTOONI: Haddii aad ku hadasho Af Soomaali, adeegyada caawimada luqadda, oo lacag la'aan ah, ayaa lagu heli karaa adiga. Wac 1-866-907-1906. (TTY: 711).

Русский (Russian) ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-866-907-1906 (телетайп: 711).

العربية ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم (Arabic) 1906-907-866-1 (طابعة هاتفية: 711).

አማርኛ (Amharic) ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጅተዋል። ወደ ሚክተለው ቁጥር ይደውሉ 1-866-907-1906 (መስማት ለተሳናቸው: 711)።

تماس بگیریڈ (TTY: 711) اگر بہ زبان دری صحبت می کنید، خدمات مساعدت زبان، طور رایگان برای شما موجود می باشد. با شماره 1906-907-866-1 (Dari) توجه برای دری

ትግርኛ (Tigrinya) ምልክታ፡ ትግርኛ ትዘረብ ተኸይንካ ኣገልግሎት ኣገዝ ቋንቋ ንዓኹ ብናጻ ይርከብ። ደውል

1-866-907-1906 (TTY: 711)።

ဗမာ (Burmese) သတိပျဉ်းရန် - အကယုၣ် သွဉ်း ဖုမန္တစကား ကို ဝေပျာပါက၊ ဘာသာစကား အကူအညီ၊ အခမဲ့၊ သင့်အကြံပြု

စီစဉ်ဆောင်ရွက်ပေးပါမည်။ ဖုန်းနံပါတ် 1-866-907-1906

(TTY: 711) သို့မဟုတ် ဝေခင့်ဆိုပါ။

ਪੰਜਾਬੀ (Panjabi) ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-866-907-1906 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ

한국어 (Korean) 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-866-907-1906 (TTY: 711) 번으로 전화해 주십시오.

(Farsi) توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای فارسی

تماس بگیریڈ (TTY: 711) شما فراهم می باشد. با 1906-907-866-1

Українська (Ukrainian) УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-866-907-1906 (телетайп: 711).

ភាសាខ្មែរ (Khmer) កត់ចំណាំ: ប្រសិនបើអ្នកនិយាយភាសាខ្មែរ សេវាជំនួយភាសាមិនគិតថ្លៃមានសម្រាប់អ្នក។ សូមទូរសព្ទមកលេខ 1-866-907-1906 (TTY: 711)។