




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 \$600 individual / \$1,200 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 ?	\$7,000 individual / \$14,000 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	\$15 Copay / visit; deductible does not apply	Not covered	Cost sharing waived at a non-IHCP with an IHCP referral .
	Specialist visit	No charge	\$40 Copay / visit; deductible does not apply	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	\$20 Copay / visit; deductible does not apply for laboratory & professional services; \$30 Copay / visit; deductible does not apply 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	\$300 Copay / visit	Not covered	Cost-sharing waived at non-IHCP with IHCP referral.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at individualandfamily.chpw.org/2025forulary .	Generic drugs	No charge	\$10 Copay /30-day supply \$27 Copay /90-day supply; deductible does not apply.	Not covered	Prescription drugs are provided up to a 90-day supply at participating retail pharmacies or through mail order. Cost-sharing waived at non-IHCP with IHCP referral.
	Preferred brand drugs	No charge	\$60 Copay / 30-day supply \$162 Copay /90-day supply; deductible does not apply	Not covered	Prescription drugs are provided up to a 90-day supply at participating retail pharmacies or through mail order. Cost-sharing waived at non-IHCP with IHCP referral.
	Non-preferred brand drugs	No charge	\$100/ Copay / prescription; deductible does not apply.	Not covered	Cost sharing waived at a non-IHCP with an IHCP referral . Coverage is limited to a 30-day supply.

[* 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)	
	Specialty drugs	No charge	\$100 Copay / prescription; deductible does not apply	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	\$350 Copay / visit	Not covered	Cost sharing waived at a non-IHCP with an IHCP referral .
	Physician/surgeon fees	No charge	\$75 Copay / visit	Not covered	Cost sharing waived at a non-IHCP with an IHCP referral .
If you need immediate medical attention	Emergency room care	No charge	\$450 Copay / visit	\$450 Copay / visit	Cost sharing waived at a non-IHCP with an IHCP referral . Copay is waived if admitted as inpatient within 24 hours. 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.
	Emergency medical transportation	No charge	\$375 Copay / trip; deductible does not apply	\$375 Copay / trip; deductible does not apply	Cost sharing waived at a non-IHCP with an IHCP referral . 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,
	Urgent care	No charge	\$35 Copay / visit; deductible does not apply	Not covered	Cost sharing waived at a non-IHCP with an IHCP referral .
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	\$525 Copay / day; Deductible does not apply	Not covered	Cost sharing waived at a non-IHCP with an IHCP referral . Limit of 5 copayments per hospital stay. 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)	
	Physician/surgeon fees	No charge	Included in facility fee	Not covered	Cost sharing waived at a non-IHCP with an IHCP referral . Physician/surgeon hospital visit fees are included with the facility copay.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	Office visits: \$15 Copay / visit; deductible does not apply; Other outpatient services: \$15 Copay / visit; deductible does not apply	Not covered	Cost sharing waived at a non-IHCP with an IHCP referral .
	Inpatient services	No charge	\$525 Copay / day; Deductible does not apply	Not covered	Cost sharing waived at a non-IHCP with an IHCP referral . Limit of 5 copayments per inpatient treatment stay. 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	Included in facility fee	Not covered	Cost sharing waived at a non-IHCP with an IHCP referral . Professional services fees are included with the facility charge.
	Childbirth/delivery facility services	No charge	\$525 Copay / day; Deductible does not apply	Not covered	Cost sharing waived at a non-IHCP with an IHCP referral . Limit of 5 copayments per hospital stay.
If you need help recovering or have other special health needs	Home health care	No charge	\$15 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.
	Rehabilitation services	No charge	Outpatient: \$25 Copay / visit; deductible does not apply; Inpatient: \$525 Copay / day; Deductible does not apply	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.

[* 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)	
	Habilitation services	No charge	Outpatient: \$25 Copay / visit; deductible does not apply Inpatient: \$525 Copay / day; Deductible does not apply	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 habilitation therapy services per calendar year.
	Skilled nursing care	No charge	\$350 Copay / day	Not covered	Cost sharing waived at a non-IHCP with an IHCP referral . 60 days per calendar year; limit of 5 copayments per stay.
	Durable medical equipment	No charge	20% Coinsurance	Not covered	Cost sharing waived at a non-IHCP with an IHCP referral .
	Hospice services	No charge	\$15 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	1 exam per calendar year for routine vision screening and 1 comprehensive eye 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 per calendar year, or contact lenses (in lieu of lenses and frames). 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 .)		
<ul style="list-style-type: none">• Out-of-network providers• Dental Services• Infertility Treatment	<ul style="list-style-type: none">• Private Duty Nursing• Routine Eye Exams for Adults	<ul style="list-style-type: none">• Hearing Care• Adult Orthodontia

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
<ul style="list-style-type: none">• Reconstruction Surgery• Abortion	<ul style="list-style-type: none">• Newborn Care• Acupuncture (12 visits per calendar year)	<ul style="list-style-type: none">• 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? 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 1-866-907-1906.]

[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](#) \$600
- [Specialist copayment](#) \$40
- Hospital (facility) [copayment](#) \$525
- Other [coinsurance](#) 20%

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
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$1,271
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$61
The total Peg would pay is	\$1,332

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

- The [plan's](#) overall [deductible](#) \$600
- [Specialist copayment](#) \$40
- Hospital (facility) [copayment](#) \$525
- Other [coinsurance](#) 20%

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	\$5,700
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$600
Copayments	\$1,096
Coinsurance	\$58
What isn't covered	
Limits or exclusions	\$22
The total Joe would pay is	\$1,776

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

- The [plan's](#) overall [deductible](#) \$600
- [Specialist copayment](#) \$40
- Hospital (facility) [copayment](#) \$525
- Other [coinsurance](#) 20%

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	\$2,900
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$600
Copayments	\$660
Coinsurance	\$48
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,308

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).

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

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

تماس بگيريد (TTY: 711) اگر به 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 ትዛረብ ተኸይንካ ኣገልግሎት ኣገዝ ቋንቋ ንዓኻ ብናጻ ይርከብ። ደውል 1-866-907-1906 (TTY: 711)።

ဗမာ (Burmese) သတိပြုရန် - အကယု၍ သွည့် ပျမန္တစကား ကို ဝေ့ဟပါက၊ ဘာသာစကား အကူအညီ၊ အခမဲ့၊ သင့်အကြံကို

စီစဉ်ဆောင်ရွက်ပေးပါမည့်။ ဖုန်းနံပါတ် 1-866-907-1906

(TTY: 711) သို့မဟုတ် ဝေ့ဆိုင်ပါ။

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 بگيريد (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)។