

MEDICA® NE Medica Insure Gold Copay



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, go to www.medica.com/2021InsurePolicies or call 800-918-9164. 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 800-918-9164 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$1,150 Individual / \$3,450 Family for Tier 1 - preferred and \$1,400 Individual / \$4,200 Family for Tier 2 - standard network services. There is no coverage for non-network services. Tier 1 preferred deductible applies to Tier 2-standard deductible. Network deductible will not exceed Tier 2 limit.	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?	Yes. Preventive care, preventive prescriptions and copay services from network providers 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 don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	\$7,950 Individual/ \$15,900 Family for Tier 1 - preferred and \$8,550 Individual/ \$17,100 Family for Tier 2 - standard network services. There is no coverage for non-network services. Tier 1 preferred out-of-pocket applies to Tier 2-standard out-of-pocket. Network out-of-pocket will not exceed Tier 2 limit.	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?	Premiums, balance billing charges and health care this plan doesn't cover.	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. Visit www.medica.com/SearchInsure or call 800-918-9164 (TTY:711) for a list of network providers.	This plan uses a provider network. You will pay the least if you use a provider in the Tier 1 - preferred network. You will pay more if you use a provider in the Tier 2 - standard 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.	You can see the 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
		Tier 1-Preferred Network Provider (You will pay the least)	Tier 2-Standard Network Provider (You will pay more)	Non-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	Primary care: \$30 copay / visit. Deductible does not apply. Retail health clinics: \$10 copay / visit. Deductible does not apply. Chiropractic care: \$30 copay / visit for chiropractic and osteopathic manipulations. Deductible does not apply.	Primary care: \$45 copay / visit. Deductible does not apply. Retail health clinics: \$20 copay / visit. Deductible does not apply. Chiropractic care: \$45 copay / visit for chiropractic and osteopathic manipulations. Deductible does not apply.	Not covered	30% coinsurance for other outpatient services. Primary care visits provided at an outpatient facility may be subject to coinsurance and deductible . Manipulations limited to 20 visits/ year. See Rehabilitation and Habilitation for other limits that may apply.
	Specialist visit	\$75 copay / visit. Deductible does not apply.	\$105 copay / visit. Deductible does not apply.	Not covered	---none---
	Preventive care/ screening/ immunization	No charge. Deductible does not apply.	No charge. Deductible does not apply.	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	30% coinsurance	30% coinsurance	Not covered	---none---
	Imaging (CT/PET scans, MRIs)	30% coinsurance	30% coinsurance	Not covered	*Prior authorization required for PET scans.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions & Other Important Information
		Tier 1-Preferred Network Provider (You will pay the least)	Tier 2-Standard Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	
<p>If you need drugs to treat your illness or condition</p> <p>More information about prescription drug coverage is available at www.medica.com/GoldRx3.</p>	Generic drugs	\$5 copay / prescription. Deductible does not apply.	\$5 copay / prescription. Deductible does not apply.	Not covered	<p>Up to a 31-day supply per prescription. *May require prior authorization. For preferred/non-preferred retail and specialty drugs, \$75 copay for orally-administered cancer treatment medications. Deductible does not apply. Proton pump inhibitors (except for members 12 years of age and younger, and those members who have a feeding tube) and non-sedating antihistamines are not covered. Insulin: Your cost-share will not exceed \$25 per retail prescription unit. *Refer to the Exceptions to the Drug List section of your Policy of Coverage for more details. No charge for preventive drugs.</p>
	Preferred brand drugs	\$80 copay / prescription. Deductible does not apply.	\$80 copay / prescription. Deductible does not apply.	Not covered	
	Non-Preferred brand drugs	50% coinsurance	50% coinsurance	Not covered	
	Specialty drugs	Preferred: \$500 copay / prescription. Deductible does not apply Non-Preferred: \$600 copay / prescription. Deductible does not apply	Preferred: \$500 copay / prescription. Deductible does not apply Non-Preferred: \$600 copay / prescription. Deductible does not apply	Not covered	
<p>If you have outpatient surgery</p>	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	30% coinsurance	Not covered	*May require prior authorization.
	Physician/surgeon fees	30% coinsurance	30% coinsurance	Not covered	*May require prior authorization.
<p>If you need immediate medical attention</p>	Emergency room care	30% coinsurance	30% coinsurance	30% coinsurance	Network deductible applies. If a non-network provider charges more than the allowed amount , you may have to pay the difference (balance billing).
	Emergency medical transportation	30% coinsurance	30% coinsurance	30% coinsurance	Network deductible applies.
	Urgent care	\$30 copay / visit. Deductible does not apply.	\$30 copay / visit. Deductible does not apply.	\$30 copay / visit. Deductible does not apply.	If a non-network provider charges more than the allowed amount , you may have to pay the difference (balance billing).

* For more information about limitations and exceptions, see the [plan](#) or policy document at www.medica.com/2021InsurePolicies.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions & Other Important Information
		Tier 1-Preferred Network Provider (You will pay the least)	Tier 2-Standard Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	30% coinsurance	30% coinsurance	Not covered	Notification required. *May require prior authorization.
	Physician/surgeon fees	30% coinsurance	30% coinsurance	Not covered	*May require prior authorization.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$30 copay / visit. Deductible does not apply.	\$45 copay / visit. Deductible does not apply.	Not covered	30% coinsurance for other outpatient services. Other outpatient services include intensive outpatient programs, diagnostic evaluations and psychological testing. *May require prior authorization.
	Inpatient services	30% coinsurance	30% coinsurance	Not covered	Notification required. *May require prior authorization.
If you are pregnant	Office visits	Prenatal: 30% coinsurance Postnatal: 30% coinsurance	Prenatal: 30% coinsurance Postnatal: 30% coinsurance	Not covered	Cost sharing does not apply to network preventive services . Depending on the type of services, coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	30% coinsurance	30% coinsurance	Not covered	
	Childbirth/delivery facility services	30% coinsurance	30% coinsurance	Not covered	

* For more information about limitations and exceptions, see the [plan](#) or policy document at www.medica.com/2021InsurePolicies.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions & Other Important Information
		Tier 1-Preferred Network Provider (You will pay the least)	Tier 2-Standard Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	30% coinsurance	30% coinsurance	Not covered	Limited to 4 hours/ day; 60 visits/ year. *Prior authorization required.
	Rehabilitation services	30% coinsurance	30% coinsurance	Not covered	Outpatient physical, occupational, speech and physiotherapy: 45 visits/ year. Outpatient cardiac rehabilitation : 18 visits per event/ year. Outpatient pulmonary rehabilitation : 18 visits/ year.
	Habilitation services	30% coinsurance	30% coinsurance	Not covered	Outpatient physical, occupational, speech and physiotherapy: 45 visits/ year. Outpatient cardiac rehabilitation : 18 visits per event/ year. Outpatient pulmonary rehabilitation : 18 visits/ year.
	Skilled nursing care	30% coinsurance	30% coinsurance	Not covered	Limited to 60 inpatient days/ year. *Prior authorization required.
	Durable medical equipment	30% coinsurance	30% coinsurance	Not covered	*May require prior authorization.
	Hospice services	30% coinsurance	30% coinsurance	Not covered	---none---
If your child needs dental or eye care	Children's eye exam	\$30 copay / visit. Deductible does not apply.	\$45 copay / visit. Deductible does not apply.	Not covered	Limited to one refractive eye exam/ year to end of month member turns 19.
	Children's glasses	30% coinsurance	30% coinsurance	Not covered	Limited to one pair of glasses or contacts/ year to end of month member turns 19.
	Children's dental check-up	Not covered	Not covered	Not covered	Coverage is available through a stand-alone dental policy.

* For more information about limitations and exceptions, see the [plan](#) or policy document at www.medica.com/2021InsurePolicies.

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](#).)

- *Abortion, elective, induced, except as medically necessary to protect the life of the mother
- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Dental care (Child) (coverage is available through a stand-alone dental policy.)
- Dental check-up
- Hearing aids except for members 18 years of age and younger; coverage is limited to \$3,000 every 48 months per covered child affected by a hearing impairment.
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care except for some conditions
- Weight loss programs

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

- Chiropractic and osteopathic manipulations limited to 20 visits per year

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: Medica at 800-918-9164 or the Nebraska Department of Insurance, PO Box 82089, Lincoln, NE 68501-2089, 402-471-2201 or 1-877-564-7323. 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](#). 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: Medica at 800-918-9164 or the Nebraska Department of Insurance, PO Box 82089, Lincoln, NE 68501-2089, 402-471-2201 or 1-877-564-7323.

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 Minimum Value Standards? NA

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 888-592-8211
- Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 888-592-8211
- Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 888-592-8211
- Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' 888-592-8211

----- *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 prenatal care and a hospital delivery)

- The [plan's](#) overall [deductible](#): \$1,150
- [Specialist copayment](#): \$75
- 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
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$1,150
Copayments	\$10
Coinsurance	\$3,000
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$4,220

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

- The [plan's](#) overall [deductible](#): \$1,150
- [Specialist copayment](#): \$75
- 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](#)
[Durable medical equipment](#) (*glucose meter*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$1,100
Copayments	\$800
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$1,900

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

- The [plan's](#) overall [deductible](#): \$1,150
- [Specialist copayment](#): \$75
- Hospital (facility) [coinsurance](#): 30%
- Other [coinsurance](#): 30%

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
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,150
Copayments	\$200
Coinsurance	\$400
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,750

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

