



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/2021AltruPolicies or call 800-918-6474. 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 800-918-6474 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$7,900 Individual / \$15,800 Family for network services. There is no coverage for non-network services.	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 and the first 5 hours of mental health or first 5 visits of substance abuse office visits 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?	\$8,550 Individual/ \$17,100 Family for network services. There is no coverage for non-network services.	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/SearchAltru or call 800-918-6474 (TTY:711) for a list of network providers .	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.	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
		Network Provider (You will pay the least)	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: 10% coinsurance Retail health clinics: 10% coinsurance . Deductible does not apply. Chiropractic care: 10% coinsurance	Not covered	10% coinsurance for other outpatient services. Primary care visits provided at an outpatient facility may be subject to coinsurance and deductible . Limited to 20 visits/ year for chiropractic care.
	Specialist visit	10% coinsurance	Not covered	---none---
	Preventive care/ screening/ immunization	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)	10% coinsurance	Not covered	---none---
	Imaging (CT/PET scans, MRIs)	10% coinsurance	Not covered	*May require prior authorization.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.medica.com/Rx3 .	Generic drugs	10% coinsurance	Not covered	Up to a 31-day supply per prescription. *May require prior authorization. For preferred specialty drugs , 10% coinsurance for orally-administered cancer treatment medications. 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.
	Preferred brand drugs	10% coinsurance	Not covered	
	Non-Preferred brand drugs	10% coinsurance	Not covered	
	Specialty drugs	Preferred: 10% coinsurance Non-Preferred: 10% coinsurance	Not covered	

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

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	Not covered	*May require prior authorization.
	Physician/surgeon fees	10% coinsurance	Not covered	*May require prior authorization.
If you need immediate medical attention	Emergency room care	10% coinsurance	10% 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	10% coinsurance	10% coinsurance	Network deductible applies.
	Urgent care	10% coinsurance	10% coinsurance	---none---
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	Not covered	*May require prior authorization.
	Physician/surgeon fees	10% coinsurance	Not covered	*May require prior authorization.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	10% coinsurance	Not covered	10% coinsurance for other outpatient services. Other outpatient services include intensive outpatient programs, diagnostic evaluations and psychological testing. *May require prior authorization.
	Inpatient services	10% coinsurance	Not covered	*May require prior authorization.
If you are pregnant	Office visits	Prenatal: 10% coinsurance Postnatal: 10% 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). *May require prior authorization.
	Childbirth/delivery professional services	10% coinsurance	Not covered	
	Childbirth/delivery facility services	10% coinsurance	Not covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	10% coinsurance	Not covered	*May require prior authorization. Limited to 4 hours/day; 40 visits/year.
	Rehabilitation services	10% coinsurance	Not covered	Limited to 30 visits per therapy/year.
	Habilitation services	10% coinsurance	Not covered	Limited to 30 visits per therapy/year.
	Skilled nursing care	10% coinsurance	Not covered	*May require prior authorization. Limited to 30 days/year.
	Durable medical equipment	10% coinsurance	Not covered	*May require prior authorization.
	Hospice services	10% coinsurance	Not covered	---none---
If your child needs dental or eye care	Children's eye exam	10% coinsurance	Not covered	Limited to one refractive eye exam/year to end of month member turns 19.
	Children's glasses	10% coinsurance	Not covered	Coverage is limited to one pair of frames every 2 calendar years and one pair of lenses every calendar year. Contact lenses are limited to once every calendar year.
	Children's dental check-up	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/2021AltruPolicies.

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
- Chiropractic care exceeding 20 visits per member per year.
- Cosmetic surgery
- Dental care (Adult)
- Dental care (Child) (coverage is available through a stand-alone dental policy.)
- Dental check-up
- Hearing aids
- 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.)

- Bariatric surgery limited to one surgery per member with prior authorization

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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 800-918-6474 or the North Dakota Commissioner of Insurance at 701-328-2440 or 800-247-0560. 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 800-918-6474 or the North Dakota Commissioner of Insurance at 701-328-2440 or 800-247-0560.

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](#): \$7,900
- [Specialist coinsurance](#): 10%
- Hospital (facility) [coinsurance](#): 10%
- Other [coinsurance](#): 10%

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	\$7,900
Copayments	\$0
Coinsurance	\$300
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$8,260

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

- The [plan's](#) overall [deductible](#): \$7,900
- [Specialist coinsurance](#): 10%
- Hospital (facility) [coinsurance](#): 10%
- Other [coinsurance](#): 10%

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	\$1,900
Copayments	\$300
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$2,200

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

- The [plan's](#) overall [deductible](#): \$7,900
- [Specialist coinsurance](#): 10%
- Hospital (facility) [coinsurance](#): 10%
- Other [coinsurance](#): 10%

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	\$2,800
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,800

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

