Coverage for: Individual + Family | Plan Type: HMO



The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately.

Inis is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-833-999-3567 (TTY 711). For general definitions of common terms, such as allowed <u>amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary/</u> or call 1-833-999-3567 (TTY 711) 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 In Network: \$850/Individual, \$1,700/Family Out of Network: Not Covered	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Preventive care/screening/immunization, children's eye exam and glasses, Primary Care, Specialist Care, Urgent Care, Mental/Behavioral Health Office Visits, and Substance Abuse Office Visits do not apply toward the deductible.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	In Network: \$8,500/Individual, \$17,000/Family Out of Network: Not Covered	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limit</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, penalties for failure to obtain preauthorization for services and health care this plan does not 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. See www.amerihealthcaritasnext.com/fl/ or call 1-833-999-3567 (TTY 711) for a list of network providers .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.

01/01/2026 | Individual

HIOS Plan ID: 67926FL0010009-03

ACFL Ind FL PY26 - Gold Premier Limited SBC - 202505 v1



Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	What You Will Pay Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Non- Network Provider (You will pay the most)	- Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness.	No charge	\$15 <u>copayment</u> /visit, <u>Deductible</u> does not apply	Not Covered	None
If you visit a health care provider's office or clinic	Specialist visit	No charge	\$35 <u>copayment</u> /visit, <u>Deductible</u> does not apply	Not Covered	None
	Preventive care/screening/immuni zation	No charge	No Charge, <u>Deductible</u> does not apply	Not Covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	X-ray: 20% coinsurance Blood work: 20% coinsurance	X-ray: Not Covered Blood work: Not Covered	None.
	Imaging (CT/PET scans, MRIs)	No charge	20% coinsurance	Not Covered	Prior authorization may be required. Covered no limit.
If you need drugs to treat your illness or condition More information about	Generic drugs	No charge	\$15 copayment/prescrip tion, Deductible does not apply	Not Covered	Prior authorization / step therapy may be required. Covers up to a 30-day supply (retail
prescription drug coverage is available at https:// client.formularynavigator	Preferred brand drugs	No charge	\$60 copayment/prescrip tion, Deductible does not apply	Not Covered	subscription); 31–90 day supply (mail order prescription). Cost share shown is per retail prescription. Mail order cost share is 2.5 times retail cost.
.com/Search.aspx? siteCode=2225377061	Non-preferred brand drugs	No charge	45% coinsurance	Not Covered	

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at https://www.amerihealthcaritasnext.com/content/dam/amerihealthcaritasnext.com/content/dam/amerihealthcaritasnext/pdf/fl/2026/member/forms/evidence-of-coverage.pdf.coredownload.inline.pdf

		What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Non- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Specialty drugs	No charge	50% coinsurance	Not Covered	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No charge	20% coinsurance	Not Covered	Prior authorization may be required. Covered no limit.
surgery	Physician/surgeon fees	No charge	20% coinsurance	Not Covered	Prior authorization may be required. Covered no limit.
	Emergency room care	No charge	20% coinsurance	20% coinsurance	You pay the same level as in-network if it is an emergency as defined in your policy, otherwise not covered.
If you need immediate	Emergency medical transportation	No charge	20% coinsurance	20% coinsurance	None
medical attention	<u>Urgent care</u>	No charge	\$45 copayment/visit, Deductible does not apply	\$45 copayment/visit, Deductible does not apply	Out-of-network <u>Urgent Care</u> services are covered when <u>network providers</u> are temporarily unavailable or inaccessible and if the services are for an urgent condition as defined in your <u>plan</u> policy, otherwise not covered.
If you have a hospital	Facility fee (e.g., hospital room)	No charge	20% coinsurance	Not Covered	Prior authorization may be required. Covered no limit.
stay	Physician/surgeon fees	No charge	20% coinsurance	Not Covered	Prior authorization may be required. Covered no limit.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	\$15 copayment/office visit , Deductible does not apply 20% coinsurance for other outpatient services.	Not Covered	Prior authorization may be required. Covered no limit. The cost sharing that displays next to office visit, applies to outpatient office visits only. All other outpatient services may be subject to additional cost sharing. Please refer to the plan policy documents for detailed information.

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at https://www.amerihealthcaritasnext.com/content/dam/amerihealthcaritasnext.com/content/dam/amerihealthcaritasnext/pdf/fl/2026/member/forms/evidence-of-coverage.pdf.coredownload.inline.pdf

What You Will Pay					
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Non- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Inpatient services	No charge	20% coinsurance	Not Covered	Prior authorization may be required. Covered no limit.
	Office visits	No charge	No Charge, <u>Deductible</u> does not apply	Not Covered	Prior authorization may be required. Cost sharing does not apply for preventive
If you are pregnant	Childbirth/delivery professional services	No charge	20% coinsurance	Not Covered	services. Depending on the type of services, a coinsurance may apply. Maternity care may include tests and services described
	Childbirth/delivery facility services	No charge	20% coinsurance	Not Covered	elsewhere in the SBC (i.e. ultrasound).
	Home health care	No charge	20% coinsurance	Not Covered	Prior authorization may be required. 20 days per benefit period
If you need help recovering or have other special health needs	Rehabilitation services	No charge	20% coinsurance	Not Covered	Prior authorization may be required. Combined limit of 35 visits per benefit period for all outpatient therapy and Chiropractic Care.
	Habilitation services	No charge	20% coinsurance	Not Covered	Prior authorization may be required. Covered no limit.
	Skilled nursing care	No charge	20% coinsurance	Not Covered	Prior authorization may be required. 60 days per benefit period
	Durable medical equipment	No charge	50% coinsurance	Not Covered	Prior authorization may be required. Covered no limit.
	Hospice services	No charge	No Charge	Not Covered	Prior authorization may be required. Covered no limit.
If your child needs dental or eye care	Children's eye exam	No charge	No Charge, <u>Deductible</u> does not apply	Not Covered	1 exam per benefit period
	Children's glasses	No charge	No Charge, Deductible does not apply	Not Covered	1 pair of children's eye glasses (with standard frames and lenses) or contact lenses per benefit period

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at https://www.amerihealthcaritasnext.com/content/dam/amerihealthcaritasnext.com/content/dam/amerihealthcaritasnext/pdf/fl/2026/member/forms/evidence-of-coverage.pdf.coredownload.inline.pdf

Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the	Network Provider (You will pay	Non-IHCP Non- Network Provider (You will pay the	Limitations, Exceptions, & Other Important Information
	Children's dental check-up	Not Covered	Mot Covered	Mot Covered	None

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 (except in cases of rape, incest, or when life of mother is endangered)
 Acupuncture
 Bariatric surgery
 Cosmetic surgery
 Dental care (Adult)
 Non-emergency care when traveling outside the U.S.
 Private-duty nursing
 Routine eye care (Adult)
 Cosmetic surgery
 Long-term care
 Weight loss programs

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

- Chiropractic care Combined limit of 35 visits per benefit period for all outpatient therapy and Chiropractic Care.
- Routine foot care

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: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov, or Florida Office of Insurance Regulation, 200 East Gaines Street, Tallahassee, FL 32399, Phone: 1-850-413-3140. Other options to continue coverage are 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 <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: visit <u>www.HealthCare.gov</u> or call 1-800-318-2596.

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.

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at https://www.amerihealthcaritasnext.com/assets/pdf/fl/2026/member/forms/evidence-of-coverage.pdf.

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 1-833-999-3567.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-999-3567.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-833-999-3567.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-833-999-3567.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

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^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at https://www.amerihealthcaritasnext.com/assets/pdf/fl/2026/member/forms/evidence-of-coverage.pdf.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

\$5,600

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

\$850
\$35
20%
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			
In this example, Peg would pay:				
Cost Sharing				
<u>Deductibles</u>	\$850			
<u>Copayments</u>	\$70			
Coinsurance	\$1,800			
What isn't covered				
Limits or exclusions	\$0			
The total Peg would pay is	\$2,720			

Managing Joe's Type 2 Diabetes

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

■ The <u>plan's</u> overall <u>deductible</u>	\$850
■ Specialist copayment	\$35
■ Hospital (facility) coinsurance	20%
■ Other <u>coinsurance</u>	20%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

Diagnostic tests (blood work)

Prescription drugs

Total Example Cost

Durable medical equipment (glucose meter)

Total Example Cost	ψυ,000			
In this example, Joe would pay:				
Cost Sharing				
<u>Deductibles</u>	\$850			
Copayments	\$1,100			
Coinsurance	\$10			
What isn't covered				
Limits or exclusions				
The total Joe would pay is	\$1,960			

Mia's Simple Fracture

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

■ The plan's overall deductible	\$850
■ Specialist copayment	\$35
■ Hospital (facility) coinsurance	20%
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	\$2,800		
In this example, Mia would pay:			
Cost Sharing			
<u>Deductibles</u>	\$850		
<u>Copayments</u>	\$40		
<u>Coinsurance</u>	\$400		
What isn't covered			
Limits or exclusions	\$0		
The total Mia would pay is	\$1,290		



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AmeriHealth Caritas Next complies with applicable federal civil rights laws and does not discriminate on the basis of race: color: national origin; age; disability; or sex; including sex characteristics, including intersex traits, pregnancy or related conditions, sexual orientation, gender identity, and sex stereotypes [consistent with the scope of sex discrimination described at 45 CFR § 92.101(a) (2)]. AmeriHealth Caritas Next does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex. AmeriHealth Caritas Next provides free aids and services to people with disabilities to communicate effectively with us, such as, qualified sign language interpreters and written information in other formats. If you need these services, contact the Member Services number on the back of your card. If you believe that AmeriHealth Caritas Next has failed to provide these services or discriminated in another way, you can file a grievance with AmeriHealth Caritas Next, Attention: Grievances, P.O. Box 7430, London, KY 40742-7430, fax: 1-833-435-2967, or email acaexchangegrievance@ amerihealthcaritas.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby. jsf or by mail at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building Washington,

DC 20201, phone: **1-800-368-1019 (TTY: 1-800-537-7697)**. Complaint forms are available at https://www.hhs.gov/sites/default/files/ocr-cr-complaint-form-package.pdf.

We speak your language

We provide free language services and information to people whose primary language is not English. To talk to an interpreter, call the Member Services number on the back of your card.

Ofrecemos servicios lingüísticos e información sin cargo a las personas cuya lengua materna no es el inglés. Para hablar con un intérprete, llame al número de Servicios al Miembro que figura en el dorso de su tarjeta.

Nou bay sèvis ak enfòmasyon gratis pou ede w nan lang pa w si se pa anglè ki lang prensipal ou. Pou pale avèk yon entèprèt, rele nimewo ekip sèvis pou manm yo ki nan do kat ou a.

Chúng tôi cung cấp thông tin và các dịch vụ ngôn ngữ miễn phí cho những người có ngôn ngữ chính không phải là tiếng Anh. Để nói chuyện với thông dịch viên, hãy gọi đến số điện thoại của Dịch Vụ Hội Viên ở mặt sau thẻ của quý vị.

Prestamos informações e serviços linguísticos gratuitos a pessoas cujo idioma principal não é o inglês. Para falar com um intérprete, ligue para o número de atendimento ao beneficiário indicado no verso do seu cartão.

我们为母语非英语的人士提供免费的语言服务及信息。如需 与翻译交谈,请拨打您的会员卡背面的会员服务部电话。

Nagkakaloob kami ng mga libreng serbisyo sa wika at impormasyon sa mga indibidwal na ang pangunahing wika ay hindi Ingles. Upang makipag-usap sa isang interpreter, tumawag sa numero ng Member Services sa likod ng iyong card.

Мы предоставляем бесплатные языковые услуги и информацию людям, для которых английский не является родным. Чтобы обратиться к переводчику, позвоните по номеру, указанному на обратной стороне вашего удостоверения.

Offriamo servizi linguistici e informazioni gratuiti per individui la cui lingua principale non è l'inglese. Per parlare con un interprete, chiami il numero dei Servizi per i membri sul retro della sua tessera.

We speak your language



Nous fournissons gratuitement des services linguistiques et des informations à ceux dont la langue principale n'est pas l'anglais. Pour communiquer avec un interprète, appelez l'équipe service aux adhérents au numéro indiqué au dos de votre carte.

Wir bieten Menschen, deren Muttersprache nicht Englisch ist, kostenlose Sprachdienste und Informationen an. Wenn Sie mit einem Dolmetscher oder einer Dolmetscherin sprechen möchten, rufen Sie bitte die Nummer des Mitgliederservice auf der Rückseite Ihrer Karte an.

영어가 주 언어가 아닌 사람들을 위해 무료로 언어 서비스와 정보를 제공합니다. 통역사와 대화하려면 가입자 카드 뒷면에 기재된 가입자 서비스 번호로 연락하십시오.

Zapewniamy bezpłatne usługi językowe i informacje dla osób, których podstawowym językiem nie jest język angielski. Aby porozmawiać z tłumaczem, należy zadzwonić pod numer działu obsługi klienta podany na odwrocie Pana/i karty.

અમેે એવાા લોોકોોનેે નિને:શુુલ્કો ભાષાા સેેવાાઓ અનેે માહિ�તીી પ્રદાાને કોરીીએ છીીએ જેમેની પ્રાથનિમેકો ભાષાા અંગ્રેેજી નેથી. દુુભાાનિષાયાા સાથે વાાતી કોરીવાા માટેે, તીમારીા કોાર્ડકની પાાછીળ આપાેલો સેભ્યા સેેવાા નેંબરી પારી કોૉલો કોરીો.

เราให้้บริการภาษาและข้อมูลฟรีแก่ผููู้∵ที่�ไมู่ได้พูดัภาษาอังกฤษเป็นภาษาแรก ห้ากคุณต้องการพูดัคุยกับล่ามู กรุณาโที่ร ตั๊ดัต้อห้มูายเลขับริการสมาชิกที่�อยู่ด้านหัลังบัตรข้องคุณ