Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services **Avera Health Plans: Volunteers of America, Dakotas \$5500 HSA Eligible HDHP**

Coverage Period: 07/01/2024 - 12/31/2025

Coverage for: Individual/Family Plan Type: Non-Grandfathered PPO

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 us at www.AveraHealthPlans.com or call 1-888-322-2115. 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 www.healthcare.gov/sbc-glossary/ or call 1-888-322-2115 to request a copy.

Important Questions	Answers	Why this Matters
What is the overall deductible?	In-Network \$5,500 Individual or \$11,000 Family. Out-of-Network \$15,000 Individual or \$30,000 Family.	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.	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 deductibles for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	In-Network \$8,050 Individual or \$16,100 Family. Out-of-Network \$30,000 Individual or \$60,000 Family.	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 limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit?</u>	Premiums, balance billed charges and health care services 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 <u>network provider</u> ?	Yes. See <u>www.AveraHealthPlans.com</u> or call 1-888-322-2115 for a list of network providers.	This <u>plan</u> uses a provider <u>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 provider's 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 referral to see a specialist?	No.	You can see the specialist you choose without a referral.



Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	30% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	none
If you visit a health care	<u>Specialist</u> visit	30% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	none
provider's office or clinic	Chiropractic visit	30% <u>coinsurance</u> after <u>deductible</u>	Not covered	none
	Preventive care/screening/immunization	No charge	Not covered	Age and frequency limitations may apply. You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services you need are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	30% <u>coinsurance</u> after <u>deductible</u>	50% coinsurance after deductible	none
If you have a test	Imaging (CT/PET scans, MRIs)	30% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Some imaging requires <u>preauthorization</u> . Major lab and X-ray services may include PET scan, MRI, CT scan, SPECT scan, cardiovascular, nuclear medicine and MRA.



Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations, Exceptions, & Other Important Information
	High <u>Deductible</u> Health Plan Maintenance Preventive Drugs	Tier 2: No charge Tier 3: \$15 copay Tier 4: \$35 copay	Not covered	
	Tier 1: Preventive medications	No charge	Not covered	
If you need drugs to treat your illness or condition	Tier 2: Generics medications	30% coinsurance for 30-day supply after deductible	Not covered	
More information about prescription drug coverage is available at	Tier 3: Preferred brand medications	30% <u>coinsurance</u> for 30-day supply after <u>deductible</u>	Not covered	Certain drugs require <u>preauthorization</u> . The <u>preauthorization</u> for the drug must be approved before the drug will be covered.
www.avera.org/marketpla ce/drug-formulary/	Tier 4: Non-preferred brand medications	30% <u>coinsurance</u> for 30-day supply after <u>deductible</u>	Not covered	
	Tier 5: Specialty value medications	30% <u>coinsurance</u> for 30-day supply after <u>deductible</u>	Not covered	
	Tier 6: Specialty medications 30% coinsurance for 30-day supply after deductible	30% <u>coinsurance</u> for 30-day supply after <u>deductible</u>	Not covered	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	30% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	none
surgery	Physician/surgeon fees	30% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	none



Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations, Exceptions, & Other Important Information
	Emergency room care	30% <u>coinsurance</u> after <u>deductible</u>	30% <u>coinsurance</u> after <u>deductible</u>	none
If you need immediate medical attention	Emergency medical transportation	30% <u>coinsurance</u> after <u>deductible</u>	30% <u>coinsurance</u> after <u>deductible</u>	Preauthorization for non-emergency transportation. No coverage for services without preauthorization.
	Urgent care	30% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	In-network benefit for services outside of service area. When using Out-of-Network Provider inside service area you may contact the plan to determine if your visit qualifies for in-network benefits.
If you have a hospital	Facility fee (e.g., hospital room)	30% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Preauthorization required. No coverage
stay	Physician/surgeon fee	30% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	for services without preauthorization.
If you have mental health, behavioral	Outpatient services	Office: 30% coinsurance after deductible	50% <u>coinsurance</u> after <u>deductible</u>	Services other than therapy performed in the office or any service at a facility: 30% coinsurance.
health, or substance abuse needs	Inpatient services	30% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Preauthorization required. No coverage for services without preauthorization.
	Office Visits	30% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Cost sharing does not apply to certain
If you are pregnant	Childbirth/delivery professional services	30% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	preventive services. Depending on the type of services, coinsurance may apply. Maternity care may include tests and services described elsewhere in the
	Childbirth/delivery facility services	30% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	SBC (i.e. ultrasound).



Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations, Exceptions, & Other Important Information
	Home health care	30% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	60-visit limit per <u>plan</u> year for services from non-participating providers. One visit equals a maximum of 4 hours, including private duty nursing.
	Rehabilitation services	30% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	Cardiac and pulmonary rehab services from participating providers are 30%
If you need help recovering or have	Habilitation services	30% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	coinsurance and have a 36-visit maximum per plan year.
recovering or nave other special needs If you need help recovering or have other special needs	Skilled nursing care	30% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	100-day confinement limit for services from participating providers. 60-day confinement limit for services from non-participating providers. Same confinement limit if readmitted with same diagnosis within 60 days.
	Durable medical equipment	30% <u>coinsurance</u> after <u>deductible</u>	Not covered	Certain <u>durable medical equipment</u> require <u>preauthorization</u> . No coverage for services without <u>preauthorization</u> .
	HOSDICA SATVICA	50% <u>coinsurance</u> after <u>deductible</u>	185-day limit per <u>plan</u> year	
	Eye exam	No charge	Not covered	Routine eye exam for children up to age 7 during well child visit only.
If your child needs dental or eye care		Not covered	Not covered	none
	Dental check-up	Not covered	Not covered	none



Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)					
 Abortion (except when the life of the mother is endangered) 	Hearing aids	Routine eye care (Adult)			
Acupuncture	Infertility treatment	Routine foot care			
Cosmetic surgery	Long-term care	Weight loss program			
Dental care (Adult)	 Non-emergency care when traveling outside the United States 				

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)			
Bariatric surgery if <u>preauthorization</u> requirements are met	•	Private-duty nursing	
Chiropractic care if provided by a participating provider			

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. 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 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: the plan at 1-888-322-2115, Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform or the South Dakota Division of Insurance at 605-773-3563

Does this Coverage 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 Coverage Meet the Minimum Value Standard? Yes.

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 1-888-322-2115.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-322-2115.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-322-2115.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-888-322-2115.





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.

Peg is Having a Baby

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

■ The plan's overall deductible	\$5,500
■ Specialist copayment	30%
■ 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

In this example, Peg would pay:			
Cost Sharing			
<u>Deductibles</u>	\$5,500		
Copayments	\$0		
Coinsurance	\$2,100		
What isn't covered			
Limits or exclusions	\$60		
The total Peg would pay is	\$7,660		

Managing Joe's type 2 Diabetes a year of routine in-network care of a well

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

■ The <u>plan's</u> overall <u>deductible</u>	\$5,500
■ Specialist copayment	30%
■ Hospital (facility) coinsurance	30%
■ Other <u>coinsurance</u>	30%

This EXAMPLE event includes services like:

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

Diagnostic tests (blood work)

Prescription drugs

\$12,700

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600			
n this example, Joe would pay:				
Cost Sharing				
<u>Deductibles</u>	\$5,400			
Copayments	\$0			
Coinsurance	\$0			
What isn't covered				
Limits or exclusions	\$20			
The total Joe would pay is	\$5,420			

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$5,500
■ Specialist copayment	30%
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

This EXAMPLE event includes services like:

<u>Emergency room care</u> (including medical supplies) <u>Diagnostic test</u> (x-ray)

<u>Durable medical equipment</u> (crutches) <u>Rehabilitation services</u> (physical therapy)

Total Example Cost

n this example, Mia would pay:	
Cost Sharing	
<u>Deductibles</u>	\$2,800
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,800



\$2.800

Discrimination is Against the Law

Avera Health Plans complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Avera Health Plans does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Avera Health Plans

- 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 (large print, audio, accessible electronic formats, other formats).
- Provides free language services to people whose primary language is not English, such as: qualified interpreters and information written in other languages.

If you need these services, contact the Avera Health Plans Customer Care team at 1-888-322-2115, (TTY 711), 8 a.m. to 5 p.m. CST, Monday through Friday.

If you believe that Avera Health Plans has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

Complaint and Appeals Coordinator Avera Health Plans 5300 S Broadband Ln Sioux Falls, SD 57108-2221

Fax 1-800-269-8561

Email ComplaintAppeals@AveraHealthPlans.com

You can file a grievance in person or by mail, fax, or email. You may also contact the Complaint and Appeals Coordinator if you need assistance with filing a complaint.

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 call 1-800-368-1019 or 1-800-537-7697 (TDD). Or mail:

US Department of Health and Human Services 200 Independence Avenue SW Room 509F, HHH Building Washington, D.C. 20201

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

Getting Help in Other Languages

- ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística.
 Llame al 1-888-322-2115 (TTY: 1-800-877-1113).
- LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-888-322-2115 (TTY: 1-800-877-1113).
- CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-322-2115 (TTY: 1-800-877-1113).
- XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-888-322-2115 (TTY: 1-800-877-1113).
- 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1-888-322-2115 (TTY: 1-800-877-1113).
- ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-888-322-2115 (TTY: 1-800-877-1113).
- ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-322-2115 (ТТҮ: 1-800-877-1113).
- ملحوظة :إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك ملحوظة :إذا كنت تتحدث اذكر اللغة -800-1 و البكم :1-800- فإن خدمات المساعدة اللغوية تتوافر لك بالمجان اتصل برقم 1-800-325-2115)رقم هاتف الصم والبكم :1-800-877-1113).

- ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມືພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-888-322-2115 (TTY: 1-800-877-1113).
- ဟ်သူဉ်ဟ်သ:- နမ့်ကတိုး ကညီ ကျိုာ်အယိ, နမာနှုံ ကျိုာ်အတာမာစားလာ တလက်ဘူဉ်လက်စာ နီတမီးဘဉ်သန္နာ်လီး. က်
 1-888-322-2115 (TTY: 1-800-877-1113).
- ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-322-2115 (TTY: 1-800-877-1113).
- 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다 1-888-322-2115 (TTY: 1-800-877-1113). 번으로 전화해 주십시오.
- ማስታወሻ: የሚናንሩት ቋንቋ ኣማርኛ ከሆነ የትርንም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት
 ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ 1-888-322-2115 (መስማት ለተሳናቸው: 1-800-877- 1113).
- OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno.
 Nazovite 1-888-322-2115 (TTY Telefon za osobe sa oštećenim govorom ili sluhom: 1-800-877-1113).
- ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតឈ្នួល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ ។ 1-888-322-2115 (TTY: 1-800-877-1113).

AHP-DOC-001 (Form 0017-30) (08/20)



15. 70-5500-7500 HDHP SBC