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, call 855-572-7238 or visit us at http://www.firstcare.com/FirstCare/media/First-Care/PDFs/Marketplace/FC_2022_GHIF2D45_MED.pdf. 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 healthcare.gov/sbc-glossary or call 855-572-7238 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$1,500 per member / $3,000 per 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?	Yes. Preventive care and ACA preventive 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 don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	$8,100 per member / $16,200 per 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?	Premiums 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. See firstcare.com/en/Find-a-Provider or call 855-572-7238 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.

Important Questions	Answers	Why This Matters:
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
		Participating Provider (You will pay the least)	Non-Participating 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	Adult: $0 copayment per visit Pediatric: No charge	Not covered	None
	Specialist visit	$60 copayment per visit	Not covered	
	Preventive care/screening/ immunization	No charge	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)	$100 copayment per visit for lab, 20% after deductible for x-rays.	Not covered	None
	Imaging (CT/PET scans, MRIs)	$250 copayment per visit	Not covered	Services requiring preauthorization that are not preauthorized will be denied. Refer to firstcare.com or call 855-572-7238.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at	ACA preventive drugs	No charge	Not covered	Copayments are per 30-day supply. Maintenance drugs are allowed up to a 90-day supply for three (3) copayments if obtained through a Baylor Scott & White Pharmacy or participating pharmacy. Mail Order: Available for a 1- to 90-day supply. Non-maintenance
	Tier 1: Generic drugs	$15 copayment per prescription	Not covered	
	Tier 2: Preferred brand drugs	$55 copayment per prescription	Not covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
https://www.firstcare.com/en/Individuals-and-Families/Marketplace-Plans/2020-Pharmacy-Information	Tier 3: Non-preferred drugs	$150 copayment per prescription	Not covered	drugs obtained through mail order are limited to a 30-day supply maximum. Some specialty drugs may require preauthorization. 30-day supply only. Formulary insulin prescriptions have a maximum copayment of $25 per prescription per 30-day supply.
	Tier 4: Specialty drugs and oral anticancer medications	$500 copayment per prescription	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	$500 copayment per visit	Not covered	Services requiring preauthorization that are not preauthorized will be denied. Refer to firstcare.com or call 855-572-7238.
	Physician/surgeon fees	No charge	Not covered	
If you need immediate medical attention	Emergency room care	$750 copayment per visit after deductible	$750 copayment per visit after deductible	Emergency room copayment waived if episode results in hospitalization for the same condition within 24 hours.
	Emergency medical transportation	$750 copayment per service after deductible	$750 copayment per service after deductible	None
	Urgent care	$60 copayment per visit	$60 copayment per visit	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% after deductible	Not covered	Services requiring preauthorization that are not preauthorized will be denied. Refer to firstcare.com or call 855-572-7238.
	Physician/surgeon fees	20% after deductible	Not covered	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Adult: $0 copayment per visit. $500 copayment per visit for all other outpatient services. Pediatric: No charge, deductible does not apply	Not covered	Services requiring preauthorization that are not preauthorized will be denied. Refer to firstcare.com or call 855-572-7238.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
	Inpatient services	20% after deductible	Not covered	
If you are pregnant	Office visits	$0 copayment per visit	Not covered	Cost sharing does not apply for preventive care. Depending on the type of services, a copayment, coinsurance, or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	20% after deductible	Not covered	Inpatient care for the mother and newborn child in a health care facility is covered for a minimum of 48 hours following an uncomplicated vaginal delivery and 96 hours following an uncomplicated delivery by caesarean section.
	Childbirth/delivery facility services	20% after deductible	Not covered	
If you need help recovering or have other special health needs	Home health care	20% after deductible	Not covered	Limited to 60 visits per plan year. Services requiring preauthorization that are not preauthorized will be denied. Refer to firstcare.com or call 855-572-7238.
	Rehabilitation services	$0 copayment per visit, deductible does not apply .	Not covered	Limited to 35 visits for rehabilitation services and 35 visits for habilitation services per plan year. Limit is combined for physical therapy, occupational therapy, speech therapy, and, and chiropractic care. Limits do not apply for therapies for children with developmental delays, autism spectrum disorder, and mental health services. Services requiring preauthorization that are not preauthorized will be denied. Refer to firstcare.com or call 855-572-7238.
	Habilitation services	$0 copayment per visit, deductible does not apply .	Not covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
	Skilled nursing care	20% after deductible	Not covered	Limited to 25 days per plan year. Services requiring preauthorization that are not preauthorized will be denied. Refer to firstcare.com or call 855-572-7238.
	Durable medical equipment	20% after deductible	Not covered	Services requiring preauthorization that are not preauthorized will be denied. Refer to firstcare.com or call 855-572-7238.
	Hospice services	20% after deductible	Not covered	
If your child needs dental or eye care	Children's eye exam	$60 copayment per visit	Not covered	Limited to one eye exam per plan year.
	Children's glasses	$60 copayment per visit	Not covered	Limited to one pair of glasses per plan year.
	Children's dental check-up	Not covered	Not 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 when the life of the mother is endangered)
- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult and Child)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Routine foot 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 (Included in Rehabilitation Services and Habilitation Services)
- Hearing aids (Limited to one device per ear every 3 years)
- Private duty nursing when medically necessary and preauthorized (Limitations apply when used under Home Health 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: FirstCare Health Plans at 855-572-7238 or firstcare.com; Texas Department of Insurance at 800-578-4677 or tdi.texas.gov; Department of Labor's Employee Benefits Security Administration at 866-444-EBSA (3272) or dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa . 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 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: FirstCare Health Plans at 855-572-7238 or firstcare.com; Texas Department of Insurance at 1-800-578-4677 or tdi.texas.gov.

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 855-572-7238.

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** **$1,500**
- **Specialist copayment** **$60 copayment per visit**
- **Hospital (facility) coinsurance** **20%**
- **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**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$1,500
Copayments	$600
Coinsurance	$1,700
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$3,860**

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

- **The plan's overall deductible** **$1,500**
- **Specialist copayment** **$60 copayment per visit**
- **Hospital (facility) coinsurance** **20%**
- **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	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$800
Copayments	$600
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$1,420**

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

- **The plan's overall deductible** **$1,500**
- **Specialist copayment** **$60 copayment per visit**
- **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	
Deductibles	$1,500
Copayments	$200
Coinsurance	$30
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,730**

The plan would be responsible for the other costs of these EXAMPLE covered services.