Coverage Period: 01/01/2023 – 12/31/2023 Coverage for: Member/Family | Plan Type: HMO

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 844-633-5325 or visit us at http://www.firstcare.com/FirstCare/media/First-Care/PDFs/Marketplace/FC_2023_SHIF3M12_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 844-633-5325 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0	See the Common Medical Events chart below for your costs for services this plan covers.
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.
Are there other deductibles for specific services?	No	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Not applicable	This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.
What is not included in the <u>out-of-pocket limit?</u>	Not applicable	This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.
Will you pay less if you use a <u>network provider</u> ?	Yes. See https://portal.swhp.org/#/fcsearch? networkCode=31 or call 844-633-5325 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 might</u> 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 <u>specialist</u> you choose without a <u>referral</u> .

V1 Page 1 of 7

	What You Will Pay					
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Participating Provider (You will pay more)	Non-IHCP Non- Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	No charge	No charge	Not covered	If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference	
If you visit a health care provider's	Specialist visit	No charge	No charge	Not covered	(balance billing).	
office or clinic	Preventive care/screening/ immunization	No charge	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.	
	Diagnostic test (X-ray, blood work)	No charge	No charge	Not covered	If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference (<u>balance billing</u>).	
If you have a test	Imaging (CT/PET scans, MRIs)	No charge	No charge	Not covered	Services requiring <u>preauthorization</u> that are not <u>preauthorized</u> will be denied. Refer to <u>FirstCare.com</u> or call 844-633-5325. If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference (<u>balance billing</u>).	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at FirstCare.com/en/ln dividuals-and-	Generic drugs (Tier 1)	No charge	No charge	Not covered	Covers up to a 30-day supply (retail prescription); 31–	
	Preferred brand drugs (Tier 2)	No charge	No charge	Not covered	90-day supply (mail order prescription). If an <u>out-of-network provider</u> charges more than the <u>allowed</u> amount, you may have to pay the difference (balance	
	Non-preferred brand drugs (Tier 3)	No charge	No charge	Not covered	billing). Certain preventive drugs are covered at no charge. Tiers 2 - 4 may include brand and generic	
	Specialty drugs (and oral anticancer	No charge	No charge	Not covered	drugs.	

	What You Will Pay					
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Participating Provider (You will pay more)	Non-IHCP Non- Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
Families/Marketplac e-Plans/Pharmacy- Information	medications) (Tier 4)					
If you have	Facility fee (e.g., ambulatory surgery center)	No charge	No charge	Not covered	Services requiring <u>preauthorization</u> that are not <u>preauthorized</u> will be denied. Refer to <u>FirstCare.com</u> or call 844-633-5325. If an <u>out-of-network provider</u>	
outpatient surgery	Physician/ surgeon fees	No charge	No charge	Not covered	charges more than the <u>allowed amount</u> , you may have to pay the difference (<u>balance billing</u>).	
If you need	Emergency room care	No charge	No charge	No charge	If an out-of-network provider charges more than the	
immediate medical attention	Emergency medical transportation	No charge	No charge	No charge	allowed amount, you may have to pay the difference (balance billing).	
	<u>Urgent care</u>	No charge	No charge	No charge		
If you have a	Facility fee (e.g., hospital room)	No charge	No charge	Not covered	Services requiring <u>preauthorization</u> that are not <u>preauthorized</u> will be denied. Refer to <u>FirstCare.com</u>	
hospital stay	Physician/ surgeon fees	No charge	No charge	Not covered	or call 844-633-5325. If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference <u>(balance billing)</u> .	
If you need mental	Outpatient services	No charge	No charge	Not covered	Services requiring <u>preauthorization</u> that are not	
health, behavioral health, or substance abuse services	Inpatient services	No charge	No charge	Not covered	preauthorized will be denied. Refer to FirstCare.com or call 844-633-5325. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference (balance billing).	
If you are pregnant	Office visits	No charge	No charge	Not covered	Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference	

		What You Will Pay				
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Participating Provider (You will pay more)	Non-IHCP Non- Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
					(balance billing).	
	Childbirth/ delivery professional services	No charge	No charge	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	
	Childbirth/ delivery facility services	No charge	No charge	Not covered	and 96 hours following an uncomplicated delivery by caesarean section. If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference (<u>balance billing</u>).	
	Home health care	No charge	No charge	Not covered	Limited to 60 visits per <u>plan</u> year. Services requiring <u>preauthorization</u> that are not <u>preauthorized</u> will be denied. Refer to <u>FirstCare.com</u> or call 844-633-5325. If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference (balance billing).	
	Rehabilitation services	No charge	No charge	Not covered	Limited to 35 visits for <u>rehabilitation services</u> and 35 visits for <u>habilitation services</u> per <u>plan</u> year. Limit is	
If you need help recovering or have other special health needs	Habilitation services	No charge	No charge	Not covered	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 844-633-5325. If an out-of-network provider charges more than the allowed amount , you may have to pay the difference (balance billing) .	
	Skilled nursing care	No charge	No charge	Not covered	Limited to 25 days per <u>plan</u> year. Services requiring <u>preauthorization</u> that are not <u>preauthorized</u> will be denied. Refer to <u>FirstCare.com</u> or call 844-633-	

	What You Will Pay					
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Participating Provider (You will pay more)	Non-IHCP Non- Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
					5325. If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference (<u>balance billing</u>).	
	Durable medical equipment	No charge	No charge	Not covered	Services requiring <u>preauthorization</u> that are not <u>preauthorized</u> will be denied. Refer to <u>FirstCare.com</u> or call 844-633-5325. If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference <u>(balance billing)</u> .	
	Hospice services	No charge	No charge	Not covered		
	Children's eye exam	No charge	No charge	Not covered	Limited to one eye exam per <u>plan</u> year. If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference (<u>balance billing</u>).	
If your child needs dental or eye care	Children's glasses	No charge	No charge	Not covered	Limited to one pair of glasses per <u>plan</u> year. If an <u>out-of-network provider</u> charges more than the <u>allowed amount</u> , you may have to pay the difference (<u>balance billing</u>).	
	Children's dental check-up	Not covered	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 <u>Rehabilitation</u> Services and <u>Habilitation Services</u>)
- Hearing aids (Limited to one device per ear every 3 years)
- Private duty nursing when <u>medically necessary</u> and <u>preauthorized</u> (Limitations apply when used under <u>Home Health Care</u>)

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 844-633-5325 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 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 <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 on how 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: FirstCare Health Plans at 844-633-5325 or <u>FirstCare.com</u>; Texas Department of Insurance at 1-800-578-4677 or <u>TDI.texas.gov</u>.

Does this <u>plan</u> 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 <u>plan</u> 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 844-633-5325.

To see examples of how this <u>plan</u> 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 <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.

No charge

Peg is Having a Baby

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

The plan's overall deductible
 Specialist copayment
 Hospital (facility) coinsurance
 No charge
 No charge

Other <u>coinsurance</u> No charge

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>	\$0		
<u>Copayments</u>	\$0		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions	\$0		
The total Peg would pay is	\$0		

Managing Joe's Type 2 Diabetes

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

■ The plan's overall deductible
 ■ Specialist copayment
 ■ Hospital (facility) coinsurance
 No charge
 No charge

This EXAMPLE event includes services like:

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

Diagnostic tests (blood work)

Prescription drugs

Other coinsurance

Durable medical equipment (glucose meter)

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

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u> \$0
■ <u>Specialist copayment</u> No charge
■ Hospital (facility) <u>coinsurance</u> No charge
■ Other coinsurance No charge

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

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

Nondiscrimination Notice



ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-884-4901(TTY: 711).

SHA, LLC d/b/a FirstCare 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. FirstCare Health Plans does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

FirstCare Health Plans:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Written information in other formats (large print and accessible electronic formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Compliance Officer at 1-214-820-8888 or send an email to HPCompliance@BSWHealth.org.

If you believe that FirstCare 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:

Compliance Officer 1206 West Campus Drive, Suite 151 Temple, Texas 76502

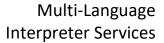
Compliance HelpLine; 1-888-484-6977 or https://app.mycompliancereport.com/report?cid=swhp

You can file a grievance in person or by mail, online, or email. If you need help filing a grievance, the Compliance Officer is available to help you.

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 or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at https://www.hhs.gov/civil-rights/filing-a-complaint/index.html.





English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at

1-855-572-7238. Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-855-572-7238. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务,帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务,请致电 1-855-572-7238。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問,為此我們提供免費的翻譯 服務。如需翻譯服務,請致電 1-855-572-7238。我們講中文的人員將樂意為您提供幫助。這 是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-855-572-7238. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-855-572-7238. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vị cần thông dịch viên xin gọi 1-855-572-7238 sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí .

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-855-572-7238. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화

1-855-572-7238 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-855-572-7238. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا -855-572-7238على منافقة عن أي أسئلة تتعلق بالصحة أو جدمة مجانية . سيقوم شخص ما يتحدث العربية 855-572-7238على المتحدث العربية 855-572-1

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-855-572-7238 पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-855-572-7238. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portugués: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-855-572-7238. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-855-572-7238. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-855-572-7238. Ta usługa jest bezpłatna.

Japanese: 当社の健康健康保険と薬品処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります ございます。通訳をご用命になるには、

1-855-572-7238 にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。