



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/AltruPolicies-2025 or call 1 (800) 918-6474 (TTY: 711). 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 (800) 918-6474 (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; \$4,450 / individual or \$8,900 / family for non-IHCP 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, prenatal care and copay services from non-IHCP 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 ?	\$8,500 individual / \$17,000 family for non-IHCP 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 (unless balanced billing is prohibited), 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 www.Medica.com/SearchAltruNetwork-2025 or call 1 (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
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Non-IHCP 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	No charge	Primary care: \$0 copay /visit. Deductible does not apply. Retail health clinics: \$0 copay /visit. Deductible does not apply. Chiropractic care: \$0 copay /visit. Deductible does not apply.	Not covered	50% coinsurance for other outpatient services. Primary care visits provided at an outpatient facility may be subject to coinsurance and deductible . Cost sharing waived at non-IHCP with IHCP referral .
	Specialist visit	No charge	\$80 copay /visit. Deductible does not apply.	Not covered	50% coinsurance for other outpatient services. Specialist visits provided at an outpatient facility may be subject to coinsurance and deductible . Cost sharing waived at non-IHCP with IHCP referral .
	Preventive care/screening /immunization	No charge	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. Limited to one physical exam/year, unless additional visits are necessary. Cost sharing waived at non-IHCP with IHCP referral .
If you have a test	Diagnostic test (x-ray, blood work)	No charge	50% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral .
	Imaging (CT/PET scans, MRIs)	No charge	50% coinsurance	Not covered	*May require prior authorization. Cost sharing waived at non-IHCP with IHCP referral .

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Non-IHCP Non-Network Provider (You will pay the most)	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.Medica.com/MNDrugList-2025	Preferred generic drugs	No charge	\$25 copay /prescription. Deductible does not apply.	Not covered	Up to a 31-day supply per prescription. *May require prior authorization. For preferred/non-preferred retail and specialty drugs , \$80 copay for orally-administered cancer treatment medications. Deductible does not apply. 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, including some Over the Counter drugs obtained with a prescription. The list of covered drugs changes periodically. Notification of changes will be available 30 days prior to the change taking effect. Drug manufacturer coupon amounts will apply toward your cost share. Prescription drug/manufacture coupons count toward the deductible and out-of-pocket limits . Cost sharing waived at non-IHCP with IHCP referral .
	Preferred brand, Non-preferred generic drugs	No charge	\$150 copay /prescription. Deductible does not apply.	Not covered	
	Non-Preferred brand, Non-preferred generic drugs	No charge	\$225 copay /prescription. Deductible does not apply.	Not covered	
	Specialty drugs	No charge	\$700 copay /prescription. Deductible does not apply.	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	50% coinsurance	Not covered	*May require prior authorization. Cost sharing waived at non-IHCP with IHCP referral .
	Physician/surgeon fees	No charge	50% coinsurance	Not covered	*May require prior authorization. Cost sharing waived at non-IHCP with IHCP referral .
If you need immediate medical attention	Emergency room care	No charge	50% coinsurance	50% coinsurance	Network deductible applies. Cost sharing waived at non-IHCP with IHCP referral .
	Emergency medical transportation	No charge	50% coinsurance	50% coinsurance	Network deductible applies. Cost sharing waived at non-IHCP with IHCP referral .
	Urgent care	No charge	\$0 copay /visit. Deductible does not apply.	\$0 copay /visit. Deductible does not apply.	If a non-network provider charges more than the allowed amount , you may have to pay the difference (balance billing). Cost sharing waived at non-IHCP with IHCP referral .
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	50% coinsurance	Not covered	*May require prior authorization. Limited to a 365 day maximum/period of confinement, subject to the combined day limit. Cost sharing waived at non-IHCP with IHCP referral .
	Physician/surgeon fees	No charge	50% coinsurance	Not covered	*May require prior authorization. Cost sharing waived at non-IHCP with IHCP referral .

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Non-IHCP Non-Network Provider (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	\$0 copay /office visit. Deductible does not apply. 50% coinsurance for other outpatient services	Not covered	Other outpatient services include intensive outpatient programs, diagnostic evaluations and psychological testing. *May require prior authorization. Cost sharing waived at non-IHCP with IHCP referral .
	Inpatient services	No charge	50% coinsurance	Not covered	*May require prior authorization. Limited to a 365 day maximum/period of confinement, subject to the combined day limit. Cost sharing waived at non-IHCP with IHCP referral . Residential treatment is covered as part of inpatient services.
If you are pregnant	Office visits	No charge	Prenatal: No charge. Deductible does not apply. Postnatal: 50% coinsurance	Not covered	Limited to a 365 day maximum/period of confinement, subject to the combined day limit. 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). Cost sharing waived at non-IHCP with IHCP referral .
	Childbirth/delivery professional services	No charge	50% coinsurance	Not covered	
	Childbirth/delivery facility services	No charge	50% coinsurance	Not covered	
If you need help recovering or have other special health needs	Home health care	No charge	50% coinsurance	Not covered	Limited to 120 visits/year. *May require prior authorization. Cost sharing waived at non-IHCP with IHCP referral .
	Rehabilitation services	No charge	50% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral .
	Habilitation services	No charge	50% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral .
	Skilled nursing care	No charge	50% coinsurance	Not covered	Limited to a 120 day maximum/period of confinement, subject to the combined day limit. Cost sharing waived at non-IHCP with IHCP referral . *May require prior authorization.
	Durable medical equipment	No charge	50% coinsurance	Not covered	*May require prior authorization. Cost sharing waived at non-IHCP with IHCP referral .
	Hospice services	No charge	50% coinsurance	Not covered	Limited to a 30 day maximum for respite care and continuous care. Cost sharing waived at non-IHCP with IHCP referral .

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Non-IHCP Non-Network Provider (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	No charge	No charge. Deductible does not apply.	Not covered	Coverage limited to end of month member turns 19. Cost sharing waived at non-IHCP with IHCP referral .
	Children's glasses	No charge	50% coinsurance	Not covered	Limited to one pair of glasses or contacts/year to end of month member turns 19. Cost sharing waived at non-IHCP with IHCP referral .
	Children's dental check-up	Not covered	Not covered	Not covered	Coverage is available through a stand-alone dental policy.

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 .)		
<ul style="list-style-type: none">● Acupuncture● Bariatric surgery● Cosmetic surgery● Dental care (Adult)● Dental care (Child) (coverage is available through a stand-alone dental policy)	<ul style="list-style-type: none">● Dental check-up● Infertility treatment● Long-term care● Non-emergency care when traveling outside the U.S.	<ul style="list-style-type: none">● Non-formulary drugs● 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.)		
<ul style="list-style-type: none">● Chiropractic care	<ul style="list-style-type: none">● Hearing aids for hearing loss that is not correctable by other covered procedures; coverage is limited to one hearing aid per ear every three years	

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 **1 (800) 918-6474 (TTY: 711)** or the Minnesota Department of Commerce at 651-539-1600 or 800-657-3602. 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.mnsure.org or call 651-539-2099 or 855-366-7873.

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 **1 (800) 918-6474 (TTY: 711)** or the Minnesota Department of Commerce at 651-539-1600 or 800-657-3602.

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? 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 (888) 592-8211 (TTY: 711)**.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa **1 (888) 592-8211 (TTY: 711)**.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 **1 (888) 592-8211 (TTY: 711)**.

Navajo (Dine): Dinekehgo shika at'ohwol ninisingo, kwijigo holne' **1 (888) 592-8211 (TTY: 711)**.

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	\$0
■ Specialist coinsurance	0%
■ Hospital (facility) coinsurance	0%
■ Other coinsurance	0%

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	\$0
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$60

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

■ The plan's overall deductible	\$0
■ Specialist coinsurance	0%
■ Hospital (facility) coinsurance	0%
■ Other coinsurance	0%

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	\$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 plan's overall deductible	\$0
■ Specialist coinsurance	0%
■ Hospital (facility) coinsurance	0%
■ Other coinsurance	0%

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

Note: These numbers assume the patient received care from an IHCP [provider](#) or with IHCP [referral](#) at a non-IHCP. If you receive care from a non-IHCP [provider](#) without a [referral](#) from an IHCP your costs may be higher.

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

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, 800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Wenn Sie bei der Übersetzung dieser Informationen kostenlose Hilfe in Anspruch nehmen möchten, rufen Sie bitte die in diesem Dokument oder auf der Rückseite Ihrer Medica-ID-Karte angegebene Nummer an.