

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services
TARO Direct Primary Care Silver (\$0 PCP, Mental Health, Labs, Generics) AI/AN ZCS Plan
HMO

Coverage Period: 01/01/2024-12/31/2024
Coverage for: Individual + Family | Plan Type:



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 www.tarohealth.com or call us at 1-833-928-0569. 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 1-855-756-4448 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 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 ?	Not Applicable	This plan does not have an out-of-pocket limit on your expenses.
What is not included in the out-of-pocket limit ?	Not Applicable	This plan does not have an out-of-pocket limit on your expenses.
Will you pay less if you use a network provider ?	Not Applicable.	This plan does not use a provider network . You can receive covered services from any provider .
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	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP 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	No Charge	None
	Specialist visit	No Charge	No Charge	None
	Preventive care/screening/immunization	No Charge	No Charge	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	No Charge	Cost sharing driven by provider/setting
	Imaging (CT/PET scans, MRIs)	No Charge	No Charge	Preauthorization may be required
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.tarohealth.com/	Generic drugs	No Charge	No Charge	Retail is limited to a 30-day supply. Mail Order is limited to a 90-day supply and is subject to 3x the retail cost sharing amount. Narcotics are limited to a 30-day supply. Your cost for a covered insulin drugs will not exceed \$35 per 30-day supply or \$105 per 90-day supply. Preauthorization/step therapy may be required. If you don't get preauthorization payment may be denied
	Preferred brand drugs	No Charge	No Charge	
	Non-preferred brand drugs	No Charge	No Charge	
	Specialty drugs	No Charge	No Charge	Limited to a 30-day supply. Preauthorization/step therapy may be required. If you don't get preauthorization payment may be denied
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	No Charge	Preauthorization may be required
	Physician/surgeon fees	No Charge	No Charge	Preauthorization may be required
If you need immediate medical attention	Emergency room care	No Charge	No Charge	Out-of-Network Emergency Room services are covered if the services are for an emergency condition
	Emergency medical transportation	No Charge	No Charge	Emergency Transportation services by an Out-of-Network provider are covered if the services are for an emergency condition

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 Provider (You will pay the most)	
	Urgent care	No Charge	No Charge	When temporarily out of the State, <u>Out-of-Network Urgent Care</u> services are covered. <u>Cost sharing</u> is driven by provider/setting
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	No Charge	<u>Preauthorization</u> is required
	Physician/surgeon fees	No Charge	No Charge	<u>Preauthorization</u> is required
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No Charge	No Charge	<u>Preauthorization</u> may be required for outpatient non-office services.
	Inpatient services	No Charge	No Charge	<u>Preauthorization</u> is required
If you are pregnant	Office visits	No Charge	No Charge	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound)
	Childbirth/delivery professional services	No Charge	No Charge	
	Childbirth/delivery facility services	No Charge	No Charge	
If you need help recovering or have other special health needs	Home health care	No Charge	No Charge	<u>Preauthorization</u> is required
	Rehabilitation services	No Charge	No Charge	Rehabilitation services and Habilitation services for physical therapy and occupational therapy are limited to 20 visits per year, combined. Rehabilitation services and Habilitation services for speech therapy are limited to 20 visits per year, combined. <u>Cost sharing</u> is driven by provider/setting. Visit limits do not apply to treatment of Autism Spectrum Disorder
	Habilitation services	No Charge	No Charge	
	Skilled nursing care	No Charge	No Charge	150 Days per Benefit Period. <u>Preauthorization</u> is required
	Durable medical equipment	No Charge	No Charge	<u>Preauthorization</u> may be required
	Hospice services	No Charge	No Charge	Respite care covered for up to a 48-hour period. <u>Preauthorization</u> is required

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 Provider (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	No Charge	No Charge	Limited to one exam per Year
	Children's glasses	No Charge	No Charge	Child frames and lenses or contact lenses covered once every 24 months.
	Children's dental check-up	No Charge	No Charge	Pediatric dental coverage can be purchased separately as a stand-alone 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 Infertility Treatment Private Duty Nursing Weight Loss Programs 	<ul style="list-style-type: none"> Cosmetic Surgery Long-Term Care Routine Eye Care (Adult) 	<ul style="list-style-type: none"> Dental Care (Adult) Non-emergency care when traveling outside the U.S. Routine Foot Care 	
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"> Abortion Hearing Aids (1 hearing aid per ear every 3 years; up to \$3,000 per ear for members over age 18) 	<ul style="list-style-type: none"> Bariatric Surgery (limited to surgery for an intestinal bypass, gastric bypass, or gastroplasty) 	<ul style="list-style-type: none"> Chiropractic Care (40 visits per Year) 	

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: Maine Bureau of Insurance, Department of Professional and Financial Regulation, 34 State House Station, Augusta, ME 04333-0334, (800) 300- 5000, or contact Anthem at the number on the back of your ID card. Other coverage options may be available to you too, including buying individual insurance coverage through CoverMe.gov. For more information about the CoverMe.gov, visit www.CoverMe.gov or call 1-866-636-0355.

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: Maine Bureau of Insurance, Department of Professional and Financial Regulation, 34 State House Station, Augusta, ME 04333-0334, (800) 300-5000 Consumers for Affordable Health Care, 12 Church Street, PO Box 2490, Augusta, ME 04338-2490, (800) 965-7476, www.maine cahc.org, consumerhealth@maine cahc.org.

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 1-833-928-0569.

To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.

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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 copayment	\$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	\$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	\$0
■ Specialist copayment	\$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 copayment	\$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

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