

The Ambetter of Illinois Standard Gold HMO plan, underwritten by Celtic Insurance Company, provides coverage for individuals and families from January 1, 2025, to December 31, 2025. The plan features an overall deductible of \$1,500 for individuals and \$3,000 for families, which must be satisfied before most services are covered, although certain preventive care services, primary care visits, specialist visits, urgent care, and some prescription drugs are available prior to meeting the deductible, often with applicable copayments or coinsurance. The out-of-pocket limit is set at \$7,800 for individuals and \$15,600 for families, excluding premiums, penalties for not obtaining preauthorization, and services not covered by the plan. Utilizing network providers results in lower costs, while out-of-network services are not covered, and balance billing may apply. No referrals are necessary to see specialists, and after the deductible is met, copayments and coinsurance apply for various medical events, such as a \$30 copay for primary care visits and a \$60 copay for specialist visits. Preventive services are covered at no charge, while prescription drug coverage includes multiple tiers with varying copays, and prior authorization may be required for certain medications. Emergency services incur a 25% coinsurance for both network and out-of-network providers, and urgent care visits have a \$45 copay.

Excluded services from the plan include acupuncture, cosmetic surgery, adult dental care, long-term care, and routine adult eye care. Other covered services, subject to limitations, include abortion, bariatric surgery, chiropractic care, and infertility treatment. The policy allows for the continuation of coverage after it ends and provides contact information for assistance. It meets Minimum Essential Coverage requirements but does not meet Minimum Value Standards, which may impact eligibility for premium tax credits. Language access services are available for Spanish speakers, and assistance is provided for individuals with auditory or visual impairments, ensuring they receive necessary aids and services at no cost. For further details, policyholders can visit the [AmbetterHealth.com](https://www.AmbetterHealth.com) website or contact customer service at 1-855-745-5507 (TTY 1-844-517-3431). The policy emphasizes the importance of understanding cost-sharing amounts and excluded services for comparing different health plans, and it provides examples of potential costs for various

medical situations, highlighting that actual costs may vary based on care received and provider charges.