

The Ambetter of Illinois insurance policy, underwritten by Celtic Insurance Company, is effective from January 1, 2025, to December 31, 2025, and is categorized as an HMO plan for individuals and families under the Standard Expanded Bronze classification. The policy features an overall deductible of \$7,500 for individuals and \$15,000 for families, which must be satisfied before the plan covers most services. However, certain preventive care services, primary care visits, specialist visits, urgent care, and specific prescription drugs are covered prior to meeting the deductible, typically involving applicable copayments or coinsurance. The out-of-pocket maximum is \$9,200 for individuals and \$18,400 for families, excluding premiums, penalties for not obtaining preauthorization, and non-covered services. Utilizing network providers results in lower costs, while out-of-network services are not covered, and balance billing may apply.

The policy does not require referrals to see specialists, and various medical services incur specific copayment or coinsurance amounts after the deductible is met, such as a \$50 copay for primary care visits and a \$100 copay for specialist visits. Preventive services are provided at no charge, while diagnostic tests and imaging are subject to a 50% coinsurance. Prescription drug coverage includes multiple tiers with varying copayments, and prior authorization may be necessary for certain medications. Emergency services incur a 50% coinsurance for both network and out-of-network providers. Exclusions include adult dental care, cosmetic surgery, and long-term care, although limited services like chiropractic care and infertility treatment are covered under specific limitations.

Policyholders have the right to continue coverage and to file grievances or appeals regarding claim denials, with contact information available for assistance. The plan meets Minimum Essential Coverage requirements but does not satisfy Minimum Value Standards. 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 Member Services at 1-855-745-5507 (TTY 1-844-517-3431). The document also includes examples of coverage costs

for various medical situations, emphasizing that actual costs may vary based on care received and provider charges, and highlights the importance of understanding cost-sharing amounts and excluded services when comparing health plans.