Coverage for: Individual and Family | Plan Type: HMO

-The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>					

	Services You May Need	What You Will Pay		Limitations Exceptions & Other
Common Medical Event		Network Provider		Limitations, Exceptions, & Other Important Network Provider Information*
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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: 1-800-595-6053. Other coverage options may be available to you, too, including buying individual insurance coverage through the Kentucky Health Benefit Exchange. For more information about the Kentucky Health Benefit Exchange, visit kynect.ky.gov or call 1-855-306-8959.

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: Kentucky Department of Insurance: 1-800-595-6053.

Does this plan provide Minimum Essential Coverage? Yes

<u>Minimum Essential Coverage</u> generally includes <u>plans</u>, <u>health insurance</u> available through the Kentucky Health Benefit Exchange or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of <u>Minimum Essential Coverage</u>, you may not be eligible for the <u>premium tax credit</u>.

Does this plan meet the Minimum Value Standards? Not Applicable

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the Kentucky Health Benefit Exchange.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 833-230-2099

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 833-230-2099

Chinese (中文): 如果需要中文的帮助, 833-230-2099

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 833-230-2099.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

PRA Disclosure Statement:

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