EPC- Southwestern Ohio Educational Purchasing Council: Greene County ESC PPO



The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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, <u>https://eoc.anthem.com/eocdps/aso</u>. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary/</u> or call (855) 255-9952 to request a copy.

| Important Questions | Answers | Why This Matters: |
|---|---|---|
| What is the overall <u>deductible</u> ? | \$200/person or \$600/family for In-<u>Network Providers</u>. \$400/person or \$800/family for Non-<u>Network Providers</u>. | Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> . Deductible resets January 1. |
| Are there services covered before you meet your <u>deductible?</u> | Yes. Primary Care <u>Specialist</u> Visit <u>Preventive Care</u> for In- <u>Network Providers</u> . Vision for In- <u>Network Providers</u> . | This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> . |
| Are there other <u>deductibles</u> for specific services? | No. | You don't have to meet <u>deductibles</u> for specific services. |
| What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ? | \$2,000/person or \$4,000/family for In-<u>Network Providers</u>. \$4,000/person or \$8,000/family for Non-<u>Network Providers</u>. Prescription drugs have a separate limit of \$3,000 single /\$6,000 family In-network & out-of-network combined. | The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met. |
| What is not included in the <u>out-of-pocket</u> <u>limit</u> ? | Services deemed not medically necessary by Medical Management and/or Anthem, <u>Premiums</u> , <u>balance-billing</u> charges, health care this <u>plan</u> doesn't cover. | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> . |
| Will you pay less if | Yes, Blue Card PPO. See | This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u> |

| you use a <u>network</u> <u>provider</u> ? | www.anthem.com or call (855) 255-9952 for a list of <u>network</u> <u>providers.</u> | network. You will pay the most if you use an <u>Out-of-Network Provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider</u> 's charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>Out-of-Network</u> <u>Provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services. |
|---|--|--|
| Do you need a <u>referral</u> to see a <u>specialist</u> ? | No. | You can see the <u>specialist</u> you choose without a <u>referral</u> . |

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

| Common | | What You | Limitations, Exceptions, & | | |
|---|--|---|---|---|--|
| Medical Event | Services You May Need | In-Network Provider (You will pay the least) | Non-Network Provider (You will pay the most) | Other Important Information | |
| | Primary care visit to treat an injury or illness | \$20/visit <u>deductible</u> does not apply | 40% coinsurance | none | |
| If you visit a | <u>Specialist</u> visit | \$20/visit <u>deductible</u> does not apply | 40% coinsurance | none | |
| health care provider's office or clinic | Preventive care/screening/ immunization | No charge | Not covered | You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your <u>plan</u> will pay for. | |
| If you have a test | Diagnostic test (x-ray, blood work) | 20% coinsurance | 40% coinsurance | Costs may vary by site of service. | |
| | Imaging (CT/PET scans, MRIs) | 20% <u>coinsurance</u> | 40% coinsurance | Costs may vary by site of service. | |
| If you need drugs to treat your illness or condition More information about <u>prescription</u> <u>drug coverage</u> is available at <u>www.caremark.co</u> <u>m</u> | Tier 1 - Typically Generic | Retail: \$10 copay Mail-Order: \$20 copay | Not Covered | Provider means pharmacy for purposes of this section. Retail: Up to a 30-day supply Mail-Order: Up to a 90-day supply You may need to obtain certain drugs, including certain specialty drugs, from a pharmacy designated by us. Certain drugs may have a Pre-Notification requirement or may result in a higher cost. If you use a non- network Pharmacy, you are responsible for any amount over | |
| | Tier 2 - Typically Preferred Brand & Non-Preferred Generic Drugs | Retail: \$30 copay Mail-Order: \$60 copay | Not Covered | | |
| | Tier 3 - Typically Non-Preferred Brand and Generic drugs | Retail: \$50 copay Mail-Order: \$100 copay | Not Covered | | |
| | Tier 4 - Typically Preferred Specialty (brand and generic) | Retail: 30% coinsurance, deductible does not apply OR \$0 with PrudentRx Mail-Order: Not covered | Not covered | | |

* For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/aso</u>.

| Common | | What You | Limitations Exponsions 8 | |
|---|--|--|--|---|
| Common Medical Event | Services You May Need | In-Network Provider (You will pay the least) | Non-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information |
| | | | | the allowed amount. You may be required to use a lower-cost drug(s) prior to benefits under your policy being available for certain prescribed drugs. Tier 1 Contraceptives covered at No Charge. See the website listed for information on drugs covered by your plan. Not all drugs are covered. |
| If you have outpatient | Facility fee (e.g., ambulatory surgery center) | 20% <u>coinsurance</u> | 40% coinsurance | none |
| surgery | Physician/surgeon fees | 20% <u>coinsurance</u> | 40% <u>coinsurance</u> | none |
| If you need immediate medical attention | Emergency room care | \$100/visit <u>deductible</u> does not apply | Covered as In- <u>Network</u> | Copay waived if admitted. |
| | Emergency medical transportation | No charge | Covered as In- <u>Network</u> | Non-emergency non- <u>network</u> Ambulance Services are limited to \$50,000 per trip. |
| | <u>Urgent care</u> | \$50/visit <u>deductible</u> does not apply | \$50/visit <u>deductible</u> does not apply | none |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 20% <u>coinsurance</u> | 40% coinsurance | 60 days/benefit period for Inpatient rehabilitation. |
| nospitai stay | Physician/surgeon fees | 20% <u>coinsurance</u> | 40% <u>coinsurance</u> | none |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | Office Visit \$20/visit <u>deductible</u> does not apply Other Outpatient 20% <u>coinsurance</u> | Office Visit 40% <u>coinsurance</u> Other Outpatient 40% <u>coinsurance</u> | Office Visit Other Outpatient none |
| abuse services | Inpatient services | 20% <u>coinsurance</u> | 40% coinsurance | none |
| | Office visits | 20% coinsurance | 40% coinsurance | |
| If you are pregnant | Childbirth/delivery professional services | 20% coinsurance | 40% coinsurance | Maternity care may include tests and services described elsewhere |
| | Childbirth/delivery facility services | 20% <u>coinsurance</u> | 40% coinsurance | in the SBC (i.e. ultrasound). |
| | <u>Home health care</u> | 20% coinsurance | 40% coinsurance | 90 visits/benefit period. |

* For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/aso</u>.

| Common | | What You | Limitations, Exceptions, & | | |
|---|----------------------------|--|----------------------------|---|--|
| Medical Event | Services You May Need | In-Network Provider | Non-Network Provider | Other Important Information | |
| | | (You will pay the least) | (You will pay the most) | | |
| | Rehabilitation services | \$20/visit <u>deductible</u> does not apply | 40% coinsurance | Costs may vary by site of service. | |
| If you need help | Habilitation services | \$20/visit <u>deductible</u> does not apply | 40% coinsurance | *See Therapy Services section. | |
| recovering or have other special health needs | Skilled nursing care | 20% coinsurance | 40% coinsurance | 90 days/benefit period for skilled nursing services. | |
| | Durable medical equipment | 20% coinsurance | 40% coinsurance | *See <u>Durable Medical</u> <u>Equipment</u> Section | |
| | Hospice services | 20% coinsurance | 20% coinsurance | none | |
| If your child needs dental or | Children's eye exam | \$20/visit <u>deductible</u> does not apply | 40% coinsurance | *See Vision Services section | |
| | Children's glasses | Not covered | Not covered | | |
| eye care | Children's dental check-up | Not covered | Not covered | none | |

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.) | | | | |
| • Acupuncture | • Bariatric surgery | Cosmetic surgery | | |

| reupuncture | - Danathe surgery | - Gosifiede surgery | | | |
|---|---|---------------------|--|--|--|
| • Dental care (Adult) | • Dental care (Pediatric) | Dental Check-up | | | |
| Glasses for a child | Infertility treatment | • Long-term care | | | |
| Routine foot care | Weight loss programs | | | | |
| | | | | | |
| Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.) | | | | | |
| | | | | | |

Chiropractic care 12 visits/benefit period
Private-duty nursing 82 visits/benefit period Facility Setting only
Hearing aids 1 item/ear every 3 years
Routine eye care (Adult)
Most coverage provided outside the United States. See <u>www.bcbsglobalcore.com</u>

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: Ohio Department of Insurance, 50 W. Town Street, Third Floor - Suite 300, Columbus, Ohio 43215, (800) 686-1526, (614) 644-2673, Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565, <u>www.cciio.cms.gov</u>. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318-2596.

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>

^{*} For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/aso</u>.

documents also provide complete information 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:

ATTN: Grievances and Appeals, P.O. Box 105568, Atlanta GA 30348-5568

Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565, www.cciio.cms.gov

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes <u>plans</u>, <u>health insurance</u> available through the <u>Marketplace</u> 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 premium tax credit.

Does this plan meet the Minimum Value Standards? Yes

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.

To see examples of how this <u>plan</u> 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 <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost</u> sharing amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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) | | Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well- controlled condition) | | Mia's Simple Fracture (in-network emergency room visit and follow up care) | |
|---|-----------------------------|--|-----------------------------|--|-----------------------------|
| The <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> <u>copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> | \$200 \$20 20% 20% | The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> | \$200 \$20 20% 20% | The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> | \$200 \$20 20% 20% |
| This EXAMPLE event includes service like: <u>Specialist</u> office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Service Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and blood wo</i> <u>Specialist</u> visit (<i>anesthesia</i>) | s | 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) | | This EXAMPLE event includes services like: <u>Emergency room care</u> (including medical supplies) <u>Diagnostic test</u> (x-ray) <u>Durable medical equipment</u> (crutches) <u>Rehabilitation services</u> (physical therapy) | |
| Total Example Cost | \$12,700 | Total Example Cost | \$5,600 | Total Example Cost | \$2,800 |
| In this example, Peg would pay: Cost Sharing | | In this example, Joe would pay: <u>Cost Sharing</u> | | In this example, Mia would pay: <u>Cost Sharing</u> | |
| Deductibles | \$200 | Deductibles | \$200 | Deductibles | \$200 |
| <u>Copayments</u> | \$0 | Copayments | \$700 | <u>Copayments</u> | \$200 |
| <u>Coinsurance</u> | \$1,800 | Coinsurance | \$100 | <u>Coinsurance</u> | \$42 |
| What isn't covered | | What isn't covered | | What isn't covered | |
| Limits or exclusions | \$60 | Limits or exclusions | \$20 | Limits or exclusions | \$0 |
| The total Peg would pay is | \$2,060 | The total Joe would pay is | \$1,020 | The total Mia would pay is | \$440 |

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

(TTY/TDD: 711)

Albanian (Shqip): Nëse keni pyetje në lidhje me këtë dokument, keni të drejtë të merrni falas ndihmë dhe informacion në gjuhën tuaj. Për të kontaktuar me një përkthyes, telefononi (855) 255-9952

Amharic (አማርኛ): ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የማማኘት መብት አለዎት። አስተርዓሚ ለማና7ር (855) 255-9952 ይደውሉ።

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 9952-255 (855) .

Armenian (հայերեն). Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվձար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով։ Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (855) 255-9952։

Bassa (Băsóð Wùdù): À dyi dyi-diè-dè bě bédé bá céè-dè nìà kɛ dyí ní, ɔ mò nì dyí-bèdèìn-dè bé m ké gbo-kpá-kpá kè bỗ kpõ dé m bídí-wùdùǔn bó pídyi. Bé m ké wudu-ziìn-nyò dò gbo wùdù kɛ, dá (855) 255-9952.

Bengali (বাংলা): যদি এই লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন থাকে, তাহলে আপলার ভাষায় বিলামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজল দোভাষীর সাথে কথা ব্লার জন্য (855) 255-9952 –তে কল করুল।

Burmese (မြန်မာ): ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (855) 255-9952 သို့ ခေါ်ဆိုပါ။

Chinese (中文):如果您對本文件有任何疑問,您有權使用您的語言免費獲得協助和資訊。如需與譯員通話,請致電(855) 255-9952。

Dinka (Dinka): Na noŋ thiëëc në ke de yä thorë, ke yin noŋ loŋ bë yi kuony ku wɛr alëu bë gɛɛr yic yin ne thoŋ du ke cin wëu tääuë ke piny. Te kor yin ba jam wënë ran ye thok geryic, ke yin col (855) 255-9952.

Dutch (Nederlands): Bij vragen over dit document hebt u recht op hulp en informatie in uw taal zonder bijkomende kosten. Als u een tolk wilt spreken, belt u (855) 255-9952.

Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ هزینهای به زبان مادریتان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره (255-952 (855) تماس بگیرید.

French (Français) : Si vous avez des questions sur ce document, vous avez la possibilité d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour parler à un interprète, appelez le (855) 255-9952.

German (Deutsch): Wenn Sie Fragen zu diesem Dokument haben, haben Sie Anspruch auf kostenfreie Hilfe und Information in Ihrer Sprache. Um mit einem Dolmetscher zu sprechen, bitte wählen Sie (855) 255-9952.

Greek (Ελληνικά) Αν έχετε τυχόν απορίες σχετικά με το παρόν έγγραφο, έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας δωρεάν. Για να μιλήσετε με κάποιον διερμηνέα, τηλεφωνήστε στο (855) 255-9952.

Gujarati (**ગુજરાતી**): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ય વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો (855) 255-9952.

Haitian Creole (Kreyòl Ayisyen): Si ou gen nenpòt kesyon sou dokiman sa a, ou gen dwa pou jwenn èd ak enfòmasyon nan lang ou gratis. Pou pale ak yon entèprèt, rele (855) 255-9952.

Hindi (हिंदी): अगर आपके पास इस दस्तावेज़ के बारे में कोई प्रश्न हैं, तो आपको निःशुल्क अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है। दुभाषिये से बात करने के लिए, कॉल करें(855) 255-9952 ।

Hmong (White Hmong): Yog tias koj muaj lus nug dab tsi ntsig txog daim ntawv no, koj muaj cai tau txais kev pab thiab lus qhia hais ua koj hom lus yam tsim xam tus nqi. Txhawm rau tham nrog tus neeg txhais lus, hu xov tooj rau (855) 255-9952.

Igbo (Igbo): O bụr ụ na į nwere ajujų o bula gbasara akwukwo a, į nwere ikike inweta enyemaka na ozi n'asusu gi na akwughi ugwo o bula. Ka gi na okowa okwu kwuo okwu, kpoo (855) 255-9952.

Ilokano (Ilokano): Nu addaan ka iti aniaman a saludsod panggep iti daytoy a dokumento, adda karbengam a makaala ti tulong ken impormasyon babaen ti lenguahem nga awan ti bayad na. Tapno makatungtong ti maysa nga tagipatarus, awagan ti (855) 255-9952.

Indonesian (Bahasa Indonesia): Jika Anda memiliki pertanyaan mengenai dokumen ini, Anda memiliki hak untuk mendapatkan bantuan dan informasi dalam bahasa Anda tanpa biaya. Untuk berbicara dengan interpreter kami, hubungi (855) 255-9952.

Italian (Italiano): In caso di eventuali domande sul presente documento, ha il diritto di ricevere assistenza e informazioni nella sua lingua senza alcun costo aggiuntivo. Per parlare con un interprete, chiami il numero (855) 255-9952

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Page 8 of 11

Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ(855) 255-9952 ។

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