

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> ?	<b>\$100</b> /single or <b>\$300</b> /family for <u>Network Providers</u> . <b>\$300</b> /single or <b>\$600</b> /family for Non- <u>Network Providers</u> .	Deductible resets January 1. 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> .
Are there services covered before you meet your <u>deductible?</u>	Yes. <u>Preventive care</u> , Primary Care visit, <u>Specialist</u> visit, and Vision exam for <u>Network</u> <u>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 preventive services without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered preventive services 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> ?	<ul> <li>\$2,500/single or \$5,000/family for Network Providers.</li> <li>\$5,000/single or \$10,000/family for Non-Network Providers.</li> <li>Prescription drugs have a separate limit of \$3,000 individual/ \$6,000 family In-network &amp; out of network combined.</li> </ul>	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, Non- <u>Network</u> Transplant Services, <u>Premiums</u> , <u>balance-</u> <u>billing</u> charges, and health care	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .

	this <u>plan</u> doesn't cover.	
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes, Blue Card PPO. See <u>www.anthem.com</u> or call (855) 255-9952 for a list of <u>network</u> <u>providers</u> .	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> <u>network</u> . You will pay the most if you use an out-of- <u>network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware your <u>network provider</u> might use an out-of- <u>network 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	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other	
Medical Event		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Important Information	
	Primary care visit to treat an injury or illness	\$20/visit <u>deductible</u> does not apply	30% coinsurance	none	
If you visit a health care	<u>Specialist</u> visit	\$20/visit <u>deductible</u> does not apply	30% coinsurance	none	
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 <u>provider</u> 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)	10% <u>coinsurance</u>	30% coinsurance	none	
	Imaging (CT/PET scans, MRIs)	10% <u>coinsurance</u>	30% <u>coinsurance</u>	none	
	Tier 1 - Typically Generic	Retail: \$10 copay Mail-Order: \$20 copay	Retail: 50% co-ins Mail-Order: Not covered	Provider means pharmacy for purposes of this section.	
If you need drugs to treat your	Tier 2 - Typically <u>Preferred</u> / Brand	Retail: \$25 copay Mail-Order: \$50 copay	Retail: 50% co-ins Mail-Order: Not covered	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 the allowed amount. You may be required to use a lower-cost drug(s) prior to benefits	
illness or condition More information about <u>prescription</u> <u>drug coverage</u> is available at <u>www.caremark.com</u>	Tier 3 - Typically Non- <u>Preferred</u> / <u>Specialty Drugs</u>	Retail: \$40 copay Mail-Order: \$80 copay	Retail: 50% co-ins Mail-Order: Not covered		
	Tier 4 - Typically <u>Specialty</u> (brand and generic)	Not Applicable	Not Applicable		

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

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Common		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Important Information	
				under your policy being available for certain prescribed drugs. Tier 1 contraceptives covered at No Charge. See website listed for information on drugs charged by your plan. Not all drugs are covered.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance</u>	30% <u>coinsurance</u>	none	
outpatient surgery	Physician/surgeon fees	10% <u>coinsurance</u>	30% <u>coinsurance</u>	none	
If you nood	Emergency room care	\$100/visit <u>deductible</u> does not apply	Covered as In- <u>Network</u>	Copay waived if admitted.	
If you need immediate medical attention	Emergency medical transportation	No charge	Covered as In- <u>Network</u>	none	
	<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	Facility fee (e.g., hospital room)	10% <u>coinsurance</u>	30% <u>coinsurance</u>	none	
hospital stay	Physician/surgeon fees	10% <u>coinsurance</u>	30% <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 10% <u>coinsurance</u>	Office Visit 30% <u>coinsurance</u> Other Outpatient 30% <u>coinsurance</u>	Office Visit none Other Outpatient none	
abuse services	Inpatient services	10% <u>coinsurance</u>	30% <u>coinsurance</u>	none	
	Office visits	10% <u>coinsurance</u>	30% <u>coinsurance</u>		
If you are pregnant	Childbirth/delivery professional services	10% coinsurance	30% coinsurance	Maternity care may include tests and services described elsewhere in the	
pregnant	Childbirth/delivery facility services	10% <u>coinsurance</u>	30% coinsurance	SBC (i.e. ultrasound).	
T	Home health care	10% <u>coinsurance</u>	30% <u>coinsurance</u>	30 visits/benefit period for Non- <u>Network Providers</u> .	
If you need help recovering or have other special health needs	Rehabilitation services	\$20/visit <u>deductible</u> does not apply	30% coinsurance	*See Therepy Services section	
	Habilitation services	\$20/visit <u>deductible</u> does not apply	30% coinsurance	*See Therapy Services section	
	Skilled nursing care	10% <u>coinsurance</u>	30% <u>coinsurance</u>	180 days limit/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 Medical Event		Services You May Need	What You Will Pay		Limitations, Exceptions, & Other	
			Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Important Information	
		Durable medical equipment	20% coinsurance	40% coinsurance	*See <u>Durable Medical Equipment</u> Section	
		Hospice services	20% <u>coinsurance</u>	20% <u>coinsurance</u>	none	
-	r child	Children's eye exam	\$20/visit <u>deductible</u> does not apply	30% <u>coinsurance</u>	*See Vision Services section	
	needs dental or	Children's glasses	Not covered	Not covered		
eye ca	uc	Children's dental check-up	Not covered	Not covered	*See Dental Services section	

### **Excluded Services & Other Covered Services:**

Services Your <u>Plan</u> Generally Does NOT Cov services.)	er (Check your policy or <u>plan</u> document for more i	nformation and a list of any other <u>excluded</u>
Abortion	• Acupuncture	Bariatric surgery
Cosmetic surgery	• Dental care (adult)	Dental Check-up
• Glasses for a child	• Infertility treatment	• Long- term care
<ul> <li>Routine foot care unless you have been diagnosed with diabetes.</li> <li>Other Covered Services (Limitations may approximation)</li> </ul>	• Weight loss programs	se see vour plan document.)
Chiropractic care 12 visits/benefit period.	• Hearing aids 1/ear every 3 years. \$2,500 maximum/benefit period.	Most coverage provided outside the United States. See <u>www.bcbsglobalcore.com</u>
• Private-duty nursing only covered in the Home.	• Routine eye care (adult) one/benefit period.	

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: Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565, www.cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov 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> 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:

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

### 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, <u>www.cciio.cms.gov</u>

### Does this plan provide Minimum Essential Coverage? Yes/No

If you don't have <u>Minimum Essential Coverage</u> for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

### Does this plan meet the Minimum Value Standards? Yes/No

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 plan 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> <u>sharing</u> 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.

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\$100
\$20
10%
10%
vices

like: <u>Specialist</u> office visits (*prenatal care*) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (*ultrasounds and blood work*) <u>Specialist visit</u> (*anesthesia*)

Total Example Cost	\$12,800	
In this example, Peg would pay:		
<u>Cost Sharing</u>		
Deductibles	\$100	
<u>Copayments</u>	\$80	
<u>Coinsurance</u>	\$1,240	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$1,480	

Managing Joe's type 2 Diabetes (a year of routine in-network care of a well- controlled condition)		
The <u>plan's</u> overall <u>deductible</u>	\$10	
Specialist <u>copayment</u>	\$20	
Hospital (facility) <u>coinsurance</u>	10%	
Other <u>coinsurance</u>	10%	

### This EXAMPLE event includes services like: <u>Primary care physician</u> office visits (including disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter)

Total Example Cost\$7,400

### In this example, Joe would pay:

<u>Cost Sharing</u>		
<b>Deductibles</b>	\$100	
<u>Copayments</u>	\$1,175	
Coinsurance	\$13	
What isn't covered		
Limits or exclusions	\$55	
The total Joe would pay is	\$1,344	

#### Mia's Simple Fracture (in-network emergency room visit and follow up care)

The <u>plan's</u> overall <u>deductible</u>	\$100
Specialist <u>copayment</u>	\$20
Hospital (facility) <u>coinsurance</u>	10%
Other <u>coinsurance</u>	10%

# 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	\$1,900	
In this example, Mia would pay:		
<u>Cost Sharing</u>		
Deductibles	\$100	
Copayments	\$140	
Coinsurance	\$70	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$310	

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 የማግኘት መብት አለዎት። አስተርጓሚ ለማናገር (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): M 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-zììn-nyò dò gbo wùdù kɛ, dá (855) 255-9952.

Bengali (বাংলা): যদি এই নখিপত্রের বিষয়ে আপনার কোনো প্রশ্ন থাকে, তাহলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য (855) 255-9952 –তে কল করুন।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖုန် (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 255-9952 (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 ખર્ચ 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 įnweta 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

Japanese (日本語): この文書についてなにかご不明な点があれば、あなたにはあなたの言語で無料で支援を受け情報を得る権利があります。通訳と話すには、(855) 255-9952 にお電話ください。

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