

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> ?	<ul> <li>\$500/individual or \$1,000/family for In-<u>Network Providers</u>.</li> <li>\$1,000/individual or \$2,000/family for Out-of-<u>Network Providers</u>.</li> </ul>	Deductible resets January 1. Generally, you must pay all of the costs from providers 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 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 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-pocket</u> <u>limit</u> for this <u>plan</u> ?	<ul> <li>\$2,500/individual or \$5,000/family for In-<u>Network Providers</u>.</li> <li>\$5,000/individual or \$10,000/family for Out-of-<u>Network Providers</u>.</li> <li>Prescription drugs have a separate limit of \$4,100 individual/\$8,200 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 limit</u> ?	Services deemed not medically necessary by Medical Management and/or Anthem, Prescription drug costs, Penalties for non-compliance, Non- <u>Network</u> Transplant Services, <u>Premiums</u> , <u>balance-billing</u> charges, and 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</u> <u>limit</u> .

Will you pay less if you use a <u>network provider</u> ?	Yes, Blue Card PPO. See <u>www.anthem.com</u> or call (855) 255- 9952 for a list of <u>network providers</u> .	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider 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	What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Need	In-Network Provider (You will pay the least)	Out-of-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	40% <u>coinsurance</u>	none
If you visit a health care <u>provider's</u> office	<u>Specialist</u> visit	\$20/visit <u>deductible</u> does not apply	40% <u>coinsurance</u>	none
or clinic	Preventive care/screening/ immunization	\$20/visit <u>deductible</u> does not apply	40% <u>coinsurance</u>	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.
	<u>Diagnostic test</u> (x-ray, blood work)	Lab - Office No charge X-Ray - Office 20% <u>coinsurance</u>	Lab & X-Ray: Office 40% <u>coinsurance</u>	none
If you have a test	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none

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

Common	Services You May	What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
If you pood drugs	Tier 1 - Typically Generic	Retail: \$15 copay Mail-Order: \$30 copay	Retail: 50% co-ins Minimum \$80 Mail-Order: 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 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 need drugs to treat your illness or condition More information	Tier 2 - Typically <u>Preferred</u> / Brand	Retail: \$40 copay Mail-Order: \$80 copay	Retail: 50% co-ins Minimum \$80 Mail-Order: Not Covered		
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</u> <u>Drugs</u>	Retail: \$80 copay Mail-Order: \$160 copay	Retail: 50% co-ins Minimum \$80 Mail-Order: Not Covered		
	Tier 4 - Typically <u>Specialty</u> (brand and generic)	Not covered	Not covered		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none	
	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none	
10 1	Emergency room care	\$150/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>	\$75/visit <u>deductible</u> does not apply	40% coinsurance	none	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	none	
nospital stay	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none	
If you need mental health, behavioral health, or substance	Outpatient services	Office Visit \$20/visit <u>deductible</u> does not apply Other Outpatient 20% <u>coinsurance</u>	Office Visit & Other Outpatient 40% <u>coinsurance</u>	none	
abuse services	Inpatient services	20% <u>coinsurance</u>	40% coinsurance	none	

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

Common Services You May		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
	Office visits	20% <u>coinsurance</u>	40% <u>coinsurance</u>		
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	Maternity care may include tests and services described elsewhere in the SBC (i.e.	
pregnant	Childbirth/delivery facility services	20% coinsurance	40% <u>coinsurance</u>	ultrasound).	
	Home health care	20% <u>coinsurance</u>	40% <u>coinsurance</u>	100 visits/calendar year	
If you need help recovering or have other special health needs	Rehabilitation services	\$20/visit <u>deductible</u> does not apply	40% <u>coinsurance</u>	Therapy visits are per calendar year. All visit limits are combined network & non-network. All rehabilitation & habilitation visits count toward your rehabilitation visit limit. Cardiac = 36 visits PT, OT, Pulmonary & Speech = 20 visits each	
	Habilitation services	\$20/visit <u>deductible</u> does not apply	40% <u>coinsurance</u>		
	Skilled nursing care	20% coinsurance	40% coinsurance	90 days limit/calendar year	
	Durable medical equipment	20% coinsurance	40% <u>coinsurance</u>	none	
	Hospice services	No charge	No charge	none	
If your child needs dental or	Children's eye exam	\$20/visit <u>deductible</u> does not apply	40% <u>coinsurance</u>	Preventive exam.	
	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 <u>Plan</u> Generally Doe services.)	es NOT Cover (Check your policy or <u>plan</u> docum	ent for more information and a list of any other <u>excluded</u>
	Demistrie annu annu	Comptie management

- Acupuncture
- Dental care (adult)
- Long- term care

- Bariatric surgery
- Hearing aids
- Routine foot care unless you have been diagnosed with diabetes.
- Cosmetic surgery
- Infertility treatment
- 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.)			
Abortion	• Chiropractic care 12 visits/benefit period.	<ul> <li>Most coverage provided outside the United States. See <u>www.bcbsglobalcore.com</u></li> </ul>	
Drivete duty putting only according the	• Poutino ava caro (adult)	States. See <u>www.bebsgiobalcore.com</u>	

- Private-duty nursing only covered in the home. 82 visits/benefit period.
- Routine eye care (adult)

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:

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> 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.

<b>Peg is Having a Baby</b> (9 months of in-network pre-natal ca hospital delivery)	re and a
The <u>plan's</u> overall <u>deductible</u>	\$500
Specialist copayment	\$20
Hospital (facility) <u>coinsurance</u>	20%
Other <u>coinsurance</u>	20%
his EXAMPLE event includes serv	ices

# This EXAMPLE event includes services 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</u> visit (*anesthesia*)

Total Example Cost	\$12,840

### In this example, Peg would pay:

<u>Cost Sharing</u>		
Deductibles	\$500	
<u>Copayments</u>	<b>\$</b> 0	
Coinsurance	\$2,000	
What isn't covered		
Limits or exclusions	\$96	
The total Peg would pay is	\$2,596	

Managing Joe's type 2 Diabetes (a year of routine in-network care of a well- controlled condition)		
<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist</u> <u>copayment</u></li> </ul>	\$50 \$2	
Hospital (facility) <u>coinsurance</u>	20%	
Other <u>coinsurance</u>	20%	

#### 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\$7,460

#### In this example, Joe would pay:

<u>Cost Sharing</u>		
<b>Deductibles</b>	\$107	
<u>Copayments</u>	\$200	
Coinsurance	\$27	
What isn't covered		
Limits or exclusions	\$6,041	
The total Joe would pay is	\$6,405	

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

The <u>plan's</u> overall <u>deductible</u>	\$500
Specialist <u>copayment</u>	\$20
Hospital (facility) <u>coinsurance</u>	20%
Other <u>coinsurance</u>	20%

# 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	\$2,010
In this example, Mia would pay:	
Cost Sharing	
<b>Deductibles</b>	\$83
Copayments	\$590
Coinsurance	\$21
What isn't covered	

Limits or exclusions	\$0
The total Mia would pay is	\$694

# Language Access 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

Arabic (1855) العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 255-9952 (855). Armenian (huyhphu). Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվճար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով։ Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (855) 255-9952: Bassa (Băsód 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 bố 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 লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন থাকে, তাহলে আপলার ভাষায় বিলামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজন 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 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 thiêëc 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 (فارسی): 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 ( Contraction Contrac

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 ।

# Language Access Services:

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。

Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។

ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ (855) 255-9952

Kirundi (Kirundi): Ugize ikibazo ico arico cose kuri iyi nyandiko, ufise uburenganzira bwo kuronka ubufasha mu rurimi rwawe ata giciro. Kugira uvugishe umusemuzi, akura (855) 255-9952.

Korean (**한국어**): 본 문서에 대해 어떠한 문의사항이라도 있을 경우, 귀하에게는 귀하가 사용하는 언어로 무료 도움 및 정보를 얻을 권리가 있습니다. 통역사와 이야기하려면 (855) 255-9952 로 문의하십시오.

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