Coverage for: Individual + Family | Plan Type: CDHP

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) 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, https://eoc.anthem.com/eocdps/aso. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call (877) 814-9709 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$2,000/individual or \$4,000/family for Tier 1 HealthSync In-Network providers. \$2,500/individual or \$5,000/family for Tier 2 In- Network and Tier 3 Out-of-	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 policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your deductible?	Network <u>Providers</u> . Yes. <u>Preventive care</u> for In- <u>Network</u> and Out-of- <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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	\$3,500/individual or \$7,000/family for Tier 1 HealthSync In-Network Providers. \$4,000/individual or \$8,000/family for Tier 2 In- Network and Tier 3 Out-of- Network Providers.	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 on the policy, the overall family <u>out-of-pocket limit</u> must be met before the <u>plan</u> begins to pay.
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,	Even though you pay these expenses, they don't count toward the out-of-pocket limit.

Will you pay less if you use a network provider?	Out-of-Network Transplant Services, Premiums, balance- billing charges, and health care this plan doesn't cover. Yes, HealthSync and National PPO (Blue Card PPO). See www.anthem.com or call (877) 814-9709 for a list of network providers.	You pay the least if you use a <u>provider</u> in Tier 1 HealthSync. You pay more if you use a <u>provider</u> in Tier 2 In- <u>Network</u> . You will pay the most if you use Teir 3 Out-of- <u>Network</u> <u>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 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> .

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

	Services You May Need		What You Will Pay		
Common Medical Event		Tier 1 HealthSync (You will pay the least)	Tier 2 In- Network Provider (You will pay more)	Tier 3 Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	10% coinsurance	30% coinsurance	50% <u>coinsurance</u>	none
If you vioit a	Specialist visit	10% coinsurance	30% coinsurance	50% <u>coinsurance</u>	none
If you visit a health care provider's office or clinic	Preventive care/screening/immunization	No change	No charge	50% <u>coinsurance</u> <u>deductible</u> does not apply	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	10% coinsurance	30% coinsurance	50% <u>coinsurance</u>	none
•	Imaging (CT/PET scans, MRIs)	10% coinsurance	30% coinsurance	50% <u>coinsurance</u>	none
If you need drugs to treat your illness or condition	Tier 1 - Typically Generic	\$10/prescription (retail) and \$20/prescription (CVS Mail Order)	\$10/prescription (retail) and \$20/prescription (CVS Mail Order)	Not covered	Pharmacy Benefit Management Services are provided by CVS Caremark.

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

			What You	ı Will Pay	
Common Medical Event	Services You May Need	Tier 1 HealthSync (You will pay the least)	Tier 2 In- Network Provider (You will pay more)	Tier 3 Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
More information about prescription drug coverage is available at www.caremark.com	Tier 2 - Typically <u>Preferred</u> / Brand	\$30/prescription or 20% coinsurance, whichever is greater up to \$50 maximum /prescription (retail) and \$60/prescription or 20% coinsurance, whichever is greater up to \$100 maximum /prescription (CVS Mail Order)	\$30/prescription or 20% coinsurance, whichever is greater up to \$50 maximum /prescription (retail) and \$60/prescription or 20% coinsurance, whichever is greater up to \$100 maximum /prescription (CVS Mail Order)	Not covered	Up to a 90 day supply is available at CVS Caremark Mail Order Pharmacy or at participating Retail Pharmacy Locations.
	Tier 3 - Typically Non-Preferred / Specialty Drugs	\$50/prescription or 40% coinsurance, whichever is greater up to \$70 maximum /prescription (retail) and \$100/prescription or 40% coinsurance, whichever is greater up to \$140 maximum /prescription (CVS Mail Order)	\$50/prescription or 40% coinsurance, whichever is greater up to \$70 maximum /prescription (retail) and \$100/prescription or 40% coinsurance, whichever is greater up to \$140 maximum /prescription (CVS Mail Order)	Not covered	
	Tier 4 - Typically <u>Specialty</u> (brand and generic)	\$75/prescription or 40% coinsurance, whichever is	\$75/prescription or 40% coinsurance, whichever is greater up to \$150	Not covered	

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

			What You Will Pay		
Common Medical Event	Services You May Need	Tier 1 HealthSync (You will pay the least)	Tier 2 In- Network Provider (You will pay more)	Tier 3 Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
		greater up to \$150 maximum /prescription (retail) and \$75/prescription or 40% coinsurance, whichever is greater up to \$150 maximum /prescription (CVS Mail Order)	maximum /prescription (retail) and \$75/prescription or 40% coinsurance, whichever is greater up to \$150 maximum /prescription (CVS Mail Order)		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	30% <u>coinsurance</u>	50% <u>coinsurance</u>	none
outputtent surgery	Physician/surgeon fees	10% coinsurance	30% <u>coinsurance</u>	50% <u>coinsurance</u>	none
If you need	Emergency room care	10% coinsurance	10% <u>coinsurance</u>	Covered as In- <u>Network</u>	none
immediate medical attention	Emergency medical transportation	10% coinsurance	10% <u>coinsurance</u>	Covered as In- <u>Network</u>	none
	<u>Urgent care</u>	10% coinsurance	30% <u>coinsurance</u>	50% <u>coinsurance</u>	none
If you have a	Facility fee (e.g., hospital room)	10% coinsurance	30% <u>coinsurance</u>	50% <u>coinsurance</u>	none
hospital stay	Physician/surgeon fees	10% coinsurance	30% <u>coinsurance</u>	50% <u>coinsurance</u>	none
If you need mental health, behavioral health, or substance	Outpatient services	Office Visit 10% coinsurance Other Outpatient 10% coinsurance	Office Visit 30% coinsurance Other Outpatient 30% coinsurance	Office Visit 50% <u>coinsurance</u> Other Outpatient 50% <u>coinsurance</u>	Office Visitnone Other Outpatientnone
abuse services	Inpatient services	10% coinsurance	30% coinsurance	50% <u>coinsurance</u>	none
	Office visits	10% coinsurance	30% coinsurance	50% <u>coinsurance</u>	35
If you are pregnant	Childbirth/delivery professional services	10% coinsurance	30% coinsurance	50% <u>coinsurance</u>	Maternity care may include tests and services described elsewhere in the SBC (i.e.
	Childbirth/delivery facility services	10% coinsurance	30% <u>coinsurance</u>	50% <u>coinsurance</u>	ultrasound).
If you need help	Home health care	10% coinsurance	30% <u>coinsurance</u>	50% <u>coinsurance</u>	none
recovering or have	Rehabilitation services	10% coinsurance	30% <u>coinsurance</u>	50% <u>coinsurance</u>	*See Therapy Services section

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

			What You	ı Will Pay	
Common Medical Event	Services You May Need	Tier 1 HealthSync (You will pay the least)	Tier 2 In- Network Provider (You will pay more)	Tier 3 Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
other special	Habilitation services	10% coinsurance	30% <u>coinsurance</u>	50% <u>coinsurance</u>	
health needs	Skilled nursing care	10% coinsurance	30% coinsurance	50% coinsurance	100 days limit/benefit period.
	Durable medical equipment	10% coinsurance	30% coinsurance	50% coinsurance	*See <u>Durable Medical</u> <u>Equipment</u> Section
	Hospice services	10% coinsurance	30% coinsurance	50% coinsurance	none
If your child	Children's eye exam	10% coinsurance	30% <u>coinsurance</u>	50% <u>coinsurance</u>	*C 17:-: C:
needs dental or	Children's glasses	Not covered	Not covered	Not covered	*See Vision Services section
eye care	Children's dental check-up	Not covered	Not covered	Not covered	*See Dental Services section

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded</u> <u>services</u>.)

- Acupuncture
- Dental Check-up
- Infertility treatment
- Routine foot care unless you have been diagnosed with diabetes.
- Cosmetic surgery
- Glasses for a child
- Long- term care
- Weight loss programs

- Dental care (adult)
- Hearing aids
- Routine eye care (adult)
- Elective Abortion

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

Bariatric surgery

- Chiropractic care 12 visits/benefit period.
- Most coverage provided outside the United States. See <u>www.bcbsglobalcore.com</u>

• Private-duty nursing only covered in the home. 82 visits/benefit period. 164 visits/lifetime.

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.

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

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, www.cciio.cms.gov

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, 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 plan might cover costs for a sample medical situation, see the next section.

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

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 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.

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)

■ The plan's overall deductible	\$2,500
Specialist coinsurance	30%
Hospital (facility) coinsurance	30%
Other <u>coinsurance</u>	30%

This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

In this example, Peg would pay:

Total Example Cost	\$12,700

<u>Cost Sharing</u>			
<u>Deductibles</u>	\$2,500		
Copayments	\$0		
Coinsurance	\$1,500		
What isn't covered			
Limits or exclusions	\$60		
The total Peg would pay is	\$4,060		

Managing Joe's type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

■ The plan's overall deductible	\$2,500
Specialist coinsurance	30%
Hospital (facility) coinsurance	30%
Other <u>coinsurance</u>	30%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600
In this example, Joe would pay:	
<u>Cost Sharing</u>	
<u>Deductibles</u>	\$2,500
<u>Copayments</u>	\$80
Coinsurance	\$600
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$3,200

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$2,500
■ Specialist coinsurance	30%
■ Hospital (facility) coinsurance	30%
Other <u>coinsurance</u>	30%

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	\$2,800
In this example, Mia would pay:	
<u>Cost Sharing</u>	
<u>Deductibles</u>	\$2,500
Copayments	\$0
Coinsurance	\$90
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,590

(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 (877) 814-9709

Amharic (አማርኛ)፦ ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን ሞረጃ በነጻ የማግኘት ሞብት አለዎት። አስተርጓሚ ለማና*ገ*ር (877) 814-9709 **ይደ**ውሉ።

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 9709-814 (877).

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՝ (877) 814-9709։

Bassa (Băsɔ́ɔ̀ Wùdù): M̀ dyi dyi-diè-dè bĕ bédé bá céè-dè nìà kɛ dyí ní, ɔ mɔ̀ nì dyí-bèdèìn-dè bé m̀ ké gbo-kpá-kpá kè bɔ̈́ kpɔ̃ dé m̀ bídí-wùdùǔn bó pídyi. Bé m̀ ké wudu-zììn-nyɔ̀ dò gbo wùdù kɛ, dá (877) 814-9709.

Bengali (বাংলা): যদি এই লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন খাকে, তাংলে আপলার ভাষায় বিলামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজন দোভাষীর সাখে কথা ব্লার জন্য (৪७७) ৪14-९७०৩ –তে কল করুল।

Burmese **(ပြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဇုန် (877) 814-9709 သို့ ခေါ် ဆိုပါ။

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 (877) 814-9709。

Dinka (Dinka): Na noŋ thiëëc në ke de ya thorë, ke yin noŋ loŋ bë yi kuony ku wɛr alëu bë gɛɛr yic yin ne thoŋ du ke cin wëu taauë ke piny. Te kor yin ba jam wënë ran ye thok geryic, ke yin col (877) 814-9709.

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 (877) 814-9709.

Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ الارسی): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ درید. هزینه ای به زبان مادریتان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره

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 (877) 814-9709.

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 (877) 814-9709.

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 (877) 814-9709.

Gujarati (**ગુજરાતી**): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્ર�ો હોય તો, કોઈપણ ખ્રા્⊅વગર આપની ભાષામાં મદદ અને વવાનો તમને અિધકાર માિહતી **પ્રો**. દુભાિષયા સાથે વાત કરવા માટે, કોલ કરો (877) 814-9709.

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 (877) 814-9709.

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 (877) 814-9709

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 (877) 814-9709.

Igbo (Igbo): O bụr ụ na ị nwere ajuju o bụla gbasara akwukwo a, ị nwere ikike inweta enyemaka na ozi n'asusu gi na akwughi ugwo o bula. Ka gi na okowa okwu kwuo okwu, kpọo (877) 814-9709.

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 (877) 814-9709.

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 (877) 814-9709.

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 (877) 814-9709

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