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/fi</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) 333-5735 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	<b>\$1,500</b> /single or <b>\$3,000</b> /family for In- <u>Network Providers</u> . <b>\$4,500</b> /single or <b>\$9,000</b> /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> .
Are there services covered before you meet your <u>deductible?</u>	Yes. <u>Prescription Drugs</u> , <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-</u> <u>pocket limit</u> for this <u>plan</u> ?	<ul> <li>\$6,600/single or \$13,200/family for In-<u>Network Providers</u>.</li> <li>\$19,800/single or</li> <li>\$39,600/family for Non- <u>Network Providers</u>.</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> ?	Non- <u>Network</u> Transplant Services, <u>Premiums</u> , <u>balance-</u> <u>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 limit</u> .
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes, Blue Access. See www.anthem.com or call (855) 333-5735 for a list of <u>network</u> <u>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>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

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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	ı Will Pay	Limitations, Exceptions, & Other
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Important Information
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$30/visit <u>deductible</u> does not apply	50% coinsurance	none
	<u>Specialist</u> visit	\$50/visit <u>deductible</u> does not apply	50% coinsurance	none
	Preventive care/screening/ immunization	No charge	50% <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.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	50% coinsurance	none
	Imaging (CT/PET scans, MRIs)	20% coinsurance	50% coinsurance	none
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://www.anthe m.com/pharmacyin formation/ Essential	Tier 1 - Typically Generic	\$10/prescription <u>deductible</u> does not apply (retail) and \$10/prescription <u>deductible</u> does not apply (home delivery)	\$60/prescription or 50% <u>coinsurance</u> , whichever is greater (retail)	
	Tier 2 - Typically <u>Preferred</u> / Brand	\$30/prescription <u>deductible</u> does not apply (retail) and \$75/prescription <u>deductible</u> does not apply (home delivery)	\$60/prescription or 50% <u>coinsurance</u> , whichever is greater (retail)	*See Prescription Drug section
	Tier 3 - Typically Non- <u>Preferred</u> / <u>Specialty Drugs</u>	\$60/prescription <u>deductible</u> does not apply (retail) and \$180/prescription <u>deductible</u> does not apply (home delivery)	\$60/prescription or 50% <u>coinsurance</u> , whichever is greater (retail)	
	Tier 4 - Typically <u>Specialty</u> (brand and generic)	25% <u>coinsurance</u> up to \$250 maximum /prescription (retail) and 25% <u>coinsurance</u> up to	\$60/prescription or 50% <u>coinsurance</u> , whichever is greater (retail)	

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

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Important Information
		\$250 maximum /prescription (home delivery)		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	50% coinsurance	none
outpatient surgery	Physician/surgeon fees	20% coinsurance	50% <u>coinsurance</u>	none
If you need	Emergency room care	\$250/visit then 20% coinsurance	Covered as In- <u>Network</u>	Copay waived if admitted.
If you need immediate medical attention	Emergency medical transportation	20% coinsurance	Covered as In- <u>Network</u>	none
	Urgent care	\$75/visit <u>deductible</u> does not apply	50% coinsurance	none
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Physical medicine and rehabilitation services (including day rehabilitation programs) are limited to 60 days of care regardless of the <u>provider</u> 's <u>network</u> status.
	Physician/surgeon fees	20% coinsurance	50% <u>coinsurance</u>	none
If you need mental health, behavioral health, or substance	Outpatient services	Office Visit \$30/visit <u>deductible</u> does not apply Other Outpatient 20% <u>coinsurance</u>	Office Visit 50% <u>coinsurance</u> Other Outpatient 50% <u>coinsurance</u>	Office Visit none Other Outpatient none
abuse services	Inpatient services	20% coinsurance	50% <u>coinsurance</u>	none
	Office visits	\$30/visit <u>deductible</u> does not apply	50% coinsurance	Matamity and may include toots and
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	50% coinsurance	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery facility services	20% coinsurance	50% coinsurance	
If you need help recovering or have	Home health care	20% coinsurance	50% coinsurance	100 visits/benefit period. Limit does not include I.V. therapy.
	Rehabilitation services	\$50/visit <u>deductible</u> does not apply	50% coinsurance	*See Therapy Services section
other special health needs	Habilitation services	20% coinsurance	50% <u>coinsurance</u>	
	Skilled nursing care	20% coinsurance	50% coinsurance	90 day limit/benefit period.
	Durable medical equipment	50% coinsurance	50% <u>coinsurance</u>	*See <u>Durable Medical Equipment</u>

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

Common	What You Will Pay		Limitations, Exceptions, & Other	
Medical Even	Services You May Need	In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Important Information
				Section
	Hospice services	No charge	No charge	none
If your child needs dental or	Children's eye exam	\$40/visit <u>deductible</u> does not apply	50% <u>coinsurance</u>	*See Vision Services section
	Children's glasses	Not covered Not covered		
eye care	Children's dental check-up	Not covered	Not covered	*See Dental Services section

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

Abortion	Acupuncture	Bariatric surgery
• Cosmetic surgery	• Dental care (adult)	Dental Check-up
Glasses for a child	• Hearing aids except every three years for members under 18 years of age	Infertility treatment
• Long- term care	<ul> <li>Routine foot care unless you have been diagnosed with diabetes.</li> </ul>	Spinal Manipulation
<ul> <li>Weight loss programs</li> </ul>		
	may apply to these services. This isn't a complete list. Ple	asso soo your plan dogument)

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 Insurance, 215 West Main Street, Frankfort, Kentucky 40601, (502) 564-3630, (800) 595-6053, (800) 648-6056. Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.gov/ebsa/healthreform. 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 plan 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 Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.gov/ebsa/healthreform

Department of Insurance, 215 West Main Street, Frankfort, Kentucky 40601, (502) 564-3630, (800) 595-6053, (800) 648-6056

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

#### Does this plan provide Minimum Essential Coverage? Yes

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

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.

(9 months of in-network pre-natal ca hospital delivery)	are and a
The plan's overall deductible	\$1,500
Specialist <u>copayment</u>	\$50
Hospital (facility) <u>coinsurance</u>	20%
Other <u>coinsurance</u>	0%

# This EXAMPLE event includes services like:

Peg is Having a Baby

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

	Total Example Cost	\$12,840
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#### In this example, Peg would pay:

Cost Sharing	
Deductibles	\$1,500
<u>Copayments</u>	\$120
Coinsurance	\$2,271
What isn't covered	
Limits or exclusions	<b>\$</b> 60
The total Peg would pay is	\$3,951

(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> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>	\$1,500 \$50 20% 0%	

#### 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:

Cost Sharing		
Deductibles	\$0	
<u>Copayments</u>	\$2,685	
Coinsurance	<b>\$</b> 0	
What isn't covered		
Limits or exclusions	\$55	
The total Joe would pay is	\$2,740	

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

The plan's overall deductible	\$1,500
Specialist copayment	\$50
Hospital (facility) <u>coinsurance</u>	20%
Other <u>coinsurance</u>	0%

## This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)

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

Cost Sharing	
Deductibles	\$1,086
<u>Copayments</u>	\$350
Coinsurance	\$299
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,735

(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) 333-5735

Amharic (አማርኛ)፦ ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የማግኘት መብት አለዎት። አስተርጓሚ ለማናገር (855) 333-5735 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 5735-333 (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) 333-5735։

Bassa (Băsôð 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-zììn-nyò dò gbo wùdù kɛ, dá (855) 333-5735.

Bengali (বাংলা): যদি এই নথিপত্রের বিষয়ে আপনার কোনো প্রশ্ন থাকে, তাহলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য (855) 333-5735 –তে কল করুন।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖုန် (855) 333-5735 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) 333-5735。

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) 333-5735.

**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) 333-5735.

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 (853) 333-333 (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) 333-5735.

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) 333-5735.

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) 333-5735.

Gujarati (ગુજરાતી): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ચ વગર આપની ભાષામાં મદદ અને માહતીિ મેળવવાનો તમને અધકાિર છે. દુભાષયાિ સાથે વાત કરવા માટે, કોલ કરો (855) 333-5735.

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) 333-5735.

### 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 <sup>(855)</sup> 333-5735 ।

**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) 333-5735.

Igbo (Igbo): O bụr ụ na ị nwere ajuju o bụla gbasara akwukwo a, ị nwere ikike inweta enyemaka na ozi n'asụsụ gi na akwughi ụgwo o bụla. Ka gi na okowa okwu kwuo okwu, kpoo (855) 333-5735.

**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) 333-5735.

**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) 333-5735.

**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) 333-5735

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) 333-5735 にお電話ください。

Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរវេរ្សងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ (855) 333-5735 ។

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