Coverage for: Individual + Family | Plan Type: EPO

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 (855) 593-8123 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$250/individual or \$500/family for In-Network Providers.	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 deductible?	Yes. <u>Preventive care</u> , Primary Care visit and <u>Specialist</u> visit for In- <u>Network Providers</u> .	This plan 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?	Yes. \$100/individual or \$200/family for Prescription Drug. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	\$4,000/individual or \$8,000/family for In-Network Providers. This plan has a separate Out of Pocket Maximum of \$1,500/individual or \$3,000/family for Prescription Drugs.	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>	Prescription Drugs, Services deemed not medically necessary by Medical Management and/or Anthem, Penalties for noncompliance, Premiums, balancebilling charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.

Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes, National Blue High Performance Network (BlueHPN Non-Tiered). See www.anthem.com or call (855) 593-8123 for a list of network providers.	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 referral to see a specialist?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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

		What You Will Pay		
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$25/visit <u>deductible</u> does not apply	Not covered	none
If you visit a health care	Specialist visit	\$45/visit <u>deductible</u> does not apply	Not covered	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.
	Diagnostic test (x-ray, blood work)	\$25/visit	Not covered	none
If you have a test	Imaging (CT/PET scans, MRIs)	\$25/visit at independent lab or office, \$200 / visit at outpatient facility	Not covered	none
If you need drugs to treat your illness or condition	Tier 1 - Typically Generic	Copay/prescription: \$10 (retail), \$20 (mail order)	Reimbursed at contracted rate after specific deductible is met and \$10 copay is paid (retail)	Covers up to 31-day supply (retail); 90-day supply (mail order) Covers up to 31-day supply (retail); 90-day supply (mail order)
More information about prescription drug coverage is available at	Tier 2 - Typically <u>Preferred</u> / Brand	Copay/prescription: \$30 (retail), \$75 (mail order)	Reimbursed at contracted rate after specific deductible is met and \$30 Copay is paid (retail)	Covers up to 31-day supply (retail); 90-day supply (mail order)
www.caremark.com	Tier 3 - Typically Non-Preferred / Specialty Drugs	50% <u>coinsurance</u> with minimum & maximum/prescription:	Reimbursed at contracted rate after_specific deductible_is met and 50%	

^{*} 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	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
		\$50 minimum & 150 maximum (retail), \$125 minimum & \$375 maximum (mail order)	coinsurance (\$50 min/\$150max) is paid (retail)	
	Tier 4 - Typically <u>Specialty</u> (brand and generic)	Copay/prescription: \$20 for generic; 25% coinsurance with \$50 minimum & \$150 maximum/prescription (preferred). 50% coinsurance with \$100 minimum & \$250 maximum/prescription (non-preferred)	Not covered	Covers up to 31-day supply
If you have	Facility fee (e.g., ambulatory surgery center)	\$200/visit	Not covered	none
outpatient surgery	Physician/surgeon fees	\$200 / visit	Not covered	none
	Emergency room care	\$200/visit	Covered as In-Network	none
If you need immediate	Emergency medical transportation	\$150/visit	Covered as In-Network	none
medical attention	Urgent care	\$45/visit <u>deductible</u> does not apply	Covered as In-Network	none
If you have a	Facility fee (e.g., hospital room)	\$400/admission	Not covered	none
hospital stay	Physician/surgeon fees	\$400/admission	Not covered	none
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit \$25/visit_deductible does not apply Other Outpatient \$25/visit_deductible does not apply	Office Visit Not covered Other Outpatient Not covered	Office Visitnone Other Outpatientnone
	Inpatient services	\$400/admission	Not covered	none
If you are	Office visits	\$25/visit_deductible does not apply	Not covered	Maternity care may include tests and services described elsewhere in the
pregnant	Childbirth/delivery professional services	\$400/admission	Not covered	SBC (i.e. ultrasound).

^{*} 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	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Childbirth/delivery facility services	\$400/admission	Not covered	
	Home health care	\$45/visit_deductible does not apply	Not covered	200 visits/benefit period including private duty nursing. One visit equals up to 8 hours.
If you need help recovering or have other special health needs	Rehabilitation services	\$25/visit_deductible does not apply	Not covered	*See Therapy Services section
	Habilitation services	\$25/visit_deductible does not apply	Not covered	See Therapy Services section
nearm needs	Skilled nursing care	\$400/admission	Not covered	120 days limit/benefit period.
	Durable medical equipment	\$25 copay <u>deductible</u> does not apply	Not covered	*See <u>Durable Medical Equipment</u> Section
	Hospice services	\$400/admission	Not covered	none
If your child needs dental or	Children's eye exam	\$25/visit_deductible does not apply	Not covered	*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:

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>.)

Cosmetic surgery

• Dental care (Adult and Children)

• Routine foot care unless you have been diagnosed with diabetes.

Long-term care

Weight loss programs

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

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

Acupuncture

- Chiropractic care 20 visits/benefit period.
- Hearing aids one pair every 3 benefit periods for subscriber and spouse. One pair every 2 benefit periods for eligible dependents.

- Infertility treatment maximum per lifetime per individual of \$24,000 for medical expenses and \$7,500 for prescription drug expenses
- Most coverage provided outside the United States. See <u>www.bcbsglobalcore.com</u>
- Private-duty nursing is only covered in the home. 200 visits/benefit period including home health care. One visit equals up to 8 hours.

• Routine eye exam 1 visit per year

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 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 <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 Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.gov/ebsa/healthreform

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 <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

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	\$250
Specialist copayment	\$45
■ Hospital (facility) <i>copayment</i>	\$400
Other <u>coinsurance</u>	20%

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)

Total Example Cost	\$12,700

In this example, Peg would pay:

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Cost Sharing		
<u>Deductibles</u>	\$250	
<u>Copayments</u>	\$400	
<u>Coinsurance</u>	\$1,100	
What isn't covered		
Limits or exclusions	\$70	
The total Peg would pay is	\$1,820	

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$250
Specialist copayment	\$45
■ Hospital (facility) <u>copayment</u>	\$400
Other <u>coinsurance</u>	20%

This EXAMPLE event includes services like:

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

Diagnostic tests (blood work)

Prescription drugs

Total Example Cost

Durable medical equipment (glucose meter)

Total Example Cost	Ψυ,υυυ	
In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u>	\$100	
<u>Copayments</u>	\$300	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$4,3 00	
The total Joe would pay is	\$4,700	

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

■ The <u>plan's</u> overall <u>deductible</u>	\$250
Specialist copayment	\$45
■ Hospital (facility) <u>copayment</u>	\$400
Other coinsurance	20%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

<u>Diagnostic test</u> (x-ray)

\$5,600

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800	
In this example, Mia would pay:		
Cost Sharing		
<u>Deductibles</u>	\$250	
Copayments	\$300	
Coinsurance	\$400	
What isn't covered		
Limits or exclusions	\$10	
The total Mia would pay is	\$960	

(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) 593-8123

Arabic. (855) 593-8123 العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على

Armenian (հայերեն). 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) 593-8123։

Bassa (Băsóò Wùdù): M dyi dyi-diè-dè bě bédé bá céè-dè nìà ke 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 ke, dá (855) 593-8123.

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 (৪55) 593-8123 –তে কল করুল।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်စွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဇုန် (855) 593-8123 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 (855) 593-8123。

Dinka (Dinka): Na noŋ thiëëc në ke de ya thorë, ke yin noŋ loŋ bë yi kuony ku wɛr alëu bë gεεr yic yin ne thoŋ du ke cin wëu tauë ke piny. Te kor yin ba jam wënë ran ye thok geryic, ke yin col (855) 593-8123.

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) 593-8123.

Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ مزینه ای به زبان مادریتان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره (855) 593-8123) 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) 593-8123.

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) 593-8123.

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) 593-8123.

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) 593-8123.

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) 593-8123.

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) 593-8123

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) 593-8123.

Igbo (Igbo): O bụr ụ na ị nwere ajujụ o bụla gbasara akwukwo a, ị nwere ikike ịnweta enyemaka na ozi n'asusu gi na akwughi ugwo o bula. Ka gi na okowa okwu kwuo okwu, kpọo (855) 593-8123.

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) 593-8123.

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) 593-8123.

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) 593-8123

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) 593-8123 にお電話ください。

Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ (855) 593-8123 ។

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) 593-8123.

Korean (한국어): 본 문서에 대해 어떠한 문의사항이라도 있을 경우, 귀하에게는 귀하가 사용하는 언어로 무료 도움 및 정보를 얻을 권리가 있습니다. 통역사와 이야기하려면 (855) 593-8123 로 문의하십시오.

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