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) 492-3558 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$1,500/individual or \$3,000/family for In- Network Providers. \$5,000/individual or \$10,000/family for Out-of-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 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?	Yes. <u>Preventive care</u> for In- <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 deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$4,500/individual or \$9,000/family for In- Network Providers. \$15,000/individual or \$30,000/family for 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 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 out-of-pocket limit?	Services deemed not medically necessary by Medical Management and/or Anthem, Premiums, balance-billing 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 provider</u> ?	Yes, Blue Card PPO. See www.anthem.com or call (855) 492-3558 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.

No.

You can see the specialist you choose without a referral.



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

		What You W		
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	20% coinsurance	50% coinsurance	none
If you visit a health	Specialist visit	20% coinsurance	50% <u>coinsurance</u>	none
care <u>provider's</u> 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 toot	Diagnostic test (x-ray, blood work)	20% coinsurance	50% coinsurance	none
If you have a test	Imaging (CT/PET scans, MRIs)	20% coinsurance	50% coinsurance	none
If you need drugs to treat your illness or	Tier 1 - Typically Generic	Retail: 20% <u>coinsurance</u> Mail Order: 20% <u>coinsurance</u>	Not covered	Retail: up to 31 day supply. Mail-Order: up to 90 day supply. 90-day fills may be made at a CVS pharmacy. You may need to obtain certain drugs, including specialty drugs, from a pharmacy designated by OptumRx. Certain drugs may have a preauthorization requirement or may result in a higher cost. Certain preventive medications (including certain contraceptives) are
condition More information about prescription drug coverage is available at www.optumrx.com	Tier 2 - Typically <u>Preferred</u> / Brand	Retail: 20% <u>coinsurance</u> Mail Order: 20% <u>coinsurance</u>	Not covered	
or 1-844-783-1396 See the website listed for information on drugs covered by your plan. Not all drugs are covered.	Tier 3 - Typically Non- Preferred / Specialty Drugs	Retail: 20% <u>coinsurance</u> Mail Order: 20% <u>coinsurance</u>	20% <u>coinsurance</u> er: 20% <u>coinsurance</u> Not covered Not covered required to use a log prior to benefits un being available. If a a chemically equivatier, the cost difference to use a log prior to benefits un being available. If a chemically equivation, the cost difference to use a log prior to benefits un being available. If a chemically equivation, the cost difference to use a log prior to benefits un being available. If a chemically equivation, the cost difference to use a log prior to benefits un being available. If a chemically equivation, the cost difference to use a log prior to benefits un being available. If a chemically equivation, the cost difference to use a log prior to benefits un being available.	covered at No Charge. You may be required to use a lower-cost drug(s) prior to benefits under your policy being available. If a dispensed drug has a chemically equivalent drug at a lower tier, the cost difference between drugs
	Tier 4 - Typically <u>Specialty</u> (brand and generic)	20% coinsurance	Not covered	in addition to any applicable copay and/or coinsurance may be applied. All out-of-pocket prescription costs apply

^{*} 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
				to medical deductibles and out-of- pocket maximums.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	50% coinsurance	none
outputient surgery	Physician/surgeon fees	20% <u>coinsurance</u>	50% <u>coinsurance</u>	none
If you need	Emergency room care	20% <u>coinsurance</u>	Covered as In-Network	none
immediate medical	Emergency medical transportation	20% <u>coinsurance</u>	Covered as In-Network	none
attention	<u>Urgent care</u>	20% coinsurance	50% <u>coinsurance</u>	none
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	50% coinsurance	none
nospitai stay	Physician/surgeon fees	20% <u>coinsurance</u>	50% <u>coinsurance</u>	none
If you need mental health, behavioral health, or substance	Outpatient services	Office Visit 20% <u>coinsurance</u> Other Outpatient 20% <u>coinsurance</u>	Office Visit 50% <u>coinsurance</u> Other Outpatient 50% <u>coinsurance</u>	Office Visit Other Outpatientnone
abuse services	Inpatient services	20% coinsurance	50% coinsurance	none
	Office visits	20% coinsurance	50% coinsurance	
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	50% coinsurance	Maternity care may include tests and services described elsewhere in the
	Childbirth/delivery facility services	20% coinsurance	50% coinsurance	SBC (i.e. ultrasound).
	Home health care	20% coinsurance	50% <u>coinsurance</u>	90 visits/benefit period.
If you need help	Rehabilitation services	20% coinsurance	50% <u>coinsurance</u>	*See Therapy Services section-Costs
recovering or have	Habilitation services	20% coinsurance	50% <u>coinsurance</u>	may vary by site of service
other special health	Skilled nursing care	20% coinsurance	50% <u>coinsurance</u>	120 days limit/benefit period.
needs	Durable medical equipment	20% <u>coinsurance</u>	20% <u>coinsurance</u>	none
	Hospice services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	none
TC	Children's eye exam	20% <u>coinsurance</u>	50% <u>coinsurance</u>	*C V:-: C:-
If your child needs dental or eye care	Children's glasses	Not covered	Not covered	*See Vision Services section
delital of tyt talt	Children's dental check-up	Not covered	Not covered	*See Dental Services section

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

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> services.)

- Acupuncture
- Dental Check-up
- Long- term care
- Weight loss programs

- Cosmetic surgery
- Hearing aids
- Routine eye care (adult)

- Dental care (adult)
- Infertility treatment
 - Routine foot care unless you have been diagnosed with diabetes.

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

- Abortion
- Most coverage provided outside the United States. See www.bcbsglobalcore.com
- Bariatric surgery
- Private-duty nursing only covered in the home.
- Chiropractic care 60 visits/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 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/No

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/No

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 providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. 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	\$1,500
Specialist coinsurance	20%
■ Hospital (facility) <u>coinsurance</u>	20%
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)

\$12,700

In this example, Peg would pay:

<u> </u>		
Cost Sharing		
<u>Deductibles</u>	\$1,500	
Copayments	\$0	
Coinsurance	\$1,900	
What isn't covered		
Limits or exclusions	\$0	
The total Peg would pay is	\$3,400	

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

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

This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Total Example Cost

Durable medical equipment (glucose meter)

In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u>	\$1,500	
<u>Copayments</u>	\$0	
Coinsurance	\$820	
What isn't covered		
Limits or exclusions	\$0	
The total Joe would pay is	\$2,320	

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

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

up care)

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

\$5,600

Other <u>coinsurance</u>

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>	\$1,500
Copayments	\$0
Coinsurance	\$200
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,700

(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) 492-3558

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 3558-492 (855).

Armenian (**hայերեն**). 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) 492-3558։

Bassa (Băsóò Wùdù): Mì dyi dyi-diè-dè bě bédé bá céè-dè nìà kɛ dyí ní, ɔ mò nì dyí-bèdèìn-dè bé mì ké gbo-kpá-kpá kè bỗ kpɔ̃ dé mì bídí-wùdùǔn bó pídyi. Bé mì ké wudu-zììn-nyò dò gbo wùdù kɛ, dá (855) 492-3558.

Bengali (বাংলা): যদি এই নথিপত্রের বিষয়ে আপনার কোনো প্রশ্ন থাকে, তাংলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য (৪55) 492-3558 —তে কল করুন।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဇုန် (855) 492-3558 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) 492-3558。

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 taauë ke piny. Te kor yin ba jam wënë ran ye thok geryic, ke yin col (855) 492-3558.

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) 492-3558.

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) 492-3558) 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) 492-3558.

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) 492-3558.

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) 492-3558.

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) 492-3558.

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) 492-3558.

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) 492-3558

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) 492-3558.

Igbo (Igbo): O bụr ụ na ị nwere ajujụ 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 (855) 492-3558.

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) 492-3558.

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) 492-3558.

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) 492-3558

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) 492-3558 にお電話ください。

Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ (855) 492-3558 ។

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) 492-3558.

Korean (한국어): 본 문서에 대해 어떠한 문의사항이라도 있을 경우, 귀하에게는 귀하가 사용하는 언어로 무료 도움 및 정보를 얻을 권리가 있습니다. 통역사와 이야기하려면 (855) 492-3558 로 문의하십시오.

Lao (ພາສາລາວ): ຖ້າທ່ານມີຄຳຖາມໃດໆກ່ຽວກັບເອກະສານນີ້, ທ່ານມີສິດໄດ້ຮັບຄວາມຊ່ວຍເຫຼືອ ແລະ ຂໍ້ມູນເປັນພາສາຂອງທ່ານໂດຍບໍ່ເສຍຄ່າ. ເພື່ອໂອ້ລົມກັບລ່າມແປພາສາ, ໃຫ້ໂທຫາ (855) 492-3558.

Navajo (**Diné**): Díí naaltsoos biká'ígíí łahgo bína'ídíłkidgo ná bohónéedzá dóó bee ahóót'i' t'áá ni nizaad k'ehji bee nił hodoonih t'áadoo bááh ílínígóó. Ata' halne'ígíí ła' bich'i' hadeesdzih nínízingo koji' hodíílnih (855) 492-3558.

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