

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/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 833-592-9956 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall Calendar Year <u>deductible</u> ?	In- <u>Network Providers</u> \$500/member or \$1,000/family Out-of- <u>Network Providers</u> . \$1,000/member or \$2,000/family	Generally you must pay all of the costs from <b>providers</b> up to the <b>deductible</b> amount before this <b>plan</b> begins to pay. If you have other family members on the <b>plan</b> , each family member must meet their own individual <b>deductible</b> until the total amount of <b>deductible</b> expenses paid by all family members meets the overall family <b>deductible</b> .
Are there services covered before you meet your <u>deductible?</u>	Yes. In-Network <u>Preventive care</u> and annual 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 <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> 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 Calendar Year <u>Medical out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	In- <u>Network Providers</u> \$4,500/ member or \$9,000/family Out-of- <u>Network Providers</u> . \$6,000/ member \$12,000/family	The Medical & Prescription Drug <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> ?	Cost share of adult routine vision care, <u>Premiums</u> , <u>Balanced-</u> <u>Billed</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> .

		This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes, KeyCare ppo providers. See <u>www.anthem.com</u> or call 833-592- 9956 for a list of <u>Network</u> <u>Providers</u> .	You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance</u> <u>billing</u> ). Be aware your <u>network provider</u> might use an <u>out-of-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> .

All <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, deductible & coinsurance do not apply to copay services.				
		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
If you visit a health care	Primary care visit to treat an injury or illness	\$25 copay/visit	40% coinsurance	none
provider's office	Specialist visit	\$50 copay/visit	40% coinsurance	none
or clinic	Preventive care/screening/immunization	No cost share	40% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your <b>provider</b> if the services you need are preventive. Travel immunizations are not covered.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	40% <u>coinsurance</u>	none
	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% <u>coinsurance</u>	Preauthorization required

	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	
If you need drugs to treat your illness or	Tier 1	Retail or Accredo Specialty Pharmacy: \$15/prescription at Level 1 pharmacy. \$25/ prescription at Level 2 pharmacy. Home delivery: \$38 copay/prescription.	* Retail: Same as Level 2 cost share: \$25/ prescription Home delivery: not covered.	There is a combined medical and prescription drug out of pocket. In-network providers: \$4,500 Individual /\$9,000 Family Out-of-network providers: \$6,000 Individual /\$12,000 Family Retail pharmacy drugs are limited to up to a 30-day or up to a 90- day supply of maintenance medications. You pay additional copays for retail fills that exceed 30 days. Home delivery drugs are limited to up to a 90-day day supply per fill. *If you visit an out-of-network pharmacy, you will pay the full cost of your prescription at the pharmacy and then file a claim for reimbursement. Reimbursement will be based	
<b>condition</b> More information	Tier 2	Retail or Accredo Specialty Pharmacy: \$40/prescription at Level 1 pharmacy. \$50/ prescription Level 2 pharmacy. Home delivery: \$100/ prescription	* Retail: Same as Level 2 cost share: \$50/ prescription Home delivery: not covered.		
about prescription drug coverage is available at http://www.anthe m.com/pharmacyi nformation/	Tier 3	Retail or Accredo Specialty Pharmacy: \$75/prescription at Level 1 pharmacy. \$85/ prescription at Level 2 pharmacy. Home delivery: \$188/ prescription	* Retail: Same as Level 2 cost share: \$85/ prescription Home delivery: not covered.	on what a participating pharmacy would receive had the prescription been filled at a Your plan uses a preferred drug list (formulary) which identifies the status of covered drugs. Some drugs may require preauthorization, while other drugs are subject to step therapy and quantity limit requirements. If the necessary	
Essential Drug Formulary	Tier 4	Accredo Specialty Pharmacy: 20% coinsurance/ prescription/up to a \$200 maximum	N/A**	preauthorization is not obtained, the drug may not be covered. **Must be purchased through Accredo Specialty Pharmacy.	

	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	Limitations, Exceptions, & Other Important Information	
		icastj	most)		
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	none	
surgery	Physician/surgeon fees	20% <u>coinsurance</u>	40% coinsurance	none	
If you need	Emergency room care	20% coinsurance	40% coinsurance	none	
immediate medical	Emergency medical transportation	20% <u>coinsurance</u>	40% coinsurance	Air ambulance subject to medical necessity.	
attention	Urgent care	\$25 PCP/\$50 Spec. copay/visit	40% coinsurance	There is no unique benefit for Urgent Care.	
If you have a	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	Precertification required.	
hospital stay	Physician/surgeon fee	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none	
If you need mental health, behavioral health, or	Outpatient services	Office Visit \$25 copay/visit Other Outpatient \$25 copay/visit	Office Visit 40% <u>coinsurance</u> Other Outpatient 40% <u>coinsurance</u>	none	
substance abuse needs	Inpatient services	20% <u>coinsurance</u>	40% coinsurance	Precertification is required. Residential treatment is not covered	
If you are pregnant	Office visits	\$25 PCP/\$50 specialist copay/pregnancy	40% coinsurance		
	Childbirth/delivery professional services (OB Dr.)	20% <u>coinsurance</u> for pre- & postnatal care and delivery (global billed)	40% coinsurance	One time copay for in-network initial visit to confirm pregnancy. Precertification needed for childbirth if inpatient stay exceeds 48 hours for normal delivery and 96 hours for	
	Childbirth/delivery facility services	20% <u>coinsurance</u>	40% coinsurance	– cesarean delivery.	
If you need help	Home health care	20% <u>coinsurance</u>	40% <u>coinsurance</u>	100 visits/per calendar year.	
recovering or	Rehabilitation services	20% coinsurance	40% coinsurance	Physical and occupational therapy has	
have other special health needs	Habilitation services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	combined 30 visit limit per member per calendar year combined for in- and out-of- network care. Speech therapy has 30 visit limit per member per calendar year combined for in- and out-of-network care.	
	Skilled nursing care	20% coinsurance	40% coinsurance	100 day per stay limit	
	Durable medical equipment	20% coinsurance	40% coinsurance	none	
	Hospice service	No cost share	40% coinsurance	none	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
If your child	Children's eye exam	\$15 copay/ visit	\$30 allowance/visit	One routine exam per calendar year.
needs dental or	Children's glasses	Not covered	Not covered	none
eye care	Children's dental check-up	Not covered	Not covered	none

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

#### Services Your <u>Plan</u> Does NOT Cover (This isn't a complete list. Check your policy or plan document for other <u>excluded services</u>.)

Acupuncture Bariatric Surgery Cosmetic surgery Dental care Hearing aids Infertility treatment Long term care 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.)			
Autism Spectrum Disorder	Coverage provided outside the United States. See		
Chiropractor care	www.bcbs.com/bluecardworldwide		
Routine eye care	Home Private-duty nursing 16 hours/member/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's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <u>Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> 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 27401, Richmond, VA 23279

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

Virginia Bureau of Insurance, 1300 East Main Street, P. O. Box 1157, Richmond, VA 23218, (800) 552-7945

#### 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.------



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.

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

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

# 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 visit</u> (*anesthesia*)

Total Example Cost	\$12,840
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In this example, Peg would pay:	
<u>Cost Sharing</u>	
Deductibles	\$500
Copayments	\$850
Coinsurance	\$2,298
What isn't covered	
Limits or exclusions	\$0
The total Peg would pay is	\$3,648

Managing Joe's type 2 Diabete (a year of routine in-network care of controlled condition)	
The <u>plan's</u> overall <u>deductible</u>	\$500
Primary Care copayment	\$50
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*)

Diagnostic tests (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$7,460
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#### In this example, Joe would pay:

Cost Sharing			
<b>Deductibles</b>	\$500		
<u>Copayments</u>	\$200		
Coinsurance	\$1,352		
What isn't covered			
Limits or exclusions	\$0		
The total Joe would pay is	\$2,052		

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>	\$50
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
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#### In this example, Mia would pay:

<u>Cost Sharing</u>	
<b>Deductibles</b>	\$500
<u>Copayments</u>	<b>\$</b> 0
Coinsurance	\$302
What isn't covered	
Limits or exclusions	<b>\$</b> 0
The total Mia would pay is	\$802

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered 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 833-592-9956

Amharic (አማርኛ)፦ ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የማግኘት መብት አለዎት። አስተርጓሚ ለማናገር 833-592-9956 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 9956-833-833.

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՝ 833-592-9956։

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-wùdùùn bó pídyi. Bé m ké wudu-ziìn-nyò dò gbo wùdù kɛ, dá 833-592-9956.

Bengali (বাংলা): যদি এই ভথ্য পুস্তিকার বিষয়ে আপনার কোনো প্রশ্ন থাকে, ভাহলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও ভথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা বলার জন্য কল করুন 833-592-9956

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖုန်း 833-592-9956 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 833-592-9956。

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 833-592-9956.

**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 833-592-9956.

Farsi (فارسپ): 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 \_ 9956-833 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 833-592-9956.

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 833-592-9956.

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 833-592-9956.

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 833-592-9956.

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 833-592-9956.

# 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>833-592-9956</sup> ।

**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 833-592-9956.

**Igbo (Igbo):** O bụr ụ na ị nwere ajujụ o bụla gbasara akwukwo a, ị nwere ikike inweta enyemaka na ozi n'asụsụ gị na akwughi ụgwo o bụla. Ka gị na okowa okwu kwuo okwu, kpoo 833-592-9956.

**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 833-592-9956.

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 833-592-9956.

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 833-592-9956

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、833-592-9956 にお電話ください。

Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ 833-592-9956 ។

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Nepali (नेपाली): यदि यो कागजातबारे तपाईंसँग केही प्रश्नहरू छन् भने, आफ्नै भाषामा निःशुल्क सहयोग तथा जानकारी प्राप्त गर्न पाउने हक तपाईंसँग छ। दोभाषेसँग कुरा गर्नका लागि, यहाँ कल गर्नुहोस् 833-592-9956

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