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/ca/5ST7SMG01012021</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) 383-7248 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$0.	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
Are there services covered before you meet your <u>deductible?</u>	Yes. Primary Care <u>Specialist</u> Visit <u>Preventive Care</u> for In- <u>Network Providers</u> . Vision 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</u> <u>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?	Yes. \$400/person or \$800/family for <u>Prescription</u> <u>Drugs</u> for <u>Preferred Network</u> and In- <u>Network Providers</u> combined. There are no other specific <u>deductibles</u> .	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> ?	\$8,400/person or \$16,800/family for In- <u>Network</u> <u>Providers</u> .	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> ?	Premiums, balance-billing charges, and health care this plan 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, California Care HMO. See <u>www.anthem.com/ca</u> or call (855) 383-7248 for a list of <u>network 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 <u>Out-of-Network Provider</u> , 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 <u>Out-of-Network Provider</u> for some services (such as lab work). Check with your provider before you get services.

Do you need a <u>referral</u>	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if
to see a <u>specialist</u> ?		you have a <u>referral</u> before you see the <u>specialist</u> .

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.

			What You Will Pay			
Common Medical Event	Services You May Need	Preferred Network Provider (You will pay the least)	In-Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	Not Applicable	\$55/visit	Not covered	none	
If you visit a	<u>Specialist</u> visit	Not Applicable	\$110/visit	Not covered	none	
health care provider's office or clinic	Preventive care/ screening/ immunization	Not Applicable	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your <u>plan</u> will pay for.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	Lab – Office Not Applicable X-Ray – Office Not Applicable	Lab – Office \$20/visit X-Ray – Office \$20/service	Lab – Office Not covered X-Ray – Office Not covered	none	
	Imaging (CT/PET scans, MRIs)	Not Applicable	\$350/procedure	Not covered	none	
If you need drugs to treat your illness or condition More information about <u>prescription</u> <u>drug coverage</u> is	Tier 1 - Typically Generic	\$20/prescription, Prescription Drug <u>deductible</u> does not apply (retail) and \$50/prescription, Prescription Drug <u>deductible</u> does not apply (home delivery)	\$25/prescription, Prescription Drug <u>deductible</u> does not apply (retail only)	Not covered (retail and home delivery)	Most home delivery is 90-day supply. *See Prescription Drug section of the <u>plan</u> or policy	
available at http://www.anthe m.com/pharmacyi nformation/ Select Drug List	Tier 2 - Typically Preferred Brand & Non-Preferred Generic Drugs	 \$85/prescription, Prescription Drug <u>deductible</u> applies (retail) and \$255/prescription, Prescription Drug <u>deductible</u> applies (home delivery) 	\$110/prescription, Prescription Drug <u>deductible</u> applies (retail only)	Not covered (retail and home delivery)	document (e.g. evidence of coverage or certificate).	

* For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/ca/5ST7SMG01012021</u>.

			What You Will Pay		
Common Medical Event	Services You May Need	Preferred Network Provider (You will pay the least)	In-Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Tier 3 - Typically Non-Preferred Brand and Generic drugs	 \$115/prescription, Prescription Drug <u>deductible</u> applies (retail) and \$345/prescription, Prescription Drug <u>deductible</u> applies (home delivery) 	\$165/prescription, Prescription Drug <u>deductible</u> applies (retail only)	Not covered (retail and home delivery)	
	Tier 4 - Typically Preferred Specialty (brand and generic)	30% <u>coinsurance</u> up to \$250/prescription, Prescription Drug <u>deductible</u> applies (retail and home delivery)	40% <u>coinsurance</u> up to \$250/prescription, Prescription Drug <u>deductible</u> applies (retail only)	Not covered (retail and home delivery)	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	Not Applicable	\$500/visit	Not covered	Costs may vary by site of service.
surgery	Physician/surgeon fees	Not Applicable	No charge	Not covered	none
If you need immediate medical attention	Emergency room care	Not Applicable	\$450/visit	Covered as In- <u>Network</u>	Copay waived if admitted. No charge for Emergency Room Physician Fee In- <u>Network</u> and Non- <u>Network Providers</u> .
	Emergency medical transportation	Not Applicable	\$150/trip	Covered as In- <u>Network</u>	Non-emergency non- <u>network</u> Ambulance Services are limited to \$50,000 per occurrence.
	Urgent care	Not Applicable	\$55/visit	Not covered	none
If you have a hospital stay	Facility fee (e.g., hospital room)	Not Applicable	\$600/day up to 5 days/admission	Not covered	100 days/benefit period for Inpatient rehabilitation for In- <u>Network Providers</u> .
	Physician/surgeon fees	Not Applicable	No charge	Not covered	none
If you need mental health, behavioral health, or substance	Outpatient services	Not Applicable	Office Visit \$55/visit Other Outpatient \$500/visit	Office Visit Not covered Other Outpatient Not covered	Office Visit Other Outpatient

* For more information about limitations and exceptions, see **plan** or policy document at <u>https://eoc.anthem.com/eocdps/ca/5ST7SMG01012021</u>.

	Services You May Need		What You Will Pay		
Common Medical Event		Preferred Network Provider (You will pay the least)	In-Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
abuse services	Inpatient services	Not Applicable	\$600/day up to 5 days/admission	Not covered	No charge for Inpatient Physician Fee In- <u>Network</u> <u>Providers</u> . No Coverage for Inpatient Physician Fee Non- <u>Network Providers</u> .
	Office visits	Not Applicable	No charge	Not covered	Cost sharing does not apply for
	Childbirth/delivery professional services	Not Applicable	No charge	Not covered	preventive services. \$55/visit for Postnatal <u>Preferred Network</u>
If you are pregnant	Childbirth/delivery facility services	Not Applicable	\$600/day up to 5 days/admission	Not covered	Providers. In-Network preventative prenatal and postnatal services are covered at 100%. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). *Coverage includes fertility preservation services, see Fertility Preservation section.
	Home health care	Not Applicable	\$110/visit	Not covered	100 visits/year for Home Health and Private Duty Nursing combined for In- <u>Network</u> <u>Providers</u> .
If you need help	Rehabilitation services	Not Applicable	\$55/visit	Not covered	*See Therapy Services section.
recovering or	Habilitation services	Not Applicable	\$55/visit	Not covered	See Therapy Services section.
have other special health needs	Skilled nursing care	Not Applicable	\$300/day up to 5 days/admission	Not covered	100 days/benefit period for skilled nursing services for In- <u>Network Providers</u> .
	Durable medical equipment	Not Applicable	\$100/visit	Not covered	*See <u>Durable Medical</u> <u>Equipment</u> Section
	Hospice services	Not Applicable	No charge	Not covered	none
If your child	Children's eye exam	Not Applicable	No charge	Not covered	*Soo Vision Somizer section
needs dental or	Children's glasses	Not Applicable	No charge	Not covered	*See Vision Services section
eye care	Children's dental check-up	Not Applicable	0% <u>coinsurance</u>	Not covered	*See Dental Services section

* For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/ca/5ST7SMG01012021</u>.

Excluded Services & Other Covered Services: Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.) • Cosmetic surgery Dental care (Adult) Hearing aids Infertility treatment Long-term care Non-emergency care when traveling ٠ outside the U.S. • Routine foot care unless medically Weight loss programs necessary Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.) Bariatric surgery Chiropractic care 20 visits/year Acupuncture • • Private-duty nursing 100 visits/year Routine eye care (Adult) 1 exam/benefit combined with Home Health 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 Managed Health Care, California Help Center, 980 9th Street, Suite 500, Sacramento, CA 95814-2725, (888) 466-2219, https://www.dmhc.ca.gov/, Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.gov/ebsa/healthreform, or contact Anthem at the number on the back of your ID card. 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 4310, Woodland Hills, CA 91365-4310

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

Department of Managed Health Care, California Help Center, 980 9th Street, Suite 500, Sacramento, CA 95814-2725, (888) 466-2219, https://www.dmhc.ca.gov/

California Consumer Assistance Program, Operated by the California Department of Managed Health Care, 980 9th St, Suite #500, Sacramento, CA 95814, (888) 466-2219, <u>https://www.dmhc.ca.gov/</u>

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes <u>plans</u>, <u>health insurance</u> available through the <u>Marketplace</u> or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of <u>Minimum Essential Coverage</u>, you may not be eligible for the <u>premium tax credit</u>.

* For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/ca/5ST7SMG01012021</u>.

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 <u>plan</u> might cover costs for a sample medical situation, see the next section.

* For more information about limitations and exceptions, see **plan** or policy document at <u>https://eoc.anthem.com/eocdps/ca/5ST7SMG01012021</u>.

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> sharing 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 car hospital delivery)	re and a	Managing Joe's Type 2 Diabe (a year of routine in-network care of controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)		
 The <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> <u>copayment</u> Hospital (facility) <u>copayment</u> Other <u>copayment</u> 	\$0 \$110 \$600 \$20	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> <u>copayment</u> Hospital (facility) <u>copayment</u> Other <u>copayment</u> 	\$0 \$110 \$600 \$20	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> <u>copayment</u> Hospital (facility) <u>copayment</u> Other <u>copayment</u> 	\$0 \$110 \$600 \$20	
This EXAMPLE event includes servi like: <u>Specialist</u> office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Service Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and blood we</i> <u>Specialist</u> visit (<i>anesthesia</i>)	25	This EXAMPLE event includes server like: <u>Primary care physician</u> office visits (<i>in</i> disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose medical equipment)	acluding	This EXAMPLE event includes services like: <u>Emergency room care</u> (including medical supplies) <u>Diagnostic test</u> (x-ray) <u>Durable medical equipment</u> (crutches) <u>Rehabilitation services</u> (physical therapy)		
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800	
In this example, Peg would pay: <u>Cost Sharing</u>		In this example, Joe would pay: <u>Cost Sharing</u>		In this example, Mia would pay: <u>Cost Sharing</u>		
Deductibles	\$0	Deductibles [*]	\$400	Deductibles	\$0	
Copayments	\$1,000	Copayments \$2		<u>Copayments</u>	\$1,400	
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$0	
What isn't covered		What isn't covered		What isn't covered		
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$0	
The total Peg would pay is\$1,060		The total Joe would pay is	\$2,920	The total Mia would pay is	\$1,400	

*This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.

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 (855) 383-7248

Amharic (አጣርኛ): ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የማማኘት መብት አለዎት። አስተርዓሚ ለማና7ር (855) 383-7248 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 7248-383 (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) 383-7248։

Bassa (Băsôð Wùdù): À dyi dyi-diè-dè bě bédé bá céè-dè nìà kɛ dyí ní, ɔ mò nì dyí-bèdèìn-dè bɛ́ m̀ ké gbo-kpá-kpá kè bỗ kpõ dé m̀ bídí-wùdùǔn bó pídyi. Bɛ́ m̀ ké wudu-zììn-nyò dò gbo wùdù kɛ, dá (855) 383-7248.

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) 383-7248 –তে কল করুন।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖုန်း (855) 383-7248 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) 383-7248。

Dinka (Dinka): Na noŋ thiêëc 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) 383-7248.

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) 383-7248.

Farsi (فارسي): 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 (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) 383-7248.

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) 383-7248.

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) 383-7248.

Gujarati (ગુજરાતી): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ચ વગર આપની ભાષામાં મદદ અને માહતી મેળવવાનો તમને અધકાર છે. દુભાષચિ સાથે વાત કરવા માટે, કોલ કરો (855) 383-7248.

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) 383-7248.

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⁾ ³⁸³⁻⁷²⁴⁸ ।

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) 383-7248.

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 gi na okowa okwu kwuo okwu, kpoo (855) 383-7248.

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) 383-7248.

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Page 9 of 12

Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ (855) 383-7248 ។

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