Anthem[®] BlueCross Anthem Gold PPO 25/30%

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/ca/6BNTSMG01012022. 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) 383-7248 to request a copy.

| | 1 17 | |
|---------------------------------|---|---|
| Important Questions | Answers | Why This Matters: |
| What is the overall deductible? | \$0/person or \$0/family for In- <u>Network Providers.</u> \$2,000/person or \$4,000/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 | Yes. Primary Care Specialist | This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. |
| covered before you | Visit Preventive Care for In- | But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> |
| meet your <u>deductible?</u> | Network Providers. Vision for | services without cost-sharing and before you meet your deductible. See a list of covered |
| | In- <u>Network</u> and Non- <u>Network</u> | preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/. |
| | Providers. Dental for In- | |
| Are there other | Network Providers. Yes. \$150/person or | You must pay all of the costs for these services up to the specific <u>deductible</u> amount before |
| deductibles for | \$300/family for <u>Prescription</u> | |
| specific services? | Drugs for Level 1 Pharmacy- | this <u>plan</u> begins to pay for these services. |
| specific services. | RX Only and In-Network | |
| | Providers combined. There are | |
| | no other specific <u>deductibles</u> . | |
| What is the out-of- | \$8,200/person or | The out-of-pocket limit is the most you could pay in a year for covered services. If you have |
| pocket limit for this | \$16,400/family for In-Network | other family members in this plan, they have to meet their own out-of-pocket limits until the |
| plan? | Providers. \$16,400/person or | overall family <u>out-of-pocket limit</u> has been met. |
| | \$32,800/family for Non- | |
| ***** | Network Providers. | |
| What is not included | Premiums, balance-billing | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> . |
| in the <u>out-of-pocket</u> | charges, and health care this | |
| limit? | plan doesn't cover. | This also were a gravides not work Very will now loss if you was a gravides in the above |
| Will you pay less if | Yes, Prudent Buyer PPO. See | 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</u> |
| you use a <u>network</u> | www.anthem.com/ca or call | <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive |

| provider? | (855) 383-7248 for a list of network providers. | a bill from a <u>provider</u> for the difference between the <u>provider</u> 's charge and what your <u>plan</u> pays (<u>balance 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> . |

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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 | Level 1 Pharmacy- RX Only (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 | \$25/visit | 50% coinsurance | none |
| If you visit a | Specialist visit | Not Applicable | \$50/visit | 50% <u>coinsurance</u> | none |
| health care provider's office or clinic | Preventive care/screening/immunization | Not Applicable | No charge | 50% <u>coinsurance</u> | You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. |
| IC - h | Diagnostic test (x-ray, blood work) | Not Applicable | \$15/visit | 50% coinsurance | none |
| If you have a test | Imaging (CT/PET scans, MRIs) | Not Applicable | \$100/visit then 30% coinsurance | 50% coinsurance | \$380 maximum/admission for Non-Network Providers. |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is | Tier 1 - Typically Generic | \$10/prescription, Prescription Drug deductible does not apply (retail) and \$25/prescription, Prescription Drug deductible does not apply (home delivery) | \$20/prescription, Prescription Drug deductible does not apply (retail only) | Not covered (retail and home delivery) | Most home delivery is 90-day supply. For more information, refer to "Select Drug List" at http://www.anthem.com/pharmacyinformation/ *See Prescription Drug section |
| available at http://www.anthem.com/pharmacyinformation/ | Tier 2 - Typically Preferred Brand & Non-Preferred Generic Drugs | \$50/prescription, Prescription Drug deductible applies (retail) and \$150/prescription, | \$60/prescription, Prescription Drug deductible applies (retail only) | Not covered (retail and home delivery) | of the <u>plan</u> or policy document (e.g. evidence of coverage or certificate). |

^{*} For more information about limitations and exceptions, see $\underline{\textbf{plan}}$ or policy document at $\underline{\text{https://eoc.anthem.com/eocdps/ca/6BNTSMG01012022}}$.

| | | What You Will Pay | | | |
|--------------------------------|---|---|--|--|--|
| Common Medical Event | Services You May Need | Level 1 Pharmacy- RX Only (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 |
| | | Prescription Drug deductible applies (home delivery) | | | |
| | Tier 3 - Typically Non-Preferred Brand and Generic drugs | \$90/prescription, Prescription Drug deductible applies (retail) and \$270/prescription, Prescription Drug deductible applies (home delivery) | \$100/prescription, Prescription Drug deductible applies (retail only) | Not covered (retail and home delivery) | |
| | Tier 4 - Typically Preferred Specialty (brand and generic) | 30% coinsurance up to \$250/prescription, Prescription Drug deductible applies (retail and home delivery) | 40% coinsurance up to \$250/prescription, Prescription Drug deductible applies (retail only) | Not covered (retail and home delivery) | |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | Not Applicable | \$200/visit then 30% coinsurance | 50% coinsurance | Costs may vary by site of service.\$380 maximum/admission for Non-Network Providers. |
| | Physician/surgeon fees | Not Applicable | 30% coinsurance | 50% coinsurance | none |
| If you need immediate | Emergency room care | Not Applicable | \$250/visit then 30% coinsurance | Covered as In- <u>Network</u> | Copay waived if admitted. 30% coinsurance for Emergency Room Physician Fee In-Network and Non-Network Providers. |
| medical attention | transportation | Not Applicable | 30% coinsurance | Covered as In- <u>Network</u> | none |
| | <u>Urgent care</u> | Not Applicable | \$50/visit | 50% <u>coinsurance</u> | none |
| If you have a hospital stay | Facility fee (e.g., hospital room) | Not Applicable | 30% coinsurance | 50% coinsurance | \$650 maximum/day for Non- Network Providers. 100 days/benefit period for Inpatient physical medicine, rehabilitation |

^{*} For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/ca/6BNTSMG01012022</u>.

| | | | | What You Will Pay | Limitations, Exceptions, & Other Important Information | | |
|--|--|---|--|--|---|--|--|
| | Common Medical Event | Services You May Need | Level 1 Pharmacy- RX Only (You will pay the least) | Voy will now (Voy will now the | | | |
| | | Dlavaicing / garges on food | Not Appliable | 300/ goingwegg | E00/ paingayeans | including day rehabilitation programs and skilled nursing services combined for In- Network and Non-Network Providers combined. | |
| | | Physician/surgeon fees | Not Applicable | 30% coinsurance | 50% coinsurance | none | |
| | If you need | Outpatient services | Not Applicable | Office Visit \$25/visit Other Outpatient 30% coinsurance | Office Visit 50% <u>coinsurance</u> Other Outpatient 50% <u>coinsurance</u> | Office Visit Other Outpatientnone | |
| | mental health, behavioral health, or substance abuse services | Inpatient services | Not Applicable | 30% coinsurance | 50% coinsurance | \$650 maximum/day for Non-Network Providers. 30% coinsurance for Inpatient Physician Fee In-Network Providers. 50% coinsurance for Inpatient Physician Fee Non-Network Providers. | |
| | | Office visits | Not Applicable | No charge | 50% coinsurance | Cost sharing does not apply for | |
| | If you are pregnant | Childbirth/delivery professional services | Not Applicable | 30% coinsurance | 50% coinsurance | preventive services. \$25/visit for Postnatal <u>Preferred Network</u> | |
| | | Childbirth/delivery facility services | Not Applicable | 30% coinsurance | 50% coinsurance | Providers. Not covered for Postnatal In-Network Providers. 50% coinsurance for Postnatal Non-Network 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. | |

^{*} For more information about limitations and exceptions, see <u>plan</u> or policy document at https://eoc.anthem.com/eocdps/ca/6BNTSMG01012022.

| | Services You May Need | | What You Will Pay | | |
|---|----------------------------|--|--|---|---|
| Common Medical Event | | Level 1 Pharmacy- RX Only (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 |
| | Home health care | Not Applicable | 30% coinsurance | 50% coinsurance | \$75 maximum/visit for Non- Network Providers. 100 visits/year for Home Health and Private Duty Nursing combined for In-Network and Non- Network Providers combined. |
| | Rehabilitation services | Not Applicable | \$25/visit | 50% coinsurance | Costs may vary by site of service. |
| | Habilitation services | Not Applicable | \$25/visit | 50% coinsurance | *See Therapy Services section. |
| If you need help recovering or have other special health needs | Skilled nursing care | Not Applicable | 30% coinsurance | 50% coinsurance | \$150 maximum/day for Non-Network Providers. 100 days/benefit period for Inpatient physical medicine, rehabilitation including day rehabilitation programs and skilled nursing services combined for In-Network and Non-Network Providers combined. |
| | Durable medical equipment | Not Applicable | 50% <u>coinsurance</u> | 50% coinsurance | *See <u>Durable Medical</u> <u>Equipment</u> Section |
| | Hospice services | Not Applicable | No charge | 50% <u>coinsurance</u> | none |
| If your child | Children's eye exam | Not Applicable | No charge | \$0 <u>copayment</u> up to <u>plan</u> 's Maximum <u>Allowed Amount</u> | *See Vision Services section |
| needs dental or eye care | Children's glasses | Not Applicable | No charge | \$0 <u>copayment</u> up to <u>plan</u> 's Maximum <u>Allowed Amount</u> | Sec vision Services section |
| | Children's dental check-up | Not Applicable | 0% <u>coinsurance</u> | 0% <u>coinsurance</u> | *See Dental Services section |

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) Infertility treatment • Long-term care

- Hearing aids
- Routine foot care unless medically

^{*} For more information about limitations and exceptions, see <u>plan</u> or policy document at https://eoc.anthem.com/eocdps/ca/6BNTSMG01012022.

Weight loss programs

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

- Acupuncture
- Most coverage provided outside the United States. See www.bcbsglobalcore.com
- Bariatric surgery
- Private-duty nursing 100 visits/year combined with Home Health
- Chiropractic care 20 visits/year
- Routine eye care (Adult) 1 exam/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 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 <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 on how 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, https://www.dmhc.ca.gov/

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 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 https://eoc.anthem.com/eocdps/ca/6BNTSMG01012022.

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 ca hospital delivery) | re and a | Managing Joe's Type 2 Diabet (a year of routine in-network care of controlled condition) | | Mia's Simple Fracture (in-network emergency room visit and follow up care) | |
|---|----------|---|---------|--|----------------------------|
| The plan's overall deductible Specialist copayment Hospital (facility) coinsurance Other copayment \$15 | | The plan's overall deductible Specialist copayment Hospital (facility) coinsurance Other copayment \$15 | | The plan's overall deductible Specialist copayment Hospital (facility) coinsurance Other copayment | \$0 \$50 30% \$15 |
| This EXAMPLE event includes servilike: Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood me Specialist visit (anesthesia) | es | This EXAMPLE event includes servilike: Primary care physician office visits (in disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose medical) | cluding | This EXAMPLE event includes so like: Emergency room care (including med Diagnostic test (x-ray) Durable medical equipment (crutch Rehabilitation services (physical there) | lical supplies) es) |
| Total Example Cost | \$12,700 | Total Example Cost | \$5,600 | Total Example Cost | \$2,800 |
| In this example, Peg would pay: | | In this example, Joe would pay: | | In this example, Mia would pay: | |
| Cost Sharing | | Cost Sharing | | Cost Sharing | |
| <u>Deductibles</u> | \$0 | <u>Deductibles</u> * | \$150 | <u>Deductibles</u> | \$0 |
| <u>Copayments</u> | \$300 | Copayments | \$1,600 | <u>Copayments</u> | \$600 |
| Coinsurance | \$3,300 | Coinsurance | \$0 | Coinsurance | \$500 |
| 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 | \$3,660 | The total Joe would pay is | \$1,770 | The total Mia would pay is | \$1,100 |

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

(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 1-888-254-2721

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 2721-1-888.

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՝ 1-888-254-2721։

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 1-888-254-2721.

Bengali (বাংলা): যদি এই লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন খাকে, তাহলে আপলার ভাষায় বিলামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য 1-888-254-2721 –তে কল করুল।

Burmese (မြန်မာ): ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု 1-888-254-2721 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1-888-254-2721。

Dinka (Dinka): Na non thiëëc në ke de ya thorë, ke yin non lon bë yi kuony ku wer alëu bë geer yic yin ne thon du ke cin weu taauë ke piny. Te kor yin ba jam wenë ran ye thok geryic, ke yin col 1-888-254-2721.

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 1-888-254-2721.

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

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 1-888-254-2721.

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 1-888-254-2721.

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 1-888-254-2721.

Gujarati (ગુજરાતી): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ય વગર આપની ભાષામાં મદદ અને માહતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો 1-888-254-2721.

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 1-888-254-2721.

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 करें1-888-254-2721

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 1-888-254-2721.

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, kpoo 1-888-254-2721.

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 1-888-254-2721.

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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 1-888-254-2721.

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