

# Your summary of benefits

## Pending Regulatory Approval

Anthem® Blue Cross

Your 2022 Contract Code: 6BPK

Your Plan: Anthem Silver PPO 50/2200/40%

Your Network: Prudent Buyer PPO

*This summary of benefits is a brief outline of coverage, designed to help you with the selection process. This summary does not reflect each and every benefit, exclusion and limitation which may apply to the coverage. For more details, important limitations and exclusions, please review the formal Evidence of Coverage (EOC). If there is a difference between this summary and the Evidence of Coverage (EOC), the Evidence of Coverage (EOC), will prevail.*

| Covered Medical Benefits  | Cost if you use an In-Network Provider         | Cost if you use a Non-Network Provider  |
|---|--|---|
| <b>Overall Deductible</b><br><i>See notes section to understand how your deductible works. Your plan may also have a separate Prescription Drug Deductible. See Prescription Drug Coverage section.</i>   | \$2,200 person /<br>\$4,400 family             | \$4,400 person /<br>\$8,800 family      |
| <b>Out-of-Pocket Limit</b><br><i>When you meet your out-of-pocket limit, you will no longer have to pay cost-shares during the remainder of your benefit period. See notes section for additional information regarding your out of pocket maximum.</i> | \$8,600 person /<br>\$17,200 family            | \$17,200 person /<br>\$34,400 family    |
| <b>Preventive care/screening/immunization</b><br><i>In-network preventive care is not subject to deductible, if your plan has a deductible.</i>   | No charge                                      | 50% coinsurance after deductible is met |
| <b>Preventive Care for Chronic Conditions per IRS guidelines</b>  | No charge                                      | 50% coinsurance after deductible is met |
| <b><u>Virtual Care (Telemedicine / Telehealth Visits)</u></b><br><br><b>Virtual Visits with Doctors who also provide services in person</b><br><br>Primary Care (PCP)   | \$50 copay per visit deductible does not apply | 50% coinsurance after deductible is met |

# Your summary of benefits

| Covered Medical Benefits  | Cost if you use an In-Network Provider         | Cost if you use a Non-Network Provider  |
|---|--|---|
| Mental Health And Substance Use Disorder care   | \$50 copay per visit deductible does not apply | 50% coinsurance after deductible is met |
| Specialist  | \$90 copay per visit deductible does not apply | 50% coinsurance after deductible is met |
| <b>Virtual Visits from Online Provider LiveHealth Online - via <a href="http://www.livehealthonline.com">www.livehealthonline.com</a>; our mobile app, website or Anthem-enabled device</b> |  |   |
| Primary Care (PCP) and Mental Health And Substance Use Disorder   | No charge                                      |   |
| Specialist Care   | \$90 copay per visit deductible does not apply |   |
| <b><u>Visits in an Office</u></b>   |  |   |
| <b>Primary Care (PCP)</b>   | \$50 copay per visit deductible does not apply | 50% coinsurance after deductible is met |
| <b>Specialist Care</b>  | \$90 copay per visit deductible does not apply | 50% coinsurance after deductible is met |
| <b>Other Practitioner Visits</b>  |  |   |
| Routine Maternity Care  |  |   |
| Prenatal  | No charge                                      | 50% coinsurance after deductible is met |
| Postnatal   | \$50 copay per visit deductible does not apply | 50% coinsurance after deductible is met |

# Your summary of benefits

| Covered Medical Benefits  | Cost if you use an In-Network Provider  | Cost if you use a Non-Network Provider  |
|---|---|---|
| <p>Retail Health Clinic Visit</p> <p>Chiropractic/Manipulation Therapy<br/><i>Coverage is limited to 20 visits per year. Applies to In-Network. Limit is combined across professional visits and outpatient facilities.</i></p> <p>Acupuncture</p>                                  | <p>\$50 copay per visit deductible does not apply</p> <p>50% coinsurance deductible does not apply</p> <p>\$50 copay per visit deductible does not apply</p>  | <p>50% coinsurance after deductible is met</p> <p>Not covered</p> <p>Not covered</p>  |
| <p><b>Other Services in an Office</b></p> <p>Allergy Testing</p> <p>Chemo/Radiation Therapy</p> <p>Dialysis/Hemodialysis</p> <p>Prescription Drugs - Dispensed in the office<br/><i>For the drugs itself dispensed in the office through infusion/injection.</i></p> <p>Surgery</p> | <p>40% coinsurance after deductible is met</p> <p>40% coinsurance after deductible is met</p> <p>40% coinsurance after deductible is met</p> <p>40% coinsurance after deductible is met</p> <p>40% coinsurance after deductible is met</p> <p>40% coinsurance after deductible is met</p> | <p>50% coinsurance after deductible is met</p> <p>50% coinsurance after deductible is met</p> <p>50% coinsurance after deductible is met</p> <p>50% coinsurance after deductible is met</p> <p>50% coinsurance after deductible is met</p> <p>50% coinsurance after deductible is met</p> |
| <p><b><u>Diagnostic Services</u></b></p> <p><b>Lab</b></p> <p>Office<br/><i>Office Cost Share applies only when Freestanding/Reference Labs are not used.</i></p> <p>Freestanding Lab/Reference Lab</p>   | <p>\$20 copay per visit deductible does not apply</p> <p>No charge</p>  | <p>50% coinsurance after deductible is met</p> <p>50% coinsurance after deductible is met</p>   |

# Your summary of benefits

| Covered Medical Benefits  | Cost if you use an In-Network Provider   | Cost if you use a Non-Network Provider   |
|---|--|--|
| <p>Outpatient Hospital<br/><i>Anthem's maximum payment is up to \$380 per service for Non-Network Providers.</i></p>  | 40% coinsurance after deductible is met  | 50% coinsurance after deductible is met  |
| <p><b>X-Ray</b></p> <p>Office</p> <p>Freestanding Radiology Center</p> <p>Outpatient Hospital<br/><i>Anthem's maximum payment is up to \$380 per service for Non-Network Providers.</i></p>   | <p>\$20 copay per visit deductible does not apply</p> <p>40% coinsurance after deductible is met</p> <p>40% coinsurance after deductible is met</p>                    | <p>50% coinsurance after deductible is met</p> <p>50% coinsurance after deductible is met</p> <p>50% coinsurance after deductible is met</p> |
| <p><b>Advanced Diagnostic Imaging</b> - for example: MRI, PET and CAT scans</p> <p>Office<br/><i>Anthem's maximum payment is up to \$800 per service for Non-Network Providers.</i></p> <p>Freestanding Radiology Center<br/><i>Anthem's maximum payment is up to \$380 per admission for non-network providers.</i></p> <p>Outpatient Hospital<br/><i>Anthem's maximum payment is up to \$380 per admission for non-network providers.</i></p> | <p>40% coinsurance after deductible is met</p> <p>40% coinsurance after deductible is met</p> <p>\$100 copay per visit and 40% coinsurance after deductible is met</p> | <p>50% coinsurance after deductible is met</p> <p>50% coinsurance after deductible is met</p> <p>50% coinsurance after deductible is met</p> |
| <p><b><u>Emergency and Urgent Care</u></b></p> <p><b>Urgent Care (Office Setting)</b></p> <p><b>Emergency Room Facility Services</b><br/><i>Emergency Room copay is waived if directly admitted to the hospital.</i></p>  | <p>\$90 copay per visit deductible does not apply</p> <p>\$350 copay per visit and 40% coinsurance after deductible is met</p>   | <p>50% coinsurance after deductible is met</p> <p>Covered as In-Network</p>  |

# Your summary of benefits

| Covered Medical Benefits  | Cost if you use an In-Network Provider                            | Cost if you use a Non-Network Provider  |
|---|---|---|
| <p><b>Emergency Room Doctor and Other Services</b></p>  | 40% coinsurance after deductible is met                           | Covered as In-Network                   |
| <p><b>Ambulance Transportation</b><br/> <i>Authorized non-emergency, out of network transportation is covered at out of network cost share. Non-network air ambulance is covered at In-network cost share. Anthem maximum payment of \$50,000 per occurrence applies.</i></p> | 40% coinsurance after deductible is met                           | Covered as In-Network                   |
| <p><b><u>Outpatient Mental Health and Substance Use Disorder</u></b></p>  |   |   |
| <p><b>Doctor Office Visit</b></p>   | \$50 copay per visit deductible does not apply                    | 50% coinsurance after deductible is met |
| <p><b>Facility visit</b></p>  |   |   |
| <p>Facility Fees</p>  | 40% coinsurance after deductible is met                           | 50% coinsurance after deductible is met |
| <p>Doctor Services</p>  | 40% coinsurance after deductible is met                           | 50% coinsurance after deductible is met |
| <p><b><u>Outpatient Surgery</u></b></p>   |   |   |
| <p><b>Facility Fees</b></p>   |   |   |
| <p>Hospital<br/> <i>Anthem's maximum payment is up to \$380 per service for Non-Network Providers.</i></p>  | \$200 copay per visit and 40% coinsurance after deductible is met | 50% coinsurance after deductible is met |
| <p>Freestanding Surgical Center</p>   | 40% coinsurance after deductible is met                           | 50% coinsurance after deductible is met |
| <p><b>Doctor and Other Services</b></p>   |   |   |
| <p>Hospital</p>   | 40% coinsurance after deductible is met                           | 50% coinsurance after deductible is met |

# Your summary of benefits

| Covered Medical Benefits   | Cost if you use an In-Network Provider   | Cost if you use a Non-Network Provider  |
|--|--|---|
| Freestanding Surgical Center   | 40% coinsurance after deductible is met  | 50% coinsurance after deductible is met   |
| <p><b><u>Hospital Stay (all Inpatient stays including Maternity, Mental Health and Substance Use Disorder)</u></b></p> <p><b>Facility fees (for example, room &amp; board)</b><br/> <i>Coverage for Skilled Nursing and Inpatient Rehabilitation facility (includes services in an outpatient day rehabilitation program) is limited to 100 days combined per benefit period. Anthem's maximum payment is up to \$650 per day for non-network providers. Limit is combined In-Network and Non-Network.</i></p> <p><b>Doctor and other services</b></p> | <p>40% coinsurance after deductible is met</p> <p>40% coinsurance after deductible is met</p>        | <p>50% coinsurance after deductible is met</p> <p>50% coinsurance after deductible is met</p> |
| <p><b><u>Recovery &amp; Rehabilitation</u></b></p> <p><b>Home Health Care</b><br/> <i>Coverage is limited to 100 visits per year. Limit is combined In-Network and Non-Network. A visit equals 4 hours or less of care. Limits are combined for home health care and private duty nursing. Benefit limit and cost share applies to Physical, Occupational, Speech, Respiratory, Cardiac and Pulmonary therapy when performed as part of Home Health. Anthem's maximum payment is up to \$75 per visit for non-network.</i></p>                         | 40% coinsurance after deductible is met  | 50% coinsurance after deductible is met   |
| <p><b><u>Rehabilitation services (for example, physical/speech/occupational therapy)</u></b></p> <p>Office</p> <p>Outpatient Hospital<br/> <i>Anthem's maximum payment is up to \$380 per admission for non-network providers.</i></p>   | <p>\$50 copay per visit deductible does not apply</p> <p>40% coinsurance after deductible is met</p> | <p>50% coinsurance after deductible is met</p> <p>50% coinsurance after deductible is met</p> |
| <b><u>Habilitation services (for example, physical/speech/occupational therapy)</u></b>  |  |   |

# Your summary of benefits

| Covered Medical Benefits  | Cost if you use an In-Network Provider   | Cost if you use a Non-Network Provider  |
|---|--|---|
| <p>Office</p> <p>Outpatient Hospital<br/><i>Anthem's maximum payment is up to \$380 per admission for Non-Network providers.</i></p>  | <p>\$50 copay per visit deductible does not apply</p> <p>40% coinsurance after deductible is met</p> | <p>50% coinsurance after deductible is met</p> <p>50% coinsurance after deductible is met</p> |
| <p><b>Cardiac rehabilitation</b></p> <p>Office</p> <p>Outpatient Hospital<br/><i>Anthem's maximum payment is up to \$380 per admission for non-network providers.</i></p>   | <p>\$50 copay per visit deductible does not apply</p> <p>40% coinsurance after deductible is met</p> | <p>50% coinsurance after deductible is met</p> <p>50% coinsurance after deductible is met</p> |
| <p><b>Pulmonary rehabilitation</b></p> <p>Office</p> <p>Outpatient Hospital<br/><i>Anthem's maximum payment is up to \$380 per admission for non-network providers.</i></p>   | <p>\$50 copay per visit deductible does not apply</p> <p>40% coinsurance after deductible is met</p> | <p>50% coinsurance after deductible is met</p> <p>50% coinsurance after deductible is met</p> |
| <p><b>Skilled Nursing Care (in a facility)</b><br/><i>Coverage for Skilled Nursing and Inpatient Rehabilitation facility (includes services in an outpatient day rehabilitation program) is limited to 100 days combined per benefit period. Limit is combined In-Network and Non-Network. Anthem's maximum payment is up to \$150 per day for admissions to non-network providers.</i></p> | <p>40% coinsurance after deductible is met</p>   | <p>50% coinsurance after deductible is met</p>  |
| <p><b>Inpatient Hospice</b></p>   | <p>0% coinsurance after deductible is met</p>  | <p>50% coinsurance after deductible is met</p>  |
| <p><b>Durable Medical Equipment</b></p>   | <p>50% coinsurance after deductible is met</p>   | <p>50% coinsurance after deductible is met</p>  |

# Your summary of benefits

| Covered Prescription Drug Benefits  | Cost if you use a Preferred Network Pharmacy   | Cost if you use an In-Network Pharmacy   | Cost if you use a Non-Network Pharmacy |
|---|--|--|--|
| <b>Pharmacy Deductible</b><br><br><b>Additional deductible:</b><br><i>Applies to Tier 2, Tier 3 and Tier 4 Prescription Drugs for Preferred Network, In-Network Providers.</i>  | \$300 person /<br>\$600 family   | \$300 person /<br>\$600 family   | Not covered                            |
| <b>Pharmacy Out of Pocket</b>   | Combined with In-Network medical out of pocket limit   | Combined with In-Network medical out of pocket limit   | Not covered                            |
| <b>Prescription Drug Coverage</b><br><br><i>Cost shares for drugs included on the Select drug list appear below. Drugs not included on the Select drug list will not be covered. Your plan uses the Rx Choice Tiered Network. You may receive up to a 90 day supply of medication at Retail 90 pharmacies.</i>  |  |  |  |
| <b>Home Delivery Pharmacy</b><br><br><i>Maintenance medication are available through IngenioRx Home Delivery Pharmacy. You may get two 30-day supply fills of the same maintenance medication at a retail pharmacy. Prior to your 3rd fill, you must call us on the number on your ID card and tell us if you would like to keep getting your maintenance medications from a retail pharmacy or if you would like to use home delivery. If you do not contact us, you will pay the full retail cost of any maintenance medication until you inform us of your decision.</i> |  |  |  |
| <b>Tier 1 - Typically Generic</b><br><i>Per 30 day supply (retail pharmacy and Retail 90 pharmacy). Per 90 day supply (home delivery).</i>  | \$15 copay per prescription, Pharmacy deductible does not apply (retail) and \$38 copay per prescription, Pharmacy deductible does not apply (home delivery) | \$20 copay per prescription, Pharmacy deductible does not apply (retail) and Not covered (home delivery) | Not covered (retail and home delivery) |
| <b>Tier 2 – Typically Preferred Brand</b><br><i>Per 30 day supply (retail pharmacy and Retail 90 pharmacy). Per 90 day supply (home delivery).</i>  | \$70 copay per prescription after Pharmacy deductible is met (retail) and \$210 copay per  | \$80 copay per prescription after Pharmacy deductible is met (retail) and Not                            | Not covered (retail and home delivery) |



# Your summary of benefits

| Covered Prescription Drug Benefits   | Cost if you use a Preferred Network Pharmacy   | Cost if you use an In-Network Pharmacy   | Cost if you use a Non-Network Pharmacy |
|--|--|--|--|
|  | prescription after Pharmacy deductible is met (home delivery)  | covered (home delivery)  |  |
| <b>Tier 3 - Typically Non-Preferred Brand</b><br><i>Per 30 day supply (retail pharmacy and Retail 90 pharmacy). Per 90 day supply (home delivery).</i> | \$110 copay per prescription after Pharmacy deductible is met (retail) and \$330 copay per prescription after Pharmacy deductible is met (home delivery) | \$120 copay per prescription after Pharmacy deductible is met (retail) and Not covered (home delivery)                 | Not covered (retail and home delivery) |
| <b>Tier 4 - Typically Specialty (brand and generic)</b><br><i>Per 30 day supply (specialty pharmacy).</i>  | 30% coinsurance up to \$250 per prescription after Pharmacy deductible is met (retail and home delivery)   | 40% coinsurance up to \$250 per prescription after Pharmacy deductible is met (retail) and Not covered (home delivery) | Not covered (retail and home delivery) |

# Your summary of benefits

| Covered Vision Benefits  | Cost if you use an In-Network Provider  | Cost if you use a Non-Network Provider   |
|--|---|--|
| <p><i>This is a brief outline of your vision coverage. Not all cost shares for covered services are shown below. Benefits include coverage for member's choice of eyeglass lenses or contact lenses, but not both. For a full list, including benefits, exclusions and limitations, see the combined Evidence of Coverage/Disclosure form/Certificate. If there is a difference between this summary and either Evidence of Coverage/Disclosure form/Certificate, the Evidence of Coverage/Disclosure form/Certificate will prevail.</i></p> <p><i>Only children's vision services count towards your out of pocket limit.</i></p> |   |  |
| <p><b>Children's Vision Essential Health Benefits (up to age 19)</b></p>   |   |  |
| <p><b>Child Vision Deductible</b></p> <p><b>Vision exam</b><br/> <i>Coverage for In-Network Providers and Non-Network Providers is limited to 1 exam per benefit period.</i></p>   | <p>Not Applicable</p> <p>No charge</p>  | <p>Not Applicable</p> <p>\$0 copayment up to plan's Maximum Allowed Amount</p> |
| <p><b>Frames</b><br/> <i>Coverage for In-Network Providers and Non-Network Providers is limited to 1 unit per benefit period.</i></p>  | <p>No charge</p>                        | <p>\$0 copayment up to plan's Maximum Allowed Amount</p>                       |
| <p><b>Single Vision Lenses</b><br/> <i>Coverage for In-Network Providers and Non-Network Providers is limited to 1 unit per benefit period.</i></p>  | <p>No charge</p>                        | <p>\$0 copayment up to plan's Maximum Allowed Amount</p>                       |
| <p><b>Bifocal Vision Lenses</b><br/> <i>Coverage for In-Network Providers and Non-Network Providers is limited to 1 unit per benefit period.</i></p>   | <p>No charge</p>                        | <p>\$0 copayment up to plan's Maximum Allowed Amount</p>                       |
| <p><b>Trifocal Vision Lenses</b><br/> <i>Coverage for In-Network Providers and Non-Network Providers is limited to 1 unit per benefit period.</i></p>  | <p>No charge</p>                        | <p>\$0 copayment up to plan's Maximum Allowed Amount</p>                       |
| <p><b>Elective contact lenses</b><br/> <i>Coverage for In-Network Providers and Non-Network Providers is limited to 1 unit per benefit period.</i></p>   | <p>No charge</p>                        | <p>\$0 copayment up to plan's Maximum Allowed Amount</p>                       |
| <p><b>Non-Elective Contact Lenses</b><br/> <i>Coverage for In-Network Providers and Non-Network Providers is limited to 1 unit per benefit period.</i></p>   | <p>No charge</p>                        | <p>\$0 copayment up to plan's Maximum Allowed Amount</p>                       |
| <p><b>Adult Vision (age 19 and older)</b></p>  |   |  |
| <p><b>Adult Vision Deductible</b></p> <p><b>Vision exam</b></p>  | <p>Not Applicable</p> <p>\$20 copay</p> | <p>Not Applicable</p> <p>Reimbursed Up to \$30</p>                             |

# Your summary of benefits

| Covered Vision Benefits   | Cost if you use an In-Network Provider | Cost if you use a Non-Network Provider |
|---|--|--|
| <i>Coverage for In-Network Providers and Non-Network Providers is limited to 1 exam per benefit period.</i> |  |  |
| <b>Frames</b>   | Not covered                            | Not covered                            |
| <b>Single Vision Lenses</b>   | Not covered                            | Not covered                            |
| <b>Bifocal Vision Lenses</b>  | Not covered                            | Not covered                            |
| <b>Trifocal Vision Lenses</b>   | Not covered                            | Not covered                            |
| <b>Elective contact lenses</b>  | Not covered                            | Not covered                            |
| <b>Non-Elective Contact Lenses</b>  | Not covered                            | Not covered                            |

# Your summary of benefits

| Covered Dental Benefits  | Cost if you use an In-Network Provider  | Cost if you use a Non-Network Provider  |
|--|---|---|
| <p><i>This is a brief outline of your dental coverage. Not all cost shares for covered services are shown below. For a full list, including benefits, exclusions and limitations, see the combined Evidence of Coverage/ Disclosure form/ Certificate. If there is a difference between this summary and either Evidence of Coverage/ Disclosure form/ Certificate, the Evidence of Coverage/ Disclosure form/ Certificate will prevail. Only children's dental services count towards your out of pocket limit.</i></p> |   |   |
| <b>Children's Dental Essential Health Benefits</b><br><b>Diagnostic and preventive</b><br><i>Coverage for In-Network Providers and Non-Network Providers is limited to 1 visit per 6 months.</i>   | 0% coinsurance after deductible is met  | 0% coinsurance after deductible is met  |
| <b>Basic services</b>  | 50% coinsurance after deductible is met | 50% coinsurance after deductible is met |
| <b>Major services</b>  | 50% coinsurance after deductible is met | 50% coinsurance after deductible is met |
| <b>Medically Necessary Orthodontia services</b>  | 50% coinsurance after deductible is met | 50% coinsurance after deductible is met |
| <b>Cosmetic Orthodontia services</b>   | Not covered                             | Not covered                             |
| <b>Deductible</b>  | Combined with medical deductible        | Combined with medical deductible        |
| <b>Adult Dental</b>  |   |   |
| <b>Diagnostic and preventive</b>   | Not covered                             | Not covered                             |
| <b>Basic services</b>  | Not covered                             | Not covered                             |
| <b>Major services</b>  | Not covered                             | Not covered                             |
| <b>Deductible</b>  | Not covered                             | Not covered                             |
| <b>Annual maximum</b>  | Not covered                             | Not covered                             |

# Your summary of benefits

## Notes:

- The family deductible and out-of-pocket maximum are embedded meaning the cost shares of one family member will be applied to both the individual deductible and individual out-of-pocket maximum; in addition, amounts for all covered family members apply to both the family deductible and family out-of-pocket maximum. No one member will pay more than the individual deductible and individual out-of-pocket maximum.
- You are encouraged to select a Primary Care Physician (PCP). Choosing a PCP is an important decision. Call us at the number on your ID card and we'll help you pick a doctor.
- If your plan includes an emergency room facility copay and you are directly admitted to a hospital, your emergency room facility copay is waived.
- For additional information on this plan, please visit [www.sbc.anthem.com](http://www.sbc.anthem.com) to obtain a "Summary of Benefits and Coverage".
- If services are rendered by a non-participating provider and your plan includes out of network benefits, you may be responsible for any difference between the covered plan payment and the actual non-participating provider's charge.
- For plans with an office visit copay, the copay applies to the actual office visit and additional cost shares may apply for any other service performed in the office (i.e., X-ray, lab, surgery), after any applicable deductible.
- Certain services are subject to the utilization review program or precertification. Before scheduling services, the member must make sure utilization or precertification review is obtained. If utilization or precertification review is not obtained, benefits may be reduced or not paid according to the plan.
- Benefit period refers to calendar year.
- If your plan includes out of network benefits, all services with calendar/plan year limits are combined both in and out of network.
- Your copays, coinsurance and deductible count toward your out of pocket amount.
- All medical and pharmacy deductibles, copayments and coinsurance apply to the out of pocket maximum.
- This health plan includes an Employee Assistance Program (EAP) with Emotional Wellbeing Resources to support your emotional health and wellness with resources including one-on-one counseling by phone, in person and online, virtual visits through LiveHealth Online. Three visits are provided at no charge and 24/7, 365 days of support on the go.
- Coverage includes standard fertility preservation services as a basic healthcare service including but are not limited to, injections, cryopreservation and storage for both male and female members when a medically necessary treatment may cause iatrogenic infertility. Member cost share for fertility preservation services is based on provider type and service rendered.

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Questions: (855) 383-7248 or visit us at [www.anthem.com/ca](http://www.anthem.com/ca)  
CA/SG/Anthem Silver PPO 50/2200/40%/6BPK/01-01-2022

# Get help in your language

## Language Assistance Services



Curious to know what all this says? We would be too. Here's the English version:

**IMPORTANT:** Can you read this letter? If not, we can have somebody help you read it. You may also be able to get this letter written in your language. For free help, please call right away at 1-888-254-2721. (TTY/TDD: 711)

Separate from our language assistance program, we make documents available in alternate formats for members with visual impairments. If you need a copy of this document in an alternate format, please call the customer service telephone number on the back of your ID card.

**Spanish**  
**IMPORTANTE:** ¿Puede leer esta carta? De lo contrario, podemos hacer que alguien lo ayude a leerla. También puede recibir esta carta escrita en su idioma. Para obtener ayuda gratuita, llame de inmediato al 1-888-254-2721. (TTY/TDD: 711)

**Arabic**  
مهم: هل يمكنك قراءة هذه الرسالة؟ إذا لم تستطع، فيمكننا الاستعانة بشخص ما ليساعدك على قراءتها. كما يمكنك أيضًا الحصول على هذا الخطاب مكتوبًا بلغتك. للحصول على المساعدة المجانية، يُرجى الاتصال فورًا بالرقم 1-888-254-2721 (TTY/TDD: 711).

**Armenian**  
ՈՒՇԱԳՐՈՒԹՅՈՒՆ. Կարողանո՞ւմ եք ընթերցել այս նամակը: Եթե ոչ, մենք կարող ենք տրամադրել ինչ-որ մեկին, ով կօգնի Ձեզ՝ կարդալ այն: Կարող ենք նաև այս նամակը Ձեզ գրավոր տարբերակով տրամադրել: Անվճար օգնություն ստանալու համար կարող եք անհապաղ զանգահարել 1-888-254-2721 հեռախոսահամարով: (TTY/TDD: 711)

**Chinese**  
重要事項：您能看懂這封信函嗎？如果您看不懂，我們能夠找人協助您。您有可能可以獲得以您的語言而寫的本信函。如需免費協助，請立即撥打1-888-254-2721。(TTY/TDD: 711)

**Farsi**  
مهم: آیا می‌توانید این نامه را بخوانید؟ اگر نمی‌توانید، می‌توانیم شخصی را به شما معرفی کنیم تا در خواندن این نامه شما را کمک کند. همچنین می‌توانید این نامه را به صورت مکتوب به زبان خودتان دریافت کنید. برای دریافت کمک رایگان، همین حالا با شماره 1-888-254-2721 تماس بگیرید. (TTY/TDD: 711)

**Hindi**  
महत्वपूर्ण: क्या आप यह पत्र पढ़ सकते हैं? अगर नहीं, तो हम आपको इसे पढ़ने में मदद करने के लिए किसी को उपलब्ध करा सकते हैं। आप यह पत्र अपनी भाषा में लिखवाने में भी सक्षम हो सकते हैं। निःशुल्क मदद के लिए, कृपया 1-888-254-2721 पर तुरंत कॉल करें। (TTY/TDD: 711)

**Hmong**  
TSEEM CEEB: Koj puas muaj peev xwm nyeem tau daim ntawv no? Yog hais tias koj nyeem tsis tau, peb muaj peev xwm cia lwm tus pab nyeem rau koj mloog. Tsis tas li ntawd tej zaum koj kuj tseem yuav tau txais daim ntawv no sau ua koj hom lus thiab. Txog rau kev pab dawb, thov hu tam sim no rau tus xov tooj 1-888-254-2721. (TTY/TDD: 711)

**Japanese**

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重要：この書簡を読めますか？もし読めない場合には、内容を理解するための支援を受けることができます。また、この書簡を希望する言語で書いたものを入手することもできます。次の番号にいますぐ電話して、無料支援を受けてください。1-888-254-2721 (TTY/TDD: 711)

**Khmer**  
សំខាន់៖ តើអ្នកអាចអានលិខិតនេះទេ? បើមិនអាចទេ យើងអាចឱ្យនរណាម្នាក់អានជូនអ្នក។ អ្នកក៏អាចទទួលលិខិតនេះដោយសរសេរជាភាសាបស្ចុកផងដែរ។ ដើម្បីទទួលបានជំនួយឥតគិតថ្លៃ សូមហៅទូរស័ព្ទភ្លាមៗទៅលេខ 1-888-254-2721។ (TTY/TDD: 711)

**Korean**  
중요: 이 서신을 읽으실 수 있으십니까? 읽으실 수 없을 경우 도움을 드릴 사람이 있습니다. 귀하가 사용하는 언어로 쓰여진 서신을 받으실 수도 있습니다. 무료 도움을 받으시려면 즉시 1-888-254-2721로 전화하십시오. (TTY/TDD: 711)

**Punjabi**  
ਮਹੱਤਵਪੂਰਨ: ਕੀ ਤੁਸੀਂ ਇਹ ਪੱਤਰ ਪੜ੍ਹ ਸਕਦੇ ਹੋ? ਜੇ ਨਹੀਂ, ਤਾਂ ਅਸੀਂ ਇਸ ਨੂੰ ਪੜ੍ਹ ਵਿੱਚ ਤੁਹਾਡੀ ਮਦਦ ਲਈ ਕਿਸੇ ਨੂੰ ਬੁਲਾ ਸਕਦਾ ਹਾਂ ਤੁਸੀਂ ਸਹਾਇਤਾ ਪੱਤਰ ਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਲਿਖਿਆ ਹੋਇਆ ਵਧੀ ਪੜ੍ਹਾਓ ਕਰ ਸਕਦੇ ਹੋ। ਮੁਫਤ ਮਦਦ ਲਈ, ਕਿਰਪਾ ਕਰਕੇ ਫੌਰਨ 1-888-254-2721 ਤੇ ਕਾਲ ਕਰੋ। (TTY/TDD: 711)

**Russian**  
ВАЖНО. Можете ли вы прочитать данное письмо? Если нет, наш специалист поможет вам в этом. Вы также можете получить данное письмо на вашем языке. Для получения бесплатной помощи звоните по номеру 1-888-254-2721. (TTY/TDD: 711)

**Tagalog**  
MAHALAGA: Nababasa ba ninyo ang liham na ito? Kung hindi, may taong maaaring tumulong sa inyo sa pagbasa nito. Maaari ninyo ring makuha ang liham na ito nang nakasulat sa ginagamit ninyong wika. Para sa libreng tulong, mangyaring tumawag kaagad sa 1-888-254-2721. (TTY/TDD: 711)

**Thai**  
หมายเหตุสำคัญ: ท่านสามารถอ่านจดหมายฉบับนี้หรือไม่ หากท่านไม่สามารถอ่านจดหมายฉบับนี้ เราสามารถจัดหาเจ้าหน้าที่มาอ่านให้ท่านฟังได้ ท่านยังอาจให้เจ้าหน้าที่ช่วยเขียนจดหมายในภาษาของท่านอีกด้วย หากต้องการความช่วยเหลือโดยไม่มีค่าใช้จ่าย โปรดโทรติดต่อที่หมายเลข 1-888-254-2721 (TTY/TDD: 711)

**Vietnamese**  
QUAN TRỌNG: Quý vị có thể đọc thư này hay không? Nếu không, chúng tôi có thể bố trí người giúp quý vị đọc thư này. Quý vị cũng có thể nhận thư này bằng ngôn ngữ của quý vị. Để được giúp đỡ miễn phí, vui lòng gọi ngay số 1-888-254-2721. (TTY/TDD: 711)

**It's important we treat you fairly**

That's why we follow federal civil rights laws in our health programs and activities. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711). If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279. Or you can file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201 or by calling 1-800-368-1019 (TDD: 1- 800-537-7697) or online at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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