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/9B1WSMG01012024</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> ?	<ul> <li>\$6,600/person or \$13,200/family for In-<u>Network Providers</u>.</li> <li>\$13,200/person or</li> <li>\$26,400/family for Non-<u>Network</u> <u>Providers</u>.</li> </ul>	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 covered before you meet your <u>deductible?</u> Are there other	Yes. <u>Preventive Care</u> . Certain <u>Prescription Drugs</u> . Vision. Dental. For more information see below. No.	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> . You don't have to meet <u>deductibles</u> for specific services.
deductibles for specific services?		
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	<ul> <li>\$8,900/person or \$17,800/family for In-<u>Network Providers</u>.</li> <li>\$17,800/person or</li> <li>\$35,600/family for Non-<u>Network</u> <u>Providers</u>.</li> </ul>	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 <u>plan</u> 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. See <u>www.anthem.com/find-</u> <u>care/?alphaprefix=JQU</u> or call (855) 383-7248 for a list of <u>network providers.</u> Costs may vary by site of service and how the <u>provider</u> bills.	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> <u>network</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 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>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .
to see a <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.

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	\$70/visit	50% <u>coinsurance</u>	Virtual visits (Telehealth) benefits available.
If you visit a health care	<u>Specialist</u> visit	Not Applicable	\$85/visit	50% <u>coinsurance</u>	Virtual visits (Telehealth) benefits available.
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 <u>plan</u> will pay for.
	Diagnostic test (x-ray, blood work)	Not Applicable	35% <u>coinsurance</u>	50% <u>coinsurance</u>	none
If you have a test	Imaging (CT/PET scans, MRIs)	Not Applicable	\$100/visit then 35% <u>coinsurance</u>	50% <u>coinsurance</u>	\$380 maximum/admission for Non- <u>Network Providers</u> .
If you need drugs to treat your illness or	Typically Generic (Tier 1)	\$20/prescription, deductible does not apply (retail) and \$40/prescription, deductible does not apply (home delivery)	\$20/prescription, <u>deductible</u> does not apply (retail only)	Not covered (retail and home delivery)	Most home delivery is 90-day supply. For more information,
condition More information about <u>prescription</u> <u>drug coverage</u> is available at	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	\$80/prescription (retail) and \$200/prescription (home delivery)	\$90/prescription (retail only)	Not covered (retail and home delivery)	refer to "Select Drug List" at <u>http://www.anthem.com/pharm</u> <u>acyinformation/</u> *See Prescription Drug section of the <u>plan</u> or policy document
<u>http://www.anthe</u> <u>m.com/pharmacyi</u> <u>nformation/</u>	Typically Non-Preferred Brand and Generic drugs (Tier 3)	\$120/prescription (retail) and \$300/prescription (home delivery)	\$130/prescription (retail only)	Not covered (retail and home delivery)	(e.g. evidence of coverage or certificate).
	Typically Preferred <u>Specialty</u> (brand and generic) (Tier 4)	30% <u>coinsurance</u> up to \$400/prescription	40% <u>coinsurance</u> up to	Not covered (retail and home delivery)	

		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	
		(retail and home delivery)	\$500/prescription (retail only)			
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Not Applicable	\$250/visit then 35% <u>coinsurance</u>	50% <u>coinsurance</u>	\$50/visit then 35% <u>coinsurance</u> for Ambulatory Surgical Center for In- <u>Network Providers</u> . \$380 maximum/admission for Non- <u>Network Providers</u> .	
	Physician/surgeon fees	Not Applicable	35% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
If you need immediate	Emergency room care	Not Applicable	\$250/visit then 35% <u>coinsurance</u>	Covered as In- <u>Network</u>	Copayment waived if admitted. 35% coinsurance for Emergency Room Physician Fee In- <u>Network</u> and Non- <u>Network Providers</u> .	
medical attention	Emergency medical transportation	Not Applicable	35% coinsurance	Covered as In- <u>Network</u>	Non-emergency non- <u>network</u> Ambulance Services are limited to \$50,000 per trip.	
	Urgent care	Not Applicable	\$70/visit	50% <u>coinsurance</u>	none	
If you have a hospital stay	Facility fee (e.g., hospital room)	Not Applicable	35% <u>coinsurance</u>	50% <u>coinsurance</u>	\$650 maximum/day for Non- Network Providers.	
nospitai stay	Physician/surgeon fees	Not Applicable	35% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
If you need mental health,	Outpatient services	Not Applicable	Office Visit 35% <u>coinsurance</u> Other Outpatient 35% <u>coinsurance</u>	Office Visit 50% <u>coinsurance</u> Other Outpatient 50% <u>coinsurance</u>	Office Visit 988 lifeline/mobile crisis team covered as In- <u>Network</u> . Virtual visits (Telehealth) benefits available. Other Outpatient none	
behavioral health, or substance abuse services	Inpatient services	Not Applicable	35% <u>coinsurance</u>	50% <u>coinsurance</u>	\$650 maximum/day for Non- <u>Network Providers</u> . 35% <u>coinsurance</u> for Inpatient Physician Fee In- <u>Network</u> <u>Providers</u> . 50% <u>coinsurance</u> for Inpatient Physician Fee Non- <u>Network Providers</u> .	

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	
	Office visits	Not Applicable	No charge	50% coinsurance	Cost sharing does not apply for	
	Childbirth/delivery professional services	Not Applicable	35% <u>coinsurance</u>	50% <u>coinsurance</u>	preventive services. \$70/visit for Postnatal In- <u>Network Providers</u> .	
If you are pregnant	Childbirth/delivery facility services	Not Applicable	35% <u>coinsurance</u>	50% <u>coinsurance</u>	In- <u>Network</u> 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.	
	<u>Home health care</u>	Not Applicable	35% <u>coinsurance</u>	50% <u>coinsurance</u>	\$75 maximum/visit for Non- <u>Network Providers</u> . 100 visits/year for Home Health and Private Duty Nursing combined for In- <u>Network</u> and Non- <u>Network Providers</u> combined.	
If we are a second to also	Rehabilitation services	Not Applicable	35% coinsurance	50% coinsurance	*See Therapy Services section.	
If you need help recovering or	Habilitation services	Not Applicable	35% <u>coinsurance</u>	50% coinsurance	See Therapy Services section.	
have other special health needs	Skilled nursing care	Not Applicable	35% <u>coinsurance</u>	50% <u>coinsurance</u>	\$150 maximum/day for Non- <u>Network Providers</u> . 100 days/benefit period for skilled nursing services for In- <u>Network</u> and Non- <u>Network Providers</u> combined.	
	Durable medical equipment	Not Applicable	50% <u>coinsurance</u>	50% <u>coinsurance</u>	*See <u>Durable Medical</u> <u>Equipment</u> Section	
	Hospice services	Not Applicable	0% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
If your child needs dental or eye care	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	

			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
	Children's glasses	Not Applicable	No charge	\$0 <u>copayment</u> up to <u>plan</u> 's Maximum <u>Allowed Amount</u>	
	Children's dental check-up	Not Applicable	No charge	No charge	*See Dental Services section

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

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u>.)

Cosmetic surgery	• Dental care (Adult)	Hearing aids
• Infertility treatment	• Long-term care	• Routine foot care unless <u>medically</u>
Weight loss programs		necessary
Other Covered Services (Limitations may	apply to these services. This isn't a complete	e list. Please see your <u>plan</u> document.)

٠	Acupuncture (In- <u>Network</u> )	•	Bariatric surgery (In- <u>Network</u> )	٠	Chiropractic care 20 visits/year (In- <u>Network</u> )	
•	Most coverage provided outside the United	•	Private-duty nursing 100 visits/year combined	٠	Routine eye care (Adult) 1 exam/benefit period	
	States. See www.bcbsglobalcore.com		with Home Health			

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, <a href="https://www.dmhc.ca.gov/">https://www.dmhc.ca.gov/</a>, Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), <a href="https://www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>, 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 <a href="https://www.HealthCare.gov">Health Insurance Marketplace</a>. For more information about the <a href="https://www.HealthCare.gov">Marketplace</a>, visit <a href="https://www.HealthCare.gov">www.HealthCare.gov</a> 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 <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>.

### 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.

#### 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.

<b>Peg is Having a Baby</b> (9 months of in-network pre-natal ca hospital delivery)	are and a	Managing Joe's Type 2 Diabe (a year of routine in-network care of controlled condition)		<b>Mia's Simple Fracture</b> (in-network emergency room visit and follow up care)		
<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist copayment</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>	\$6,600 \$85 35% 35%	<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist copayment</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>	\$6,600 \$85 35% 35%	<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist copayment</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>	\$6,600 \$85 35% 35%	
This EXAMPLE event includes serve like: Specialist office visits (prenatal care) Childbirth/Delivery Professional Service Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood work Specialist visit (anesthesia)	es	This EXAMPLE event includes server like: <u>Primary care physician</u> office visits ( <i>inclue</i> <i>education</i> ) <u>Diagnostic tests</u> ( <i>blood work</i> ) <u>Prescription drugs</u> <u>Durable medical equipment</u> ( <i>glucose meter</i> )	ding disease	This EXAMPLE event includes ser like: Emergency room care (including medical Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)	' supplies)	
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:		
<u>Cost Sharing</u>		<u>Cost Sharing</u>		<u>Cost Sharing</u>		
<u>Deductibles</u>	\$6,600	Deductibles	\$5,100	Deductibles	\$2,800	
<u>Copayments</u>	\$10	<u>Copayments</u>	\$100	<u>Copayments</u>	\$10	
<u>Coinsurance</u>	\$2,100	Coinsurance	\$0	<u>Coinsurance</u>	<b>\$</b> 0	
What isn't covered		What isn't covered		What isn't covered		
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	<b>\$</b> 0	
The total Peg would pay is	\$8,770	The total Joe would pay is	\$5,220	The total Mia would pay is	\$2,810	

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 1-888-254-2721

Amharic (**አጣርኛ**): ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የማማኘት መብት አለዎት። አስተርዓሚ ለማናገር 1-888-254-2721 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 2721-254-1888 .

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՝ 1-888-254-2721։

Bassa (Băsóð 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-wùdùǔn bó pídyi. Bé m ké wudu-zììn-nyò dò gbo wùdù kɛ, dá 1-888-254-2721.

Bengali (বাংলা): যদি এই নথিপত্রের বিষয়ে আপনার কোনো প্রশ্ন থাকে, ভাহলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য 1-888-254-2721 –তে কল করুন।

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 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 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 هزینهای به زبان مادریتان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره 1723-1888-1 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 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.

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**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'asụsụ gị na akwughi ụgwo o bụla. Ka gi na okowa okwu kwuo okwu, kpoo 1-888-254-2721.

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# Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ1-888-254-2721 ។

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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 1-888-254-2721

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