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, <a href="https://eoc.anthem.com/eocdps/ca/9B25SMG01012024">https://eoc.anthem.com/eocdps/ca/9B25SMG01012024</a>. 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 <a href="https://eoc.anthem.com/eocdps/ca/9B25SMG01012024">www.healthcare.gov/sbc-glossary/or call (855) 383-7248</a> to request a copy.

Important Questions	Answers	Why This Matters:
		<u> </u>
What is the overall deductible?	\$0/person or \$0/family for In- Network Providers.	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
<u>accustore</u> .	\$2,000/person or \$4,000/family	
	for Non-Network Providers.	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. Certain	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>	Prescription Drugs. Vision.	services without cost sharing and before you meet your deductible. See a list of covered
	Dental. For more information see	preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
	below.	
Are there other	No.	You don't have to meet <u>deductibles</u> for specific services.
<u>deductibles</u> for		
specific services?		
What is the <u>out-of-</u>	\$8,500/person or \$17,000/family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have
pocket limit for this	for In-Network Providers.	other family members in this plan, they have to meet their own out-of-pocket limits until the
plan?	\$17,000/person or	overall family <u>out-of-pocket limit</u> has been met.
	\$34,000/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 plan	
limit?	doesn't cover.	
Will you pay less if	Yes. 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/find-	<u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive
provider?	care/?alphaprefix=JQU	a bill from a provider for the difference between the provider's charge and what your plan
	or call (855) 383-7248 for a list of	pays (balance billing). Be aware, your network provider might use an out-of-network provider
	network providers. Costs may	for some services (such as lab work). Check with your provider before you get services.
	vary by site of service and how	202 002-12 02-12-12 (0.22-12 do 100 100-11). Oneon 11-12 your <u>pro 12-02-</u> 202-02- you get 001/10001
	the <u>provider</u> bills.	



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	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	Virtual visits (Telehealth) benefits available.	
If you visit a health care	Specialist visit	Not Applicable	\$50/visit	50% coinsurance	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 plan will pay for.	
If you have a test	Diagnostic test (x-ray, blood work)	Not Applicable	\$15/visit	50% coinsurance	none	
	Imaging (CT/PET scans, MRIs)	Not Applicable	\$100/visit then 30% <u>coinsurance</u>	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 available at <a href="http://www.anthem.com/pharmacyinformation/">http://www.anthem.com/pharmacyinformation/</a>	Typically Generic (Tier 1)	\$10/prescription (retail) and \$20/prescription (home delivery)	\$20/prescription (retail only)	Not covered (retail and home delivery)	Most home delivery is 90-day supply. For more information, refer to "Select Drug List" at <a href="http://www.anthem.com/pharmacyinformation/">http://www.anthem.com/pharmacyinformation/</a> *See Prescription Drug section of the <a href="plan">plan</a> or policy document (e.g. evidence of coverage or	
	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	\$50/prescription (retail) and \$125/prescription (home delivery)	\$60/prescription (retail only)	Not covered (retail and home delivery)		
	Typically Non-Preferred Brand and Generic drugs (Tier 3)	\$90/prescription (retail) and \$225/prescription (home delivery)	\$100/prescription (retail only)	Not covered (retail and home delivery)		
	Typically Preferred Specialty (brand and generic) (Tier 4)	30% coinsurance up to \$250/prescription (retail and home delivery)	40% coinsurance up to \$250/prescription (retail only)	Not covered (retail and home delivery)	certificate).	

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/ca/9B25SMG01012024">https://eoc.anthem.com/eocdps/ca/9B25SMG01012024</a>.

	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	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Not Applicable	\$250/visit then 30% coinsurance	50% coinsurance	\$50/visit then 30% coinsurance for Ambulatory Surgical Center for In-Network Providers. \$380 maximum/admission for Non- Network Providers.	
	Physician/surgeon fees	Not Applicable	30% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
If you need immediate	Emergency room care	Not Applicable	\$250/visit then 30% coinsurance	Covered as In- <u>Network</u>	Copayment waived if admitted. 30% coinsurance for Emergency Room Physician Fee In-Network and Non-Network Providers.	
medical attention	Emergency medical transportation	Not Applicable	30% coinsurance	Covered as In- <u>Network</u>	Non-emergency non-network Ambulance Services are limited to \$50,000 per trip.	
	<u>Urgent care</u>	Not Applicable	\$25/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.	
nospital stay	Physician/surgeon fees	Not Applicable	30% coinsurance	50% <u>coinsurance</u>	none	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Not Applicable	Office Visit \$25/visit Other Outpatient 30% coinsurance	Office Visit 50% coinsurance Other Outpatient 50% coinsurance	Office Visit 988 lifeline/mobile crisis team covered as In-Network. Virtual visits (Telehealth) benefits available. Other Outpatientnone	
	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.	
If you are	Office visits	Not Applicable	No charge	50% <u>coinsurance</u>	Cost sharing does not apply for	

<sup>\*</sup> For more information about limitations and exceptions, see the  $\underline{\textbf{plan}}$  or policy document at  $\underline{\text{https://eoc.anthem.com/eocdps/ca/9B25SMG01012024}}$ .

	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
pregnant	Childbirth/delivery professional services	Not Applicable	30% coinsurance	50% coinsurance	preventive services. \$25/visit for Postnatal In-Network Providers.
	Childbirth/delivery facility services	Not Applicable	30% coinsurance	50% coinsurance	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	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.
TC u 1 h - 1 -	Rehabilitation services	Not Applicable	\$25/visit	50% coinsurance	*Coo Thomasy Comvises section
If you need help recovering or have other special health needs	Habilitation services	Not Applicable	\$25/visit	50% coinsurance	*See Therapy Services section.
	Skilled nursing care	Not Applicable	30% coinsurance	50% coinsurance	\$150 maximum/day for Non-Network Providers. 100 days/benefit period for skilled nursing services 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% coinsurance	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
	Children's glasses	Not Applicable	No charge	\$0 <u>copayment</u> up to <u>plan</u> 's Maximum <u>Allowed Amount</u>	See Vision Services section

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/ca/9B25SMG01012024">https://eoc.anthem.com/eocdps/ca/9B25SMG01012024</a>.

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		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 dental check-up	Not Applicable	No charge	No charge	*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	<ul> <li>Dental care (Adult)</li> </ul>	<ul> <li>Hearing aids</li> </ul>				
<ul> <li>Infertility treatment</li> </ul>	<ul> <li>Long-term care</li> </ul>	<ul> <li>Routine foot care unless <u>medically</u></li> </ul>				

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

Acupuncture (In-Network)

Weight loss programs

- Most coverage provided outside the United States. See www.bcbsglobalcore.com
- Bariatric surgery (In-Network)
- with Home Health
- Chiropractic care 20 visits/year (In-Network)

necessary

Private-duty nursing 100 visits/year combined • 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 plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. 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/

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at https://eoc.anthem.com/eocdps/ca/9B25SMG01012024.

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

#### 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 plan 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-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 Diabe (a year of routine in-network care of controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other copayment</li> </ul>	\$0 \$50 30% \$15	<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other copayment</li> </ul>	\$0 \$50 30% \$15	<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other copayment</li> </ul>	\$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 work Specialist visit (anesthesia)	es	This EXAMPLE event includes serve like:  Primary care physician office visits (includeducation)  Diagnostic tests (blood work)  Prescription drugs  Durable medical equipment (glucose meter)	iding disease	This EXAMPLE event includes ser like:  Emergency room care (including medical Diagnostic test (x-ray)  Durable medical equipment (crutches)  Rehabilitation services (physical therapy)	
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>	\$0	<u>Deductibles</u>	\$0
Copayments	\$300	Copayments	\$1,700	<u>Copayments</u>	\$600
Coinsurance	\$3,300	<u>Coinsurance</u>	\$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	\$1,720	The total Mia would pay is	\$1,100

(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 2721-588-1.

**Armenian (hայերեն).** Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվճար 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 নথিপত্রের বিষয়ে আপনার কোনো প্রশ্ন থাকে, তাংলে 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 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.

Indonesian (Bahasa Indonesia): Jika Anda memiliki pertanyaan mengenai dokumen ini, Anda memiliki hak untuk mendapatkan bantuan dan informasi dalam bahasa Anda tanpa biaya. Untuk berbicara dengan interpreter kami, hubungi 1-888-254-2721.

Italian (Italiano): In caso di eventuali domande sul presente documento, ha il diritto di ricevere assistenza e informazioni nella sua lingua senza alcun costo aggiuntivo. Per parlare con un interprete, chiami il numero 1-888-254-2721

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