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/</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 (833) 578-4443 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	 \$1,500/person or \$3,000/family for In-<u>Network Providers</u>. \$4,500/person or \$9,000/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 covered before you meet your <u>deductible?</u>	Yes. Primary Care. <u>Specialist</u> Visit. <u>Preventive Care</u> . Certain <u>Prescription Drugs</u> . Vision Exam. For more information see below.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	\$6,500/person or \$13,000/family for In- <u>Network Providers</u> . \$19,500/person or \$39,000/family for Non- <u>Network</u> <u>Providers</u> .	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket</u> <u>limit</u> ?	Premiums, balance-billing charges, health care this plan doesn't cover, and Non- <u>Network</u> Transplants.	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=AJW</u> or call (833) 578-4443 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.

			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
If you visit a health care	Primary care visit to treat an injury or illness	Same as In- <u>Network</u>	EPHC \$10/visit deductible does not apply PCP \$20/visit deductible does not apply	50% <u>coinsurance</u>	Virtual visits (Telehealth) benefits available.
provider's office or clinic	<u>Specialist</u> visit	Same as In- <u>Network</u>	\$50/visit deductible does not apply	50% coinsurance	Virtual visits (Telehealth) benefits available.
	Preventive care/screening/ immunization	Same as In- <u>Network</u>	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.
If you have a test	Diagnostic test (x-ray, blood work)	Same as In- <u>Network</u>	No charge	50% <u>coinsurance</u>	none
II you have a test	Imaging (CT/PET scans, MRIs)	Same as In- <u>Network</u>	20% coinsurance	50% <u>coinsurance</u>	none
If you need drugs to treat your illness or condition More information about prescription	treat your apply (retain the second seco		\$20/prescription, <u>deductible</u> does not apply (retail only)	50% <u>coinsurance</u> , <u>deductible</u> does not apply (retail) and Not covered (home delivery)	For more information, refer to "Essential Drug List" at http://www.anthem.com/pharm acyinformation/
drug coverage is available at http://www.anthe	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	\$35/prescription, deductible does not apply (retail) and	\$45/prescription, <u>deductible</u> does not	50% <u>coinsurance</u> , <u>deductible</u> does not apply (retail) and	*See Prescription Drug section

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

		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		
<u>m.com/pharmacyi</u> nformation/		\$88/prescription, deductible does not apply (home delivery)	apply (retail only)	Not covered (home delivery)			
	Typically Non-Preferred Brand and Generic drugs (Tier 3)	\$75/prescription, deductible does not apply (retail) and \$188/prescription, deductible does not apply (home delivery)	\$85/prescription, deductible does not apply (retail only)	50% <u>coinsurance</u> , <u>deductible</u> does not apply (retail) and Not covered (home delivery)			
	Typically Preferred <u>Specialty</u> (brand and generic) (Tier 4)	25% <u>coinsurance</u> up to \$350/prescription, <u>deductible</u> does not apply (retail and home delivery)	25% <u>coinsurance</u> up to \$450/prescription, <u>deductible</u> does not apply (retail only)	50% <u>coinsurance</u> , <u>deductible</u> does not apply (retail) and Not covered (home delivery)			
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	Same as In- <u>Network</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	none		
surgery	Physician/surgeon fees	Same as In- <u>Network</u>	20% coinsurance	50% <u>coinsurance</u>	none		
If you need	Emergency room care	Same as In- <u>Network</u>	\$300/visit then 20% <u>coinsurance</u> <u>deductible</u> does not apply	Covered as In- <u>Network</u>	Copayment waived if admitted.		
immediate medical attention	Emergency medical transportation	Same as In- <u>Network</u>	20% coinsurance	Covered as In- <u>Network</u>	Non-emergency Non- <u>Network</u> Ambulance Services are limited to \$50,000 per trip.		
	<u>Urgent care</u>	Same as In- <u>Network</u>	\$20/visit <u>deductible</u> does not apply	50% coinsurance	none		
If you have a hospital stay	Facility fee (e.g., hospital room)	Same as In- <u>Network</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	150 days/benefit period for Inpatient physical medicine, rehabilitation including day		

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

			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	
					rehabilitation programs and skilled nursing services combined for In- <u>Network</u> and Non- <u>Network Providers</u> combined.	
	Physician/surgeon fees	Same as In- <u>Network</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Same as In- <u>Network</u>	Office Visit \$20/visit deductible does not apply Other Outpatient 20% coinsurance	Office Visit 50% <u>coinsurance</u> Other Outpatient 50% <u>coinsurance</u>	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatient none	
abuse services	Inpatient services	Same as In- <u>Network</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
	Office visits	Same as In- <u>Network</u>	20% coinsurance	50% <u>coinsurance</u>	Maternity care may include tests	
If you are pregnant	Childbirth/delivery professional services	Same as In- <u>Network</u>	20% coinsurance	50% <u>coinsurance</u>	and services described elsewhere in the SBC (i.e., ultrasound).	
	Childbirth/delivery facility services	Same as In- <u>Network</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	in the SDC (i.e., utrasound).	
If you need help	Home health care	Same as In- <u>Network</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	100 visits/benefit period for Home Health and Private Duty Nursing combined for In- <u>Network</u> and Non- <u>Network</u> <u>Providers</u> combined.	
recovering or have other special health	Rehabilitation services	Same as In- <u>Network</u>	\$20/visit deductible does not apply	50% coinsurance	*See Therapy Services section.	
needs	Habilitation services	Same as In- <u>Network</u>	\$20/visit deductible does not apply	50% <u>coinsurance</u>	See Therapy Services section.	
	Skilled nursing care	Same as In- <u>Network</u>	20% coinsurance	50% <u>coinsurance</u>	150 days/benefit period for Inpatient physical medicine,	

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

			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	
					rehabilitation including day rehabilitation programs and skilled nursing services combined for In- <u>Network</u> and Non- <u>Network Providers</u> combined.	
	Durable medical equipment	Same as In- <u>Network</u>	20% coinsurance	50% <u>coinsurance</u>	*See <u>Durable Medical</u> <u>Equipment</u> Section	
	Hospice services	Same as In- <u>Network</u>	No charge	No charge	none	
If your child needs dental or	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	
eye care	Children's glasses	Not covered	Not covered	Not covered		
	Children's dental check-up	Not covered	Not covered	Not covered	none	

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>.)

- Acupuncture
- Cosmetic surgery
- Infertility treatment
- Weight loss programs

Long-term care

Bariatric surgery

Dental care (Adult)

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

•	Hearing aids 1 item(s)/ear every 36 months	٠	Most coverage provided outside the United	٠	Private-duty nursing 100 visits/benefit period	
	for children 18 years of age or under.		States. See <u>www.bcbsglobalcore.com</u>		combined with Home Health	
•	Routine eye care (Adult) 1 exam/benefit	٠	Spinal Manipulation 12 visits/benefit period			
	period					

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

Children's dental check-up

Glasses for a child

Routine foot care

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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 Insurance, 215 West Main Street, Frankfort, Kentucky 40601, (502) 564-3630, (800) 595-6053, TTY: (800) 648-6056, Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), <u>www.dol.gov/ebsa/healthreform</u>, 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 <u>Health Insurance</u> Marketplace. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> 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 105568, Atlanta GA 30348-5568

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

Department of Insurance, 215 West Main Street, Frankfort, Kentucky 40601, (502) 564-3630, (800) 595-6053, TTY: (800) 648-6056

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.

Peg is Having a Baby (9 months of in-network pre-natal ca hospital delivery)	re and a	Managing Joe's Type 2 Diaber (a year of routine in-network care of controlled condition)	Mia's Simple Fracture (in-network emergency room visit and follow up care)		
 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$1,500 \$50 20% 0%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$1,500 \$50 20% 0%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$1,500 \$50 20% 0%
This EXAMPLE event includes servi like: <u>Specialist</u> office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Service Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and blood work</i> <u>Specialist</u> visit (<i>anesthesia</i>)	es	This EXAMPLE event includes serviceslike:Primary care physician office visits (including diseaseeducation)Diagnostic tests (blood work)Prescription drugsDurable medical equipment (glucose meter)		This EXAMPLE event includes services like: Emergency room care (including medical supplies) 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: <u>Cost Sharing</u>		In this example, Joe would pay: <u>Cost Sharing</u>		In this example, Mia would pay: <u>Cost Sharing</u>	
Deductibles	\$1,500	Deductibles	\$0	Deductibles	\$1,200
<u>Copayments</u>	\$10	<u>Copayments</u>	\$1,300	<u>Copayments</u>	\$500
Coinsurance	\$1,900	<u>Coinsurance</u>	\$0	Coinsurance	\$80
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	\$3,470	The total Joe would pay is	\$1,320	The total Mia would pay is	\$1,780

(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 (833) 578-4443

Amharic (**አጣርኛ**): ስለዚህ ሰነድ ጣንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን ጦረጃ በነጻ የጣግኘት ጦብት አለዎት። አስተርጓሚ ለማናገር (833) 578-4443 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 678-4443 (833) .

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՝ (833) 578-4443։

Bassa (Băsóð Wùdù): Ѝ 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. Ɓé m ké wudu-ziìn-nyò dò gbo wùdù kɛ, dá (833) 578-4443.

Bengali (বাংলা): যদি এই লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন থাকে, তাহলে আপলার ভাষায় বিলামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য (833) 578-4443 –তে কল করুল।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (833) 578-4443 သို့ ခေါ်ဆိုပါ။

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(833) 578-4443。

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 (833) 578-4443.

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 (833) 578-4443.

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 (833) 578-4443 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 (833) 578-4443.

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 (833) 578-4443.

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 (833) 578-4443.

Gujarati (ગુજરાતી): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ચ વગર આપની ભાષામાં મદદ અને માહતીિ મેળવવાનો તમને અધકાિર છે. દુભાષયાિ સાથે વાત કરવા માટે, કોલ કરો (833) 578-4443.

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 (833) 578-4443.

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