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/aso">https://eoc.anthem.com/eocdps/aso</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/aso">https://eoc.anthem.com/eocdps/aso</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/aso">balance billing</a>, <a href="https://eoc.anthem.com/eocdps/aso">coinsurance</a>, <a href="https://eoc.anthem.com/eocdps/aso">copayment</a>, deductible, <a href="https://eoc.anthem.com/eocdps/aso">provider</a>, or other <a href="https://eoc.anthem.com/eocdps/aso">https://eoc.anthem.com/eocdps/aso</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/aso">balance billing</a>, <a href="https://eoc.anthem.com/eocdps/aso">coinsurance</a>, <a href="https://eoc.anthem.com/eocdps/aso">https://eoc.anthem.com/eocdps/aso</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/aso">https://eoc.anthem.com/eocdps/aso</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/aso">https://eoc.anthem.com/eocdps/aso</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/aso">https://eoc.anthem.com/eocdps/aso</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/aso">https://eoc.anthem.com/eocdps/aso</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/aso">https://eoc.anthem.com/eocdps/as

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$2,750/single or \$5,500/family for In-Network Providers. \$5,500/single or \$11,000/family for Out-of-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 policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your <u>deductible?</u>	Yes. <u>Preventive Care</u> . 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 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles 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>	\$5,950/single or \$6,850/single on family contract or \$11,900/family for In-Network Providers. \$11,900/single or \$11,900/single on family contract or \$23,800/family for Out-of-Network Providers.	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 plan 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. NetworkBlue. See  www.anthem.com or call (877)  411-1637 for a list of network  providers. Costs may vary by	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 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</u>

	site of service and how the provider bills.	<u>Provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a referral	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .
to see a specialist?		



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

0		What You	L'adan E and a c		
Common Medical Event	Services You May Need	In- <u>Network Provider</u> (You will pay the least)	Out-of- <u>Network Provider</u> (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	20% coinsurance	40% coinsurance	Virtual visits (Telehealth) benefits available.	
	<u>Specialist</u> visit	20% coinsurance	40% <u>coinsurance</u>	Virtual visits (Telehealth) benefits available.	
provider's office or clinic	Preventive care/screening/ immunization	No charge	40% <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	<u>Diagnostic test</u> (x-ray, blood work)	20% coinsurance	40% coinsurance	none	
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at is www.capitalrx.com	Typically Generic (Tier 1)	20% <u>coinsurance</u> (retail) and 20% <u>coinsurance</u> (home delivery)	20% <u>coinsurance</u> (retail) and 20% <u>coinsurance</u> (home delivery)		
	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	20% <u>coinsurance</u> (retail) and 20% <u>coinsurance</u> (home delivery)	20% <u>coinsurance</u> (retail) and 20% <u>coinsurance</u> (home delivery)	Control and to Control Bo	
	Typically Non-Preferred Brand and Generic drugs (Tier 3)	20% <u>coinsurance</u> (retail) and 20% <u>coinsurance</u> (home delivery)	20% <u>coinsurance</u> (retail) and 20% <u>coinsurance</u> (home delivery)	Carved out to Capital Rx *See Prescription Drug section	
	Typically Preferred <u>Specialty</u> (brand and generic) (Tier 4)	20% <u>coinsurance</u> (retail) and 20% <u>coinsurance</u> (home delivery)	20% <u>coinsurance</u> (retail) and 20% <u>coinsurance</u> (home delivery)		
If you have	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	none	
outpatient surgery	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	20% <u>coinsurance</u> for Outpatient Anesthesia for Out-of- <u>Network</u> <u>Providers.</u>	

<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/aso">https://eoc.anthem.com/eocdps/aso</a>.

Common		What You	Linitations E soutions 9		
Medical Event	Services You May Need	In- <u>Network</u> <u>Provider</u>	Out-of-Network Provider	Limitations, Exceptions, & Other Important Information	
		(You will pay the least)	(You will pay the most)	Ctiler important information	
If you need	Emergency room care	20% coinsurance	Covered as In- <u>Network</u>	none	
immediate medical attention	Emergency medical transportation	20% coinsurance	Covered as In- <u>Network</u>	none	
incurcar attention	<u>Urgent care</u>	20% <u>coinsurance</u>	20% coinsurance	none	
If you have a	Facility fee (e.g., hospital room)	20% coinsurance	40% <u>coinsurance</u>	none	
hospital stay	Physician/surgeon fees	20% coinsurance	20% coinsurance	none	
If you need mental health, behavioral health, or substance	Outpatient services	Office Visit 20% <u>coinsurance</u> Other Outpatient 20% <u>coinsurance</u>	Office Visit 40% <u>coinsurance</u> Other Outpatient 40% <u>coinsurance</u>	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatientnone	
abuse services	Inpatient services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none	
	Office visits	20% coinsurance	40% <u>coinsurance</u>		
If you are	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).	
pregnant	Childbirth/delivery facility services	20% coinsurance	40% <u>coinsurance</u>		
	Home health care	20% coinsurance	40% coinsurance	none	
If you need help	Rehabilitation services  Habilitation services	20% <u>coinsurance</u> 20% <u>coinsurance</u>	40% <u>coinsurance</u> 40% <u>coinsurance</u>	*See Therapy Services section.	
recovering or have other special	Skilled nursing care	20% coinsurance	40% <u>coinsurance</u>	none	
health needs	Durable medical equipment	20% coinsurance	40% coinsurance	*See <u>Durable Medical</u> <u>Equipment</u> section.	
	Hospice services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none	
If your child	Children's eye exam	20% <u>coinsurance</u>	40% <u>coinsurance</u>	*See Vision Services section.	
needs dental or	Children's glasses	Not covered	Not covered	See vision services section.	
eye care	Children's dental check-up	Not covered	Not covered	*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>.)

- Children's dental check-up
- Glasses for a child

- Cosmetic surgery
- Long-term care
- Weight loss programs

- Dental care (Adult)
- Routine foot care unless you have been diagnosed with diabetes

<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/aso">https://eoc.anthem.com/eocdps/aso</a>.

 Tier 3 - Typically Non-<u>Preferred</u> Brand and Generic drugs

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

- Acupuncture \$1,000 maximum/benefit period
- Hearing aids \$2,500 maximum/benefit period. Once every 36 months
- Private-duty nursing

- Bariatric surgery
- Infertility treatment \$7,500 maximum/member/lifetime combined medical and prescription
- Routine eye care (Adult)

- Chiropractic care
- Most coverage provided outside the United States. See <a href="https://www.bcbsglobalcore.com">www.bcbsglobalcore.com</a>
- Travel and Lodging if in-network provider is not available within 100-mile radius

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: State of Indiana Department of Insurance, 311 W. Washington Street, Suite 300, Indianapolis, Indiana 46204, (800) 622-4461, (317) 232-2395, <a href="https://www.in.gov/idoi/3008.htm">www.in.gov/idoi/3008.htm</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 105568, Atlanta GA 30348-5568

Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</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 <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-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 Ha	iving a	Вару
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(9 months of in-network pre-natal care and a hospital delivery)

## Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

## Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$2,750	The plan's overall deductible	\$2,750	The plan's overall deductible	\$2,750
Specialist coinsurance	20%	Specialist coinsurance	20%	Specialist coinsurance	20%
Hospital (facility) coinsurance	20%	■ Hospital (facility) coinsurance	20%	■ Hospital (facility) coinsurance	20%
Other coinsurance	20%	Other coinsurance	20%	Other coinsurance	20%

# This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

The total Peg would pay is

# This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

Diagnostic tests (blood work)

The total Joe would pay is

\$4,810

Prescription drugs

Durable medical equipment (glucose meter)

This EXAMPLE event includes	services
like•	

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Durable medical equipment (crutches)

The total Mia would pay is

\$3,330

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:	
<u>Cost Sharing</u>		<u>Cost Sharing</u>		<u>Cost Sharing</u>	
<u>Deductibles</u>	\$2,750	<u>Deductibles</u>	\$2,750	<u>Deductibles</u>	\$2,750
<u>Copayments</u>	\$0	<u>Copayments</u>	\$0	<u>Copayments</u>	\$0
Coinsurance	\$2,000	<u>Coinsurance</u>	\$560	<u>Coinsurance</u>	\$10
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$0

\$2,760

(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 (877) 411-1637

**Amharic (አማርኛ)**: ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ <u>እር</u>ዳታ <u>እና ይህን </u> መረጃ በነጻ የማማኘት መብት አለዎት። አስተርዓሚ ለማና*ገ*ር (877) 411-1637 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 1637-411 (877).

**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՝ (877) 411-1637։

Bassa (Băsóð Wùdù): M dyi dyi-diè-dè bě bédé bá céè-dè nìà ke 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 ke, dá (877) 411-1637.

Bengali (বাংলা): যদি এই লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন খাকে, তাংলে আপলার ভাষায় বিলামূল্য সাংযায় পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য (৪७७) ধান-1637 –তে কল করুল।

Burmese (မြန်မာ): ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (877) 411-1637 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(877) 411-1637。

Dinka (Dinka): Na noŋ thiëëc në ke de ya thorë, ke yin noŋ loŋ bë yi kuony ku wɛr alëu bë gεεr yic yin ne thoŋ du ke cin wëu ta auë ke piny. Te kor yin ba jam wënë ran ye thok geryic, ke yin col (877) 411-1637.

**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 (877) 411-1637.

Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ (فارسی): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ (۴۲۵) 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 (877) 411-1637.

**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 (877) 411-1637.

**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 (877) 411-1637.

Gujarati (ગુજરાતી): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ય વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો (877) 411-1637.

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 (877) 411-1637.

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 करें(877) 411-1637

**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 (877) 411-1637.

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, kpọo (877) 411-1637.

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