

of coverage, <u>https://eoc.anthem.com/eocdps/ca/aso</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 (844) 594-6178 to request a copy.

Important Questions	Answers	Why This Matters:	
What is the overall <u>deductible</u> ?	 \$400/individual or \$800/family for In-<u>Network Providers</u>. \$2,500/individual or \$5,000/family for Out-of- <u>Network Providers</u>. 	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. <u>Prescription Drugs</u> , <u>Preventive care</u> , Primary Care visit, and <u>Specialist</u> visit for In- <u>Network Providers</u> .	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 preventive services without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered preventive services 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> ?	 \$2,200/individual or \$4,400/family for In-<u>Network</u> <u>Providers</u>. \$4,400/individual or \$8,800/family for Out-of- <u>Network 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, 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, Blue Card PPO. See <u>www.anthem.com/ca/yourhealt</u> <u>h</u> or call (844) 594-6178 for a list of <u>network providers</u> .	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider 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	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	\$20/visit <u>deductible</u> does not apply	40% coinsurance	Virtual visits (Telehealth) benefits available.	
If you visit a health care	<u>Specialist</u> visit	\$40/visit <u>deductible</u> does not apply	40% coinsurance	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 <u>provider</u> 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)	20% coinsurance	40% coinsurance	none	
	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% <u>coinsurance</u>	none	
If you need drugs to treat your illness or	Tier 1 - Typically Generic	 \$10 Copay/Prescription for Retail \$25 Copay/Prescription for Mail order or Smart90 	\$10 Copay/Prescription for Retail		
condition More information about prescription drug coverage is available at	Tier 2 - Typically <u>Preferred</u> / Brand	 \$30 Copay/Prescription for Retail \$75 Copay/Prescription for Mail order or Smart 90 	\$30 Copay/Prescription for Retail	Covers up to a 30-day supply (retail prescription); 31-90 day supply (mail order or Smart90 prescription) Mail order and Smart90 are Not Covered for Out-of-Network.	
http://www.expres s-scripts.com or 1-844-604-9159	Tier 3 - Typically Non- <u>Preferred</u> / <u>Specialty Drugs</u>	 \$60 Copay/Prescription for Retail \$150 Copay/Prescription for Mail order or Smart90 	\$60 Copay/Prescription for Retail		
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>	none	
If you need immediate medical attention	Emergency room care	\$150/visit <u>deductible</u> does not apply	Covered as In- <u>Network</u>	Copay waived if admitted. 20% coinsurance for Emergency Room Physician Fee.	

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

		What You Will Pay			
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Emergency medical transportation	20% coinsurance	Covered as In- <u>Network</u>	none	
	<u>Urgent care</u>	\$50/visit <u>deductible</u> does not apply	40% 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	40% coinsurance	none	
If you need mental health,	Outpatient services	Office Visit \$20/visit <u>deductible</u> does not apply 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 Outpatient none	
behavioral health, or substance abuse services	Inpatient services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	20% <u>coinsurance</u> for Inpatient Physician Fee In- <u>Network Providers</u> . 40% <u>coinsurance</u> for Inpatient Physician Fee Out-of- <u>Network</u> <u>Providers</u> .	
	Office visits	\$20/visit first visit <u>deductible</u> does not apply	40% <u>coinsurance</u>		
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	
	Childbirth/delivery facility services	20% coinsurance	40% coinsurance	SDC (i.e. utrasound).	
	Home health care	20% <u>coinsurance</u>	40% <u>coinsurance</u>	120 visits/calendar year	
If you need help	Rehabilitation services	\$40/visit <u>deductible</u> does not apply	40% coinsurance	none	
recovering or have other special	Habilitation services	\$40/visit <u>deductible</u> does not apply	40% coinsurance		
health needs	Skilled nursing care	20% coinsurance	40% <u>coinsurance</u>	120 visits/calendar year	
	Durable medical equipment	20% coinsurance	40% coinsurance	none	
	Hospice services	20% <u>coinsurance</u>	40% coinsurance	none	
If your child	Children's eye exam	Not covered	Not covered	none	
needs dental or	Children's glasses	Not covered	Not covered	none	
eye care	Children's dental check-up	Not covered	Not covered	none	

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

Excluded Services & Other Covered Services:

Cosmetic surgery	Routine foot care	Weight loss programs
Dental care	Routine eye care	
Long- term care	• Non-emergency care when traveling outside the U.S.	de
Other Covered Services (Limitations may appl Abortion	ly to these services. This isn't a complete list.Acupuncture	Please see your <u>plan</u> document.) Bariatric surgery
	•	
Abortion	Acupuncture	Bariatric surgery

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 Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), <u>www.dol.gov/ebsa/healthreform</u>. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <u>Marketplace</u>. 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 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, PO Box 54159, Los Angeles, CA 90054-0159

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

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.—

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

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> <u>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 care and a hospital delivery)		
The <u>plan's</u> overall <u>deductible</u>	\$400	
Specialist copayment	\$40	
Hospital (facility) <u>coinsurance</u>	20%	
Other <u>coinsurance</u>	20%	

This EXAMPLE event includes services like:

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

Total Example Cost	\$12,700		
In this example, Peg would pay:			
<u>Cost Sharing</u>			
Deductibles	\$400		
<u>Copayments</u>	\$ 0		
<u>Coinsurance</u>	\$1,800		
What isn't covered			
Limits or exclusions	\$60		
The total Peg would pay is	\$2,260		

(a year of routine in-network care of a we controlled condition)		
■ The <u>plan's</u> overall <u>deductible</u>	\$400	
Specialist <u>copayment</u>	\$40	
Hospital (facility) <u>coinsurance</u>	20%	
Other <u>coinsurance</u>	20%	
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This EXAMPLE event includes services like: <u>Primary care physician</u> office visits (including disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter)

Total Example Cost\$5,600

In this example, Joe would pay:

<u>Cost Sharing</u>		
Deductibles	\$400	
<u>Copayments</u>	\$1,100	
<u>Coinsurance</u>	\$20	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,540	

Mia's Simple Fracture (in-network emergency room visit and follow up care)

The <u>plan's</u> overall <u>deductible</u>	\$400
Specialist <u>copayment</u>	\$40
Hospital (facility) <u>coinsurance</u>	20%
Other <u>coinsurance</u>	20%

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	\$2,800		
In this example, Mia would pay:			
Cost Sharing			
Deductibles	\$400		
<u>Copayments</u>	\$400		
<u>Coinsurance</u>	\$300		
What isn't covered			
Limits or exclusions	\$ 0		
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 (844) 594-6178

Amharic (**አማርኛ)፦** ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የማማኘት መብት አለዎት። አስተርዓሚ ለማና7ር (844) 594-6178 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 6178-594 (844).

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՝ (844) 594-6178 ։

Bassa (Bǎsóð Wùdù): M̀ dyi dyi-diè-dὲ bě bédé bá céè-dὲ nìà kɛ dyí ní, ɔ mò nì dyí-bὲdὲìn-dὲ bɛ́ m̀ ké gbo-kpá-kpá kè bỗ kpõ dé m̀ bídí-wùdùǔn bó pídyi. Bɛ́ m̀ ké wudu-zììn-nyò dò gbo wùdù kɛ, dá (844) 594-6178.

Bengali (বাংলা): যদি এই নথিপত্রের বিষয়ে আপনার কোনো প্রশ্ন থাকে, তাহলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য (844) 594-6178 –তে কল করুন।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖုန် (844) 594-6178 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 (844) 594-6178。

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 (844) 594-6178.

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 (844) 594-6178.

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 594-6178 (844) 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 (844) 594-6178.

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 (844) 594-6178.

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 (844) 594-6178.

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 (844) 594-6178 .

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 (844) 594-6178.

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 ⁽⁸⁴⁴⁾ 594-6178 ।

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 (844) 594-6178.

Igbo (Igbo): O bụr ụ na į nwere ajujų o bula gbasara akwukwo a, į nwere ikike įnweta enyemaka na ozi n'asusu gi na akwughi ugwo o bula. Ka gi na okowa okwu kwuo okwu, kpoo (844) 594-6178.

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 (844) 594-6178.

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 (844) 594-6178 .

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 (844) 594-6178

Japanese (日本語): この文書についてなにかご不明な点があれば、あなたにはあなたの言語で無料で支援を受け情報を得る権利があります。通訳と話すには、(844) 594-6178 にお電話ください。

Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ (844) 594-6178 ។

Kirundi (Kirundi): Ugize ikibazo ico arico cose kuri iyi nyandiko, ufise uburenganzira bwo kuronka ubufasha mu rurimi rwawe ata giciro. Kugira uvugishe umusemuzi, akura (844) 594-6178.

Korean (**한국어**): 본 문서에 대해 어떠한 문의사항이라도 있을 경우, 귀하에게는 귀하가 사용하는 언어로 무료 도움 및 정보를 얻을 권리가 있습니다. 통역사와 이야기하려면 (844) 594-6178 로 문의하십시오.

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Nepali (नेपाली): यदि यो कागजातबारे तपाईँसँग केही प्रश्नहरू छन् भने, आफ्नै भाषामा निःशुल्क सहयोग तथा जानकारी प्राप्त गर्न पाउने हक तपाईँसँग छ। दोभाषेसँग कुरा गर्नका लागि, यहाँ कल गर्नुहोस् (844) 594-6178

Oromo (Oromifaa): Sanadi kanaa wajiin walqabaate gaffi kamiyuu yoo qabduu tanaan, Gargaarsa argachuu fi odeeffanoo afaan ketiin kaffaltii alla argachuuf mirgaa qabdaa. Turjumaana dubaachuuf, (844) 594-6178 bilbilla.

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