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/6RFVSMG01012023">https://eoc.anthem.com/eocdps/ca/6RFVSMG01012023</a>. For general definitions of common terms, such as allowed amount, <a href="mailto:balance-billing">balance-billing</a>, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call (855) 383-7248 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$6,600/person or \$13,200/family for In- <u>Network</u> <u>Providers</u> . \$13,200/person or \$26,400/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 deductible?	Yes. <u>Preventive Care</u> . Certain <u>Prescription Drugs</u> . Vision. For more information see below.	This plan 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> ?	\$8,700/person or \$17,400/family for In-Network Providers. \$17,400/person or \$34,800/family for Non- 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, Prudent Buyer PPO. See <a href="https://www.anthem.com/ca">www.anthem.com/ca</a> or call (855) 383-7248 for a list of <a href="https://www.network.providers">network providers</a> . Costs may vary by site of service and how the provider bills.	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 referra
to see a specialist?

No.

You can see the specialist you choose without a referral.



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

	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	
	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	Specialist visit	Not Applicable	\$85/visit	50% coinsurance	Virtual visits (Telehealth) benefits available.	
provider's office or clinic	Preventive care/screening/immunization	Not Applicable	No charge	50% coinsurance	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.	
	Diagnostic test (x-ray, blood work)	Not Applicable	35% coinsurance	50% coinsurance	none	
If you have a test	Imaging (CT/PET scans, MRIs)	Not Applicable	\$100/visit then 35% coinsurance	50% <u>coinsurance</u>	\$380 maximum/admission for Non-Network Providers.	
If you need drugs to treat your illness or	Tier 1 - Typically Generic	\$20/prescription, deductible does not apply (retail) and \$50/prescription, deductible does not apply (home delivery)	\$20/prescription, deductible 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 prescription drug coverage is	Tier 2 - Typically Preferred Brand & Non-Preferred Generic Drugs	\$80/prescription (retail) and \$240/prescription (home delivery)	\$90/prescription (retail only)	Not covered (retail and home delivery)	refer to "Select Drug List" at <a href="http://www.anthem.com/pharmacyinformation/">http://www.anthem.com/pharmacyinformation/</a> *See Prescription Drug section	
available at <a href="http://www.anthem.com/pharmacyinformation/">http://www.anthem.com/pharmacyinformation/</a>	Tier 3 - Typically Non-Preferred Brand and Generic drugs	\$120/prescription (retail) and \$360/prescription (home delivery)	\$130/prescription (retail only)	Not covered (retail and home delivery)	of the <u>plan</u> or policy document (e.g. evidence of coverage or certificate).	
	Tier 4 - Typically Preferred Specialty (brand and generic)	30% <u>coinsurance</u> up to \$400/prescription	40% <u>coinsurance</u> up to	Not covered (retail and home delivery)		

<sup>\*</sup> For more information about limitations and exceptions, see <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/ca/6RFVSMG01012023">https://eoc.anthem.com/eocdps/ca/6RFVSMG01012023</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
		(retail and home delivery)	\$500/prescription (retail only)		
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	Not Applicable	\$200/visit then 35% coinsurance	50% <u>coinsurance</u>	\$380 maximum/admission for Non-Network Providers.
surgery	Physician/surgeon fees	Not Applicable	35% coinsurance	50% <u>coinsurance</u>	none
If you need immediate	Emergency room care	Not Applicable	\$250/visit then 35% coinsurance	Covered as In- <u>Network</u>	Copay waived if admitted. 35% coinsurance for Emergency Room Physician Fee In-Network and Non-Network Providers.
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 occurrence.
	<u>Urgent care</u>	Not Applicable	\$70/visit	50% coinsurance	none
If you have a hospital stay	Facility fee (e.g., hospital room)	Not Applicable	35% coinsurance	50% coinsurance	\$650 maximum/day for Non- Network <u>Providers</u> .
nospital stay	Physician/surgeon fees	Not Applicable	35% coinsurance	50% <u>coinsurance</u>	none
If you need	Outpatient services	Not Applicable	Office Visit 35% coinsurance Other Outpatient 35% coinsurance	Office Visit 50% coinsurance Other Outpatient 50% coinsurance	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatientnone
mental health, behavioral health, or substance abuse services	Inpatient services	Not Applicable	35% coinsurance	50% coinsurance	\$650 maximum/day for Non-Network Providers. 35% coinsurance for Inpatient Physician Fee In-Network Providers. 50% coinsurance for Inpatient Physician Fee Non-Network Providers.
	Office visits	Not Applicable	No charge	50% coinsurance	Cost sharing does not apply for
If you are	Childbirth/delivery professional services	Not Applicable	35% <u>coinsurance</u>	50% coinsurance	preventive services. \$70/visit for Postnatal Preferred Network
pregnant	Childbirth/delivery facility services	Not Applicable	35% coinsurance	50% coinsurance	Providers. Not covered for Postnatal In-Network Providers.

<sup>\*</sup> For more information about limitations and exceptions, see <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/ca/6RFVSMG01012023">https://eoc.anthem.com/eocdps/ca/6RFVSMG01012023</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
					50% coinsurance for Postnatal Non-Network Providers.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	35% <u>coinsurance</u>	50% <u>coinsurance</u>	\$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.
If you need help	Rehabilitation services Habilitation services	Not Applicable Not Applicable	35% coinsurance 35% coinsurance	50% coinsurance 50% coinsurance	*See Therapy Services section.
recovering or have other special health needs	Skilled nursing care	Not Applicable	35% 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 Section</u>
	Hospice services	Not Applicable	0% <u>coinsurance</u>	50% coinsurance	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 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  $\underline{\textbf{plan}}$  or policy document at  $\underline{\textbf{https://eoc.anthem.com/eocdps/ca/6RFVSMG01012023}}$ .

		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	0% <u>coinsurance</u>	0% <u>coinsurance</u>	*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	Dental care (Adult)	Hearing aids			
Infertility treatment	<ul> <li>Long-term care</li> </ul>	<ul> <li>Routine foot care unless <u>medically</u></li> </ul>			
<ul> <li>Weight loss programs</li> </ul>		necessary			

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

 Acupuncture
 Most coverage provided outside the United States. See

www.bcbsglobalcore.com

- Bariatric surgery
  Private-duty nursing 100 visits/year combined with Home Health
- Chiropractic care 20 visits/year
- 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, <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 plan 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), <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>

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>

<sup>\*</sup> For more information about limitations and exceptions, see plan or policy document at https://eoc.anthem.com/eocdps/ca/6RFVSMG01012023.

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 <u>plan</u> might cover costs for a sample medical situation, see the next section.

<sup>\*</sup> For more information about limitations and exceptions, see <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/ca/6RFVSMG01012023">https://eoc.anthem.com/eocdps/ca/6RFVSMG01012023</a>.

#### 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 can hospital delivery)	are 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 coinsurance</li> </ul>	\$6,600 \$85 35% 35%	<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other coinsurance</li> </ul>	\$6,600 \$85 35% 35%	<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other coinsurance</li> </ul>	\$6,600 \$85 35% 35%
This EXAMPLE event includes servilike:  Specialist office visits (prenatal care) Childbirth/Delivery Professional Service Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood in Specialist visit (anesthesia)	ees	This EXAMPLE event includes serv like:  Primary care physician office visits (in disease education)  Diagnostic tests (blood work)  Prescription drugs  Durable medical equipment (glucose medical)	acluding	This EXAMPLE event includes ser like:  Emergency room care (including medic Diagnostic test (x-ray)  Durable medical equipment (crutches Rehabilitation services (physical therap)	cal 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:	
Cost Sharing		Cost Sharing		Cost Sharing	
<u>Deductibles</u>	\$6,600	<u>Deductibles</u>	\$5,100	<u>Deductibles</u>	\$2,800
<u>Copayments</u>	\$10	<u>Copayments</u>	\$100	<u>Copayments</u>	\$10
Coinsurance	\$2,100	<u>Coinsurance</u>	\$0	Coinsurance	\$0
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	\$8,760	The total Joe would pay is	\$5,220	The total Mia would pay is	\$2,810

(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 2721-1-888.

**Armenian (hայերեն).** 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 (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 লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন খাকে, তাহলে আপলার ভাষায় বিলামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য 1-888-254-2721 –তে কল করুল।

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.

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Navajo (**Diné**): Díí naaltsoos biká'ígíí łahgo bína'ídíłkidgo ná bohónéedzá dóó bee ahóót'i' t'áá ni nizaad k'ehji bee nił hodoonih t'áadoo bááh ílínígóó. Ata' halne'ígíí ła' bich'i' hadeesdzih nínízingo koji hodíílnih 1-888-254-2721.

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