Coverage for: Individual + Family | Plan Type: PPO

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/84NGSMG01012025">https://eoc.anthem.com/eocdps/ca/84NGSMG01012025</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	\$1,950/person or \$3,900/family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before
deductible?	for In- <u>Network</u> <u>Providers</u> .	this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member
	\$3,900/person or \$7,800/family	must meet their own individual deductible until the total amount of deductible expenses paid
	for <u>Out-of-Network</u> <u>Providers</u> .	by all family members meets the overall family deductible.
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. <u>Preventive Care</u> . Dental.	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>	Vision. For more information see	services without cost sharing and before you meet your deductible. See a list of covered
	below.	<u>preventive</u> services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other	Yes. \$300/person or \$600/family	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before
<u>deductibles</u> for	for <u>Prescription Drugs</u> for Level	this <u>plan</u> begins to pay for these services.
specific services?	1 Pharmacy- RX Only and In-	
	Network Providers combined.	
	There are no other specific	
	deductibles.	
What is the out-of-	\$9,100/person or \$18,200/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?	\$18,200/person or	overall family out-of-pocket limit has been met.
	\$36,400/family for <u>Out-of-</u>	
	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 <u>plan</u>	
<u>limit</u> ?	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-	network. You will pay the most if you use an Out-of-Network Provider, and you might
provider?	care/?alphaprefix=JQU	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>

	or call (855) 383-7248 for a list of	Provider for some services (such as lab work). Check with your provider before you get
	network providers. Costs may	services.
	vary by site of service and how	
	the <u>provider</u> bills.	
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.

			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)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	Not Applicable	\$55/visit, deductible does not apply	50% coinsurance	Virtual visits (Telehealth) benefits available.	
	<u>Specialist</u> visit	Not Applicable	\$90/visit, deductible does not apply	50% coinsurance	Virtual visits (Telehealth) benefits available.	
	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	<u>Diagnostic test</u> (x-ray, blood work)	Not Applicable	\$20/visit, deductible does not apply	50% coinsurance	none	
	Imaging (CT/PET scans, MRIs)	Not Applicable	\$100/visit, then 35% coinsurance	50% <u>coinsurance</u>	\$380 maximum/admission for Out-of-Network Providers.	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://www.anthe	Typically Generic (Tier 1)	\$15/prescription, Prescription Drug deductible does not apply (retail) and \$30/prescription, Prescription Drug deductible does not apply (home delivery)	\$20/prescription, Prescription Drug deductible does not apply (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 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/84NGSMG01012025">https://eoc.anthem.com/eocdps/ca/84NGSMG01012025</a>.

Common Medical Event	Services You May Need	Level 1 Pharmacy- RX Only (You will pay the least)	In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
m.com/pharmacyi nformation/	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	\$70/prescription, Prescription Drug deductible applies (retail) and \$175/prescription, Prescription Drug deductible applies (home delivery)	\$80/prescription, Prescription Drug deductible applies (retail only)	Not covered (retail and home delivery)	
	Typically Non-Preferred Brand and Generic drugs (Tier 3)	\$110/prescription, Prescription Drug deductible applies (retail) and \$275/prescription, Prescription Drug deductible applies (home delivery)	\$120/prescription, Prescription Drug deductible applies (retail only)	Not covered (retail and home delivery)	
	Typically Preferred <u>Specialty</u> (brand and generic) (Tier 4)	30% coinsurance up to \$250/prescription, Prescription Drug deductible applies (retail and home delivery)	40% coinsurance up to \$250/prescription, Prescription Drug deductible applies (retail only)	Not covered (retail and home delivery)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Not Applicable	\$250/visit, then 35% coinsurance	50% <u>coinsurance</u>	\$50/visit, then 35% <u>coinsurance</u> for Ambulatory Surgical Center for In- <u>Network Providers</u> . \$380 maximum/admission for <u>Out-of-Network Providers</u> .
	Physician/surgeon fees	Not Applicable	35% coinsurance	50% <u>coinsurance</u>	none
If you need immediate medical attention	Emergency room care	Not Applicable	\$350/visit, then 35% coinsurance	Covered as In- <u>Network</u>	Copayment waived if admitted. 35% coinsurance for Emergency Room Physician Fee In-Network and Out-of-Network Providers.

<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/84NGSMG01012025">https://eoc.anthem.com/eocdps/ca/84NGSMG01012025</a>.

			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)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Emergency medical transportation	Not Applicable	35% coinsurance	Covered as In- <u>Network</u>	none
	<u>Urgent care</u>	Not Applicable	\$55/visit, deductible does not apply	50% <u>coinsurance</u>	none
If you have a hospital stay	Facility fee (e.g., hospital room)	Not Applicable	35% coinsurance	50% coinsurance	\$650 maximum/day for Out-of-Network Providers. 100 days/benefit period for Inpatient physical medicine, rehabilitation including day rehabilitation programs and skilled nursing services combined.
	Physician/surgeon fees	Not Applicable	35% coinsurance	50% <u>coinsurance</u>	none
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Not Applicable	Office Visit \$55/visit, deductible does not apply Other Outpatient 35% 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	35% coinsurance	50% coinsurance	\$650 maximum/day for <u>Out-of-Network Providers</u> . 35% <u>coinsurance</u> for Inpatient Physician Fee In- <u>Network Providers</u> . 50% <u>coinsurance</u> for Inpatient Physician Fee <u>Out-of-Network Providers</u> .
If you are pregnant	Office visits	Not Applicable	No charge	50% <u>coinsurance</u>	Cost sharing does not apply for
	Childbirth/delivery professional services	Not Applicable	35% coinsurance	50% <u>coinsurance</u>	preventive services. \$55/visit, deductible does not apply for
	Childbirth/delivery facility services	Not Applicable	35% <u>coinsurance</u>	50% <u>coinsurance</u>	Postnatal In-Network Providers. In-Network preventative prenatal and postnatal services are covered at 100%. Maternity

<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/84NGSMG01012025">https://eoc.anthem.com/eocdps/ca/84NGSMG01012025</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)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
					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% coinsurance	50% coinsurance	\$75 maximum/visit for <u>Out-of-Network Providers</u> . 100 visits/year for Home Health and Private Duty Nursing combined.	
	Rehabilitation services	Not Applicable	\$55/visit, deductible does not apply	50% <u>coinsurance</u>	*See Therapy Services section.	
If you need help recovering or	<u>Habilitation services</u>	Not Applicable	\$55/visit, deductible does not apply	50% <u>coinsurance</u>	See Therapy Services section.	
have other special health needs	Skilled nursing care	Not Applicable	35% coinsurance	50% coinsurance	\$150 maximum/day for Out-of-Network Providers. 100 days/benefit period for Inpatient physical medicine, rehabilitation including day rehabilitation programs and skilled nursing services combined.	
	Durable medical equipment	Not Applicable	50% <u>coinsurance</u>	50% <u>coinsurance</u>	*See <u>Durable Medical</u> <u>Equipment</u> section.	
	Hospice services	Not Applicable	0% <u>coinsurance</u>	50% <u>coinsurance</u>	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>		
	Children's dental check-up	Not Applicable	No charge	No charge	*See Dental 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/84NGSMG01012025">https://eoc.anthem.com/eocdps/ca/84NGSMG01012025</a>.

#### **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>.)

• Cosmetic surgery

• Dental care (Adult)

Hearing aids

• Infertility treatment

• Long-term care

Routine foot care unless <u>medically necessary</u>

Weight loss programs

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

- Acupuncture (In-<u>Network</u>)
- Most coverage provided outside the United States. See <a href="https://www.bcbsglobalcore.com">www.bcbsglobalcore.com</a>
- Bariatric surgery (In-Network)
- Private-duty nursing 100 visits/year combined with Home Health
- Chiropractic care 20 visits/year (In-Network)
- 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.dmhc.ca.gov/">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 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, <a href="https://www.dmhc.ca.gov/">https://www.dmhc.ca.gov/</a>

Additionally, a consumer assistance program can help you file your appeal. Contact California Consumer Assistance Program, Operated by the California Department of Managed Health Care, 980 9th Street, 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.

#### About these Coverage Examples:



Limits or exclusions

The total Peg would pay is

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.

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>	\$1,950 \$90 35% \$20	<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other copayment</li> </ul>	\$1,950 \$90 35% \$20	<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other copayment</li> </ul>	\$1,950 \$90 35% \$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)		This EXAMPLE event includes services like:  Primary care physician office visits (including disease education)  Diagnostic tests (blood work)  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)  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:  Cost Sharing		In this example, Joe would pay: <u>Cost Sharing</u>		In this example, Mia would pay: <u>Cost Sharing</u>	
Deductibles	\$1,950	Deductibles	\$300	Deductibles	\$1,950
Copayments	\$400	Copayments	\$2,200	<u>Copayments</u>	\$500
Coinsurance	\$3,200	Coinsurance	\$0	Coinsurance	\$10
What isn't covered		What isn't covered		What isn't covered	

Limits or exclusions

The total Joe would pay is

\$60

\$5,610

\$0

\$2,460

Limits or exclusions

The total Mia would pay is

\$20

\$2,520

(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 (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՝ 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, তাংলে 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.

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