**HSA** 

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/84S2SMG01012025">https://eoc.anthem.com/eocdps/ca/84S2SMG01012025</a>. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at <a href="https://eoc.anthem.com/eocdps/ca/84S2SMG01012025">www.healthcare.gov/sbc-glossary/or call (855) 383-7248 to request a copy.</a>

| Important Questions          | Answers                                   | Why This Matters:  |
|------------------------------|---|--|
| What is the overall          | \$2,100/individual, \$3,300/              | Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before               |
| deductible?                  | member or \$4,200 / family for In-        | this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member               |
|                              | Network Providers.                        | must meet their own individual deductible until the total amount of deductible expenses paid                           |
|                              | \$4,200/individual, \$6,600/              | by all family members meets the overall family <u>deductible</u> .   |
|                              | member or \$8,400/family for              |  |
|                              | Out-of-Network Providers.                 |  |
| Are there services           | Yes. <u>Preventive Care</u> . Dental.     | This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount.              |
| covered before you           | Vision. For more information see          | 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> | below.                                    | services without cost sharing and before you meet your deductible. See a list of covered                               |
|                              |   | preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.                                  |
| Are there other              | No.                                       | You don't have to meet <u>deductibles</u> for specific services.   |
| deductibles for              |   |  |
| specific services?           |   |  |
| What is the out-of-          | \$7,750/individual, \$7,750/              | The out-of-pocket limit is the most you could pay in a year for covered services. If you have                          |
| pocket limit for this        | member or \$15,500/family for             | other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the           |
| plan?                        | In-Network Providers.                     | overall family out-of-pocket limit has been met.   |
|                              | \$15,500/individual, \$15,500/            |  |
|                              | member or \$31,000/family for             |  |
|                              | Out-of-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 network providers. Costs may vary by 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 <u>referral</u> to see a <u>specialist</u> ? | No.   | You can see the <u>specialist</u> you choose without a <u>referral</u> .                                       |



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<br>Medical Event  | Services You May Need  | Level 1 Pharmacy- RX Only (You will pay the least)                          | In-Network<br>Provider<br>(You will pay<br>more) | Out-of-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information   |
|  | Primary care visit to treat an injury or illness                       | Not Applicable  | 30% <u>coinsurance</u>                           | 50% <u>coinsurance</u>                          | Virtual visits (Telehealth) benefits available.  |
| If you visit a health care   | Specialist visit   | Not Applicable  | 30% coinsurance                                  | 50% <u>coinsurance</u>                          | Virtual visits (Telehealth) benefits available.  |
| provider's office or clinic  | Preventive care/screening/<br>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.  |
| TC 1   | <u>Diagnostic test</u> (x-ray, blood work)                             | Not Applicable  | 30% coinsurance                                  | 50% <u>coinsurance</u>                          | none   |
| If you have a test   | Imaging (CT/PET scans, MRIs)   | Not Applicable  | \$100/visit, then 30% coinsurance                | 50% <u>coinsurance</u>                          | \$380 maximum/admission for Out-of-Network Providers.  |
| If you need drugs<br>to treat your<br>illness or<br>condition            | Typically Generic (Tier 1)   | \$15/prescription<br>(retail) and<br>\$30/prescription<br>(home delivery)   | \$20/prescription<br>(retail only)               | Not covered (retail and home delivery)          | Most home delivery is 90-day supply. For more information,   |
| More information about <b>prescription drug coverage</b> is available at | Typically Preferred Brand &<br>Non-Preferred Generic Drugs<br>(Tier 2) | \$70/prescription<br>(retail) and<br>\$175/prescription<br>(home delivery)  | \$80/prescription<br>(retail only)               | Not covered (retail and home delivery)          | refer to "Select Drug List" at <a href="http://www.anthem.com/pharm">http://www.anthem.com/pharm</a> <a href="acyinformation/">acyinformation/</a> *See Prescription Drug section of the plan or policy document |
| http://www.anthem.com/pharmacyinformation/                               | Typically Non-Preferred Brand and Generic drugs (Tier 3)               | \$110/prescription<br>(retail) and<br>\$275/prescription<br>(home delivery) | \$120/prescription<br>(retail only)              | Not covered (retail and home delivery)          | (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/84S2SMG01012025">https://eoc.anthem.com/eocdps/ca/84S2SMG01012025</a>.

|   |  | What You Will Pay  |  |   |  |
|---|--|--|--|---|--|
| Common<br>Medical Event   | Services You May Need                                      | Level 1 Pharmacy- RX Only (You will pay the least)                         | In-Network<br>Provider<br>(You will pay<br>more)                       | Out-of-Network Provider (You will pay the most)                             | Limitations, Exceptions, & Other Important Information   |
|   | Typically Preferred Specialty (brand and generic) (Tier 4) | 30% <u>coinsurance</u> up to \$250/prescription (retail and home delivery) | 40% <u>coinsurance</u><br>up to<br>\$250/prescription<br>(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 30% coinsurance                                      | 50% <u>coinsurance</u>  | \$50/visit, then 30% <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   | 30% <u>coinsurance</u>   | 50% <u>coinsurance</u>  | none   |
| If you need immediate   | Emergency room care  | Not Applicable   | 30% coinsurance  | Covered as In-<br><u>Network</u>  | 30% <u>coinsurance</u> for Emergency<br>Room Physician Fee In- <u>Network</u><br>and <u>Out-of-Network Providers</u> .   |
| medical attention   | Emergency medical transportation                           | Not Applicable   | 30% coinsurance  | Covered as In-<br><u>Network</u>  | none   |
|   | <u>Urgent care</u>   | Not Applicable   | 30% coinsurance  | 50% <u>coinsurance</u>  | none   |
| If you have a<br>hospital stay  | Facility fee (e.g., hospital room)                         | Not Applicable   | 30% 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   | 30% <u>coinsurance</u>   | 50% <u>coinsurance</u>  | none   |
| If you need<br>mental health,<br>behavioral health,<br>or substance<br>abuse services | Outpatient services  | Not Applicable   | Office Visit 30% coinsurance Other Outpatient 30% coinsurance          | Office Visit 50% <u>coinsurance</u> Other Outpatient 50% <u>coinsurance</u> | Office Visit 988 lifeline/mobile crisis team covered as In- <u>Network</u> . Virtual visits (Telehealth) benefits available. Other Outpatientnone  |

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/ca/84S2SMG01012025</u>.

|    |                                       |   |  | What You Will Pay                                |   |  |
|----|---------------------------------------|---|--|--|---|--|
|    | Common<br>Medical Event               | Services You May Need                     | Level 1 Pharmacy- RX Only (You will pay the least) | In-Network<br>Provider<br>(You will pay<br>more) | Out-of-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information   |
|    |                                       | Inpatient services                        | Not Applicable                                     | 30% <u>coinsurance</u>                           | 50% <u>coinsurance</u>                          | \$650 maximum/day for <u>Out-of-Network Providers</u> . 30% coinsurance for Inpatient Physician Fee In- <u>Network Providers</u> . 50% coinsurance for Inpatient Physician Fee <u>Out-of-Network Providers</u> .   |
|    |                                       | Office visits                             | Not Applicable                                     | No charge  | 50% <u>coinsurance</u>                          | Cost sharing does not apply for  |
|    |                                       | Childbirth/delivery professional services | Not Applicable                                     | 30% coinsurance                                  | 50% <u>coinsurance</u>                          | <u>preventive services</u> . 30%<br><u>coinsurance</u> for Postnatal In-   |
|    | If you are<br>pregnant                | Childbirth/delivery facility services     | Not Applicable                                     | 30% coinsurance                                  | 50% coinsurance                                 | 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                                     | 30% coinsurance                                  | 50% coinsurance                                 | \$75 maximum/visit for <u>Out-of-Network Providers</u> . 100 visits/year for Home Health and Private Duty Nursing combined.  |
|    | If you need help                      | Rehabilitation services                   | Not Applicable                                     | 30% coinsurance                                  | 50% <u>coinsurance</u>                          | *See Therapy Services section.   |
|    | recovering or                         | Habilitation services                     | Not Applicable                                     | 30% coinsurance                                  | 50% <u>coinsurance</u>                          |  |
| sp | have other<br>special health<br>needs | Skilled nursing care                      | Not Applicable                                     | 30% <u>coinsurance</u>                           | 50% <u>coinsurance</u>                          | \$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.   |

<sup>\*</sup> For more information about limitations and exceptions, see the  $\underline{plan}$  or policy document at  $\underline{https://eoc.anthem.com/eocdps/ca/84S2SMG01012025}$ .

|  |                            |  | What You Will Pay                                |   |  |
|--|----------------------------|--|--|---|--|
| Common<br>Medical Event                      | Services You May Need      | Level 1 Pharmacy- RX Only (You will pay the least) | In-Network<br>Provider<br>(You will pay<br>more) | Out-of-Network Provider (You will pay the most)                               | Limitations, Exceptions, & Other Important Information |
|  | Durable medical equipment  | Not Applicable                                     | 50% coinsurance                                  | 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<br>needs dental or<br>eye care | Children's eye exam        | Not Applicable                                     | No charge  | \$0 <u>copayment</u> up<br>to <u>plan</u> 's Maximum<br><u>Allowed Amount</u> | *Coo Vision Comingo gogian                             |
|  | Children's glasses         | Not Applicable                                     | No charge  | \$0 <u>copayment</u> up<br>to <u>plan</u> 's Maximum<br><u>Allowed Amount</u> | *See Vision Services section.                          |
|  | Children's dental check-up | Not Applicable                                     | No charge  | No charge   | *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

• Long-term care

Routine foot care unless medically necessary

• 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-Network)
- Most coverage provided outside the United States. See www.bcbsglobalcore.com
- Bariatric surgery (In-<u>Network</u>)
- Private-duty nursing 100 visits/year combined with Home Health
- Chiropractic care 20 visits/year (In-<u>Network</u>)
- 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 <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>

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at <a href="https://eoc.anthem.com/eocdps/ca/84S2SMG01012025">https://eoc.anthem.com/eocdps/ca/84S2SMG01012025</a>.

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>

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 plan 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 Having a Baby                         |
|---|--|
|   | (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> | \$2,100 |
|---|---------|
| Specialist coinsurance                        | 30%     |
| Hospital (facility) coinsurance               | 30%     |
| Other coinsurance                             | 30%     |

| ■ The plan's overall deductible   | \$2,100 |
|-----------------------------------|---------|
| Specialist coinsurance            | 30%     |
| ■ Hospital (facility) coinsurance | 30%     |
| Other coinsurance                 | 30%     |

| ■ The plan's overall deductible | \$2,100 |
|---------------------------------|---------|
| Specialist coinsurance          | 30%     |
| Hospital (facility) coinsurance | 30%     |
| Other coinsurance               | 30%     |

# 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:

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

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

In this example, Joe would pay:

| This EXAMPLE event includes | services |
|-----------------------------|----------|
| like:                       |          |

Emergency room care (including medical supplies)

<u>Diagnostic test</u> (x-ray) <u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

| Total Example Cost | \$12,700 |
|--------------------|----------|
|                    |          |

| Total Example Cost | \$5,600 |  |
|--------------------|---------|--|
|                    |         |  |

| In th | is ex | kampl | e, P | eg v | voul | d pay | : |
|-------|-------|-------|------|------|------|-------|---|
|       |       |       |      | _    |      | _     |   |

| Cost Sharing               |         |  |
|----------------------------|---------|--|
| <u>Deductibles</u>         | \$2,100 |  |
| <u>Copayments</u>          | \$10    |  |
| Coinsurance                | \$3,100 |  |
| What isn't covered         |         |  |
| Limits or exclusions       | \$60    |  |
| The total Peg would pay is | \$5,270 |  |

| <u>Cost Sharing</u>        |         |  |
|----------------------------|---------|--|
| <u>Deductibles</u>         | \$2,100 |  |
| <u>Copayments</u>          | \$1,200 |  |
| Coinsurance                | \$100   |  |
| What isn't covered         |         |  |
| Limits or exclusions       | \$20    |  |
| The total Joe would pay is | \$3,420 |  |

| In this example, Mia would pay: |         |  |  |
|---------------------------------|---------|--|--|
| Cost Sharing                    |         |  |  |
| <u>Deductibles</u>              | \$2,100 |  |  |
| <u>Copayments</u>               | \$0     |  |  |
| Coinsurance                     | \$200   |  |  |
| What isn't covered              |         |  |  |
| Limits or exclusions            | \$0     |  |  |
| The total Mia would pay is      | \$2,300 |  |  |
|                                 |         |  |  |

(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.

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