Anthem® BlueCross

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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, https://eoc.anthem.com/eocdps/ca/84T7SMG01012025. 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 (855) 383-7248 to request a copy.

		NATION - Profess - N. P.
Important Questions	Answers	Why This Matters:
What is the overall	\$2,600/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 \$5,200 / 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 <u>deductible</u> until the total amount of <u>deductible</u> expenses paid
	\$5,200/individual, \$6,600/	by all family members meets the overall family <u>deductible</u> .
	member or \$10,400/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.
<u>deductibles</u> for		
specific services?		
What is the out-of-	\$7,050/individual, \$7,050/	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 \$14,100/family for	other family members in this plan, they have to meet their own out-of-pocket limits until the
plan?	In-Network Providers.	overall family out-of-pocket limit has been met.
	\$14,100/individual, \$14,100/	
	member or \$28,200/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 out-of-pocket limit.
in the <u>out-of-pocket</u>	charges, and health care this <u>plan</u>	
limit?	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.

	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
	Primary care visit to treat an injury or illness	Not Applicable	35% <u>coinsurance</u>	50% <u>coinsurance</u>	Virtual visits (Telehealth) benefits available.
If you visit a health care	Specialist visit	Not Applicable	35% coinsurance	50% <u>coinsurance</u>	Virtual visits (Telehealth) benefits available.
provider's office or clinic	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	35% coinsurance	50% <u>coinsurance</u>	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.anthem.com/pharmacyinformation/	Typically Generic (Tier 1)	\$15/prescription (retail) and \$30/prescription (home delivery)	\$20/prescription (retail only)	Not covered (retail and home delivery)	Most home delivery is 90-day supply. For more information, refer to "Select Drug List" at http://www.anthem.com/pharmacyinformation/ *See Prescription Drug section of the plan or policy document
	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	\$70/prescription (retail) and \$175/prescription (home delivery)	\$80/prescription (retail only)	Not covered (retail and home delivery)	
	Typically Non-Preferred Brand and Generic drugs (Tier 3)	\$110/prescription (retail) and \$275/prescription (home delivery)	\$120/prescription (retail only)	Not covered (retail and home delivery)	(e.g. evidence of coverage or certificate).

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at https://eoc.anthem.com/eocdps/ca/84T7SMG01012025.

			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
	Typically Preferred Specialty (brand and generic) (Tier 4)	30% <u>coinsurance</u> up to \$250/prescription (retail and home delivery)	40% <u>coinsurance</u> up to \$250/prescription (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% <u>coinsurance</u>	50% <u>coinsurance</u>	none
If you need immediate medical attention	Emergency room care	Not Applicable	35% coinsurance	Covered as In- <u>Network</u>	35% <u>coinsurance</u> for Emergency Room Physician Fee In- <u>Network</u> and <u>Out-of-Network Providers</u> .
	Emergency medical transportation	Not Applicable	35% coinsurance	Covered as In- <u>Network</u>	none
	<u>Urgent care</u>	Not Applicable	35% coinsurance	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 35% <u>coinsurance</u> Other Outpatient 35% <u>coinsurance</u>	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

^{*} For more information about limitations and exceptions, see the \underline{plan} or policy document at $\underline{https://eoc.anthem.com/eocdps/ca/84T7SMG01012025}$.

			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
	Inpatient services	Not Applicable	35% <u>coinsurance</u>	50% <u>coinsurance</u>	\$650 maximum/day for <u>Out-of-Network Providers</u> . 35% 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	35% coinsurance	50% <u>coinsurance</u>	<u>preventive</u> <u>services</u> . 35% <u>coinsurance</u> for Postnatal In-
If you are pregnant	Childbirth/delivery facility services	Not Applicable	35% <u>coinsurance</u>	50% <u>coinsurance</u>	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% 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	35% coinsurance	50% <u>coinsurance</u>	*See Therapy Services section.
recovering or have other special health needs	<u>Habilitation services</u>	Not Applicable	35% coinsurance	50% <u>coinsurance</u>	1.
	Skilled nursing care	Not Applicable	35% <u>coinsurance</u>	50% <u>coinsurance</u>	\$150 maximum/day for <u>Out-of-Network Providers</u> . 100 days/benefit period for Inpatient physical medicine, rehabilitation including day rehabilitation programs and skilled nursing services combined.

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at https://eoc.anthem.com/eocdps/ca/84T7SMG01012025.

			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
	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 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>	*C - V C
	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.
	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 <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-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, https://www.dmhc.ca.gov/, Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.gov/ebsa/healthreform, 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 Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov 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>

^{*} For more information about limitations and exceptions, see the plan or policy document at https://eoc.anthem.com/eocdps/ca/84T7SMG01012025.

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, https://www.dmhc.ca.gov/

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, https://www.dmhc.ca.gov/

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 plan's overall deductible	\$2,600
Specialist coinsurance	35%
Hospital (facility) coinsurance	35%
Other coinsurance	35%

■ The plan's overall deductible	\$2,600
Specialist coinsurance	35%
■ Hospital (facility) coinsurance	35%
Other coinsurance	35%

■ The plan's overall deductible	\$2,600
Specialist coinsurance	35%
■ Hospital (facility) coinsurance	35%
Other coinsurance	35%

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:

The total Joe would pay is

This EXAMPLE event includes service	es
like:	

Emergency room care (including medical supplies)
Diagnostic test (x-ray)

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$12,700
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	Total	Example Cost	\$5,600
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Total Example Cost	\$2,800
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In this example, Peg would pay:

Cost Sharing		
<u>Deductibles</u>	\$2,600	
<u>Copayments</u>	\$10	
Coinsurance	\$3,500	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$6,170	

<u>Cost Snaring</u>			
<u>Deductibles</u>	\$2,600		
Copayments	\$1,000		
Coinsurance	\$100		
What isn't covered			
Limits or exclusions	\$20		

\$3,720

Cost Sharing

In this example, Mia would pay:			
Cost Sharing			
<u>Deductibles</u>	\$2,600		
<u>Copayments</u>	\$0		
Coinsurance	\$70		
What isn't covered			
Limits or exclusions	\$0		
The total Mia would pay is	\$2,670		

(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 1-888-254-2721 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 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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