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, https://eoc.anthem.com/eocdps/ca/aso. 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 www.healthcare.gov/sbc-glossary/ or call (855) 333-5730 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall	\$3,000/person or \$6,000/family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before
deductible?	for In-Network Providers.	this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member
	\$3,000/person or \$6,000/family	must meet their own individual deductible until the total amount of deductible expenses paid
	for Out-of-Network Providers.	by all family members meets the overall family <u>deductible</u> .
		The Employer contributes a Deductible Credit on behalf of eligible covered individuals to cover the cost of the deductible if certain criteria is met; covered individual completes an annual physical exam with basic metabolic panel by November 30th of preceding calendar plan year. Children are not required to participate. Up to \$750/individual or \$1,500/family.
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. Preventive Care. For more	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>	information see 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-	\$5,000/person or \$10,000/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 <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the
plan?	\$5,000/person or \$10,000/family	overall family out-of-pocket limit has been met.
	for Out-of-Network Providers.	
	This plan has a separate out of	
	pocket maximum of \$2,000/per	
	person for prescription drugs.	

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 out-of-pocket	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=JPU	receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your
	or call (855) 333-5730 for a list of	<u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network</u> <u>provider</u> might use an <u>Out-of-Network</u>
	network providers. Costs may	Provider for some services (such as lab work). Check with your provider before you get
	vary by site of service and how	services.
	the <u>provider</u> bills.	
Do you need a referral	No.	You can see the specialist you choose without a referral.
to see a specialist?		



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

Common		What You Will Pay			
Medical Event	Services Voli May Need In Network Provider Out of Network Provider		Limitations, Exceptions, & Other Important Information		
	Primary care visit to treat an injury or illness	No charge	50% coinsurance	Virtual visits (Telehealth) benefits available.	
If you visit a health care	<u>Specialist</u> visit	No charge	50% coinsurance	Virtual visits (Telehealth) benefits available.	
provider's office or clinic	Preventive care/screening/ mmunization 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.		
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>coinsurance</u> , <u>deductible</u> does not apply	50% <u>coinsurance, deductible</u> does not apply	none	
•	Imaging (CT/PET scans, MRIs)	20% coinsurance	50% <u>coinsurance</u>	none	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.[insert].	Typically Generic (Tier 1)	Maintenance Drugs: \$5 copay/prescription (retail) \$10 copay/prescription (mailorder) All Other Generic Drugs: \$5 copay/prescription (Prescribed by Amy's HC, but filled at an in-network pharmacy)	\$20 copay retail only	Carved out to CVS Caremark. Deductible is waived on Amy's Health Center, Generic, Formulary and Non-formulary drugs.	

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

Common	What You Will Pay			Limitations Eventions &	
Common Medical Event	Services You May Need	In-Network Provider	Out-of-Network Provider	Limitations, Exceptions, & Other Important Information	
		(You will pay the least)	(You will pay the most)	Other important information	
		\$10 copay/prescription (retail) \$20 copay/prescription (mailorder) Deductible does not apply. Maintenance Drugs: \$5 copay/prescription (retail) \$10 copay/prescription (mailorder)		When a generic is available, but the pharmacy dispenses the brand per the covered person's or physician's request, the covered person will pay the difference between the brand discount and	
	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	order) All Other Brand Name Drugs: \$10 copay/prescription (Prescribed by Amy's HC, but filled at an in-network pharmacy) \$20 copay/prescription (retail) \$40 copay/prescription (mail- order) Deductible does not apply.	\$40 copay retail only	the generic amount. Maintenance Drug copay applies to generic maintenance drugs purchased through a participating pharmacy and to selected brand drugs as noted in the plan description when purchased through a participating pharmacy.	
	Typically Non-Preferred Brand and Generic drugs (Tier 3)	\$20 copay/prescription (Prescribed by Amy's HC, but filled at an in-network pharmacy) \$40 copay/prescription (retail) \$80 copay/prescription (mail- order) Deductible does not apply.	\$80 copay retail only	Covers up to a 30-day supply (retail prescription); 31-90-day supply (mail-order prescription). Copayments don't apply to routine preventive drugs.	
	Typically Preferred Specialty (brand and generic) (Tier 4)	No cost when you enroll in the PrudentRX Copay Program. If you do not enroll in the Program, you will pay 30% of the cost of the medication.		PrudentRx can be reached at 1-800-578-4403. To review the PrudentRXmedication list, visit the Amy's benefits website at benefits.filice.com/amys.	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	50% <u>coinsurance</u>	none	
surgery	Physician/surgeon fees	20% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
If you need immediate medical attention	Emergency room care	\$250/visit	Covered as In- <u>Network</u>	Copayment waived if admitted. 20% coinsurance for Emergency Room Physician Fee.	

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

Common		What Yo	Limitations, Exceptions, &		
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Other Important Information	
	Emergency medical transportation	20% coinsurance	Covered as In- <u>Network</u>	none	
	<u>Urgent care</u>	No charge	50% <u>coinsurance</u>	none	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	50% <u>coinsurance</u>	180 days/benefit period for Inpatient rehabilitation and skilled nursing services combined.	
	Physician/surgeon fees	20% coinsurance	50% <u>coinsurance</u>	none	
If you need mental health, behavioral health,	Outpatient services	Office Visit No charge Other Outpatient 20% <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-Network. Virtual visits (Telehealth) benefits available. Other Outpatientnone	
or substance abuse services	Inpatient services	20% coinsurance	50% <u>coinsurance</u>	20% <u>coinsurance</u> for Inpatient Physician Fee In- <u>Network</u> <u>Providers</u> . 50% <u>coinsurance</u> for Inpatient Physician Fee <u>Out-of-</u> <u>Network Providers</u> .	
	Office visits	No charge	50% <u>coinsurance</u>	Cost sharing does not apply for	
If you are	Childbirth/delivery professional services	0% coinsurance	50% <u>coinsurance</u>	preventive services. Maternity care may include tests and	
pregnant	Childbirth/delivery facility services	20% coinsurance	50% <u>coinsurance</u>	services described elsewhere in the SBC (i.e., ultrasound).	
	Home health care	20% coinsurance	50% <u>coinsurance</u>	180 visits/benefit period.	
	Rehabilitation services	20% coinsurance	50% <u>coinsurance</u>	*See Therapy Services section.	
If you need help	Habilitation services	20% coinsurance	50% <u>coinsurance</u>	1,	
recovering or have other special health needs	Skilled nursing care	20% coinsurance	50% <u>coinsurance</u>	180 days/benefit period for Inpatient rehabilitation and skilled nursing services combined.	
	Durable medical equipment	20% coinsurance	50% <u>coinsurance</u>	*See <u>Durable Medical</u> <u>Equipment</u> section.	
	Hospice services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	180 visits/benefit period.	
	Children's eye exam	Not covered	Not covered	none	
	Children's glasses	Not covered	Not covered	none	

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

Common		What You	Limitations, Exceptions, &		
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least) Out-of-Network Provider (You will pay the most)		Other Important Information	
If your child		_	_		
needs dental or	Children's dental check-up	Not covered	Not covered	none	
eye care					

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NO <u>excluded services</u> .)	T Cover (Check your policy or <u>plan</u> document for mor	re information and a list of any other
Children's dental check-up	Cosmetic surgery	• Dental care (Adult)
Eye exams for a child	 Glasses for a child 	• Long-term care
Routine eye care (Adult)	 Routine foot care unless you have been diagnosed with diabetes 	Weight loss programs

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

- Acupuncture 24 visits/benefit period
- Hearing aids \$4,000 maximum every 4 years
- Private-duty nursing in a Home Setting only
- Bariatric surgery (In-Network)
- Infertility treatment \$5,000 maximum/benefit period

- Chiropractic care 24 visits/benefit period
- Most coverage provided outside the United States. See www.bcbsglobalcore.com

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: California Department of Insurance, Consumer Services Division, 300 South Spring Street, South Tower, Los Angeles, CA 90013, (800) 927-HELP (4357), 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> 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

Additionally, a consumer assistance program can help you file your appeal. Contact California Department of Insurance, 300 South Spring Street, 14th Floor, Los Angeles, CA 90013, 800-927-4357, 800-482-4833 (TTY), https://www.insurance.ca.gov

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

Does this plan provide Minimum Essential Coverage? Yes/No.

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/No.

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:



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.

TD .	TT .	- TO 1
Peor 19	Havino	a Kahy
1 05 10	Having	a Daby

(9 months of in-network pre-natal care and a hospital delivery)

The <u>plan's</u> overall <u>deductible</u>	\$3,000
Specialist copayment	\$0
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	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)

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$3,000
Specialist copayment	\$0
■ Hospital (facility) coinsurance	20%
Other coinsurance	20%

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)

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

The plan's overall deductible	\$3,000
Specialist copayment	\$0
■ Hospital (facility) coinsurance	20%
Other coinsurance	20%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$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:	
<u>Cost Sharing</u>		<u>Cost Sharing</u>		<u>Cost Sharing</u>	
<u>Deductibles</u>	\$3,000	<u>Deductibles</u>	\$0	<u>Deductibles</u>	\$2,300
<u>Copayments</u>	\$0	<u>Copayments</u>	\$0	<u>Copayments</u>	\$0
Coinsurance	\$1,900	<u>Coinsurance</u>	\$20	<u>Coinsurance</u>	\$20
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$70	Limits or exclusions	\$4,300	Limits or exclusions	\$10
The total Peg would pay is	\$4,970	The total Joe would pay is	\$4,320	The total Mia would pay is	\$2,330

(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 2721-888-1.

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 kpỗ 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 সাংযায় 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 noŋ thiëëc në ke de yä thorë, ke yin noŋ loŋ bë yi kuony ku wɛr alëu bë gεεr yic yin ne thoŋ du ke cin wëu tääuë ke piny. Te kor yin ba jam wënë 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 માહિતી 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, kpọo 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.

Indonesian (Bahasa Indonesia): Jika Anda memiliki pertanyaan mengenai dokumen ini, Anda memiliki hak untuk mendapatkan bantuan dan informasi dalam bahasa Anda tanpa biaya. Untuk berbicara dengan interpreter kami, hubungi 1-888-254-2721.

Italian (Italiano): In caso di eventuali domande sul presente documento, ha il diritto di ricevere assistenza e informazioni nella sua lingua senza alcun costo aggiuntivo. Per parlare con un interprete, chiami il numero 1-888-254-2721

Japanese (日本語): この文書についてなにかご不明な点があれば、あなたにはあなたの言語で無料で支援を受け情報を得る権利があります。通訳と話すには、1-888-254-2721 にお電話ください。

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