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/6BP6SMG01012022">https://eoc.anthem.com/eocdps/ca/6BP6SMG01012022</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/6BP6SMG01012022">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 deductible?	\$1,000/person or \$3,000/family for In-Network Providers. \$2,000/person or \$4,000/family for Non-Network Providers.	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. Primary Care <u>Specialist</u> Visit <u>Preventive Care</u> for In- <u>Network Providers</u> . Vision for In- <u>Network</u> and Non- <u>Network</u> <u>Providers</u> .	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?	Yes. \$250/person or \$500/family for <u>Prescription</u> <u>Drugs</u> for Level 1 Pharmacy- RX Only and In- <u>Network</u> <u>Providers</u> combined. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan?</u>	\$7,800/person or \$15,600/family for In-Network Providers. \$15,600/person or \$31,200/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> Will you pay less if you use a <u>network</u>	Premiums, balance-billing charges, and health care this plan doesn't cover.  Yes, Select PPO. See  www.anthem.com/ca or call (855) 383 7248 for a list of	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .  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 network</u> . You will pay the most if you use an <u>Out-of-Network Provider</u> , and you might
provider?	(855) 383-7248 for a list of	receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your

	network providers.	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 <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

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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)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	Not Applicable	\$25/visit deductible does not apply	50% coinsurance	none
If you visit a health care provider's office	<u>Specialist</u> visit	Not Applicable	\$50/visit deductible does not apply	50% coinsurance	none
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.
If you have a test	Diagnostic test (x-ray, blood work)	Not Applicable	\$15/visit, deductible does not apply	50% coinsurance	none
·	Imaging (CT/PET scans, MRIs)	Not Applicable	\$100/visit then 25% <u>coinsurance</u>	50% <u>coinsurance</u>	\$380 maximum/admission for Non-Network Providers.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://www.anthe	Tier 1 - Typically Generic	\$10/prescription, Prescription Drug deductible does not apply (retail) and \$25/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 plan or policy document (e.g. evidence of coverage or certificate).

<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/6BP6SMG01012022">https://eoc.anthem.com/eocdps/ca/6BP6SMG01012022</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)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
m.com/pharmacyi nformation/	Tier 2 - Typically Preferred Brand & Non-Preferred Generic Drugs	\$50/prescription, Prescription Drug deductible applies (retail) and \$150/prescription, Prescription Drug deductible applies (home delivery)	\$60/prescription, Prescription Drug deductible applies (retail only)	Not covered (retail and home delivery)	
	Tier 3 - Typically Non-Preferred Brand and Generic drugs	\$90/prescription, Prescription Drug deductible applies (retail) and \$270/prescription, Prescription Drug deductible applies (home delivery)	\$100/prescription, Prescription Drug deductible applies (retail only)	Not covered (retail and home delivery)	
	Tier 4 - Typically Preferred Specialty (brand and generic)	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	\$200/visit then 25% coinsurance	50% coinsurance	Costs may vary by site of service.\$380 maximum/admission for Non-Network Providers.
	Physician/surgeon fees	Not Applicable	25% coinsurance	50% coinsurance	none
If you need immediate medical attention	Emergency room care	Not Applicable	\$250/visit then 25% <u>coinsurance</u>	Covered as In- <u>Network</u>	Copay waived if admitted. 25% coinsurance for Emergency Room Physician Fee In-Network and Non-Network Providers.
medical attention	Emergency medical transportation	Not Applicable	25% coinsurance	Covered as In- Network	none

<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/6BP6SMG01012022">https://eoc.anthem.com/eocdps/ca/6BP6SMG01012022</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)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
		<u>Urgent care</u>	Not Applicable	\$50/visit deductible does not apply	50% coinsurance	none
	If you have a hospital stay	Facility fee (e.g., hospital room)	Not Applicable	25% coinsurance	50% coinsurance	\$650 maximum/day for Non-Network Providers. 100 days/benefit period for Inpatient physical medicine, rehabilitation including day rehabilitation programs and skilled nursing services combined for In-Network and Non-Network Providers combined.
		Physician/surgeon fees	Not Applicable	25% coinsurance	50% <u>coinsurance</u>	none
	If you need mental health,	Outpatient services	Not Applicable	Office Visit \$25/visit deductible does not apply Other Outpatient 25% coinsurance	Office Visit 50% coinsurance Other Outpatient 50% coinsurance	Office Visitnone Other Outpatientnone
beh or s	behavioral health, or substance abuse services	Inpatient services	Not Applicable	25% coinsurance	50% <u>coinsurance</u>	\$650 maximum/day for Non-Network Providers. 25% coinsurance for Inpatient Physician Fee In-Network Providers. 50% coinsurance for Inpatient Physician Fee Non-Network Providers.
		Office visits	Not Applicable	No charge	50% <u>coinsurance</u>	Cost sharing does not apply for
		Childbirth/delivery professional services	Not Applicable	25% coinsurance	50% <u>coinsurance</u>	preventive services. \$25/visit deductible does not apply for
	If you are pregnant	Childbirth/delivery facility services	Not Applicable	25% coinsurance	50% coinsurance	Postnatal Preferred Network Providers. Not covered for Postnatal In-Network Providers. 50% coinsurance for Postnatal Non-Network Providers.In-

<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/6BP6SMG01012022">https://eoc.anthem.com/eocdps/ca/6BP6SMG01012022</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
					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	25% coinsurance	50% coinsurance	\$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.
	Rehabilitation services	Not Applicable	\$25/visit deductible does not apply	50% coinsurance	Costs may vary by site of service.
If you need help recovering or	Habilitation services	Not Applicable	\$25/visit deductible does not apply	50% coinsurance	*See Therapy Services section.
have other special health needs	Skilled nursing care	Not Applicable	25% coinsurance	50% coinsurance	\$150 maximum/day for Non-Network Providers. 100 days/benefit period for Inpatient physical medicine, rehabilitation including day rehabilitation programs and skilled nursing services combined for In-Network and Non-Network Providers combined.
	Durable medical equipment	Not Applicable	50% coinsurance	50% coinsurance	*See <u>Durable Medical</u> <u>Equipment</u> Section
	Hospice services	Not Applicable	0% <u>coinsurance</u>	50% coinsurance	none

<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/6BP6SMG01012022">https://eoc.anthem.com/eocdps/ca/6BP6SMG01012022</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)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
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>	See vision services section
	Children's dental check-up	Not Applicable	0% <u>coinsurance</u>	0% coinsurance	*See Dental Services section

#### **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
- Infertility treatment
- Weight loss programs

- Dental care (Adult)
- Long-term care

- Hearing aids
- Routine foot care unless medically 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 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:

<sup>\*</sup> For more information about limitations and exceptions, see plan or policy document at https://eoc.anthem.com/eocdps/ca/6BP6SMG01012022.

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>

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 plan or policy document at https://eoc.anthem.com/eocdps/ca/6BP6SMG01012022.

#### 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 c 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 copayment</li> </ul>	\$1,000 \$50 25% \$15	<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other copayment</li> </ul>	\$1,000 \$50 25% \$15	<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other copayment</li> </ul>	\$1,000 \$50 25% \$15	
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)	ces	This EXAMPLE event includes servelike:  Primary care physician office visits (in disease education)  Diagnostic tests (blood work)  Prescription drugs  Durable medical equipment (glucose in the content of the content	acluding	This EXAMPLE event includes ser like:  Emergency room care (including medical plagnostic test (x-ray)  Durable medical equipment (crutches Rehabilitation services (physical therap)	cal supplies) s)	
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800	
In this example, Peg would pay: <u>Cost Sharing</u>		In this example, Joe would pay:  Cost Sharing  In this example, Mia would pay  Cost Sharing				
Deductibles	\$1,000	Deductibles	\$250	Deductibles	\$1,000	
Copayments	\$300	Copayments \$1,600		Copayments	\$300	
Coinsurance	\$2,500	Coinsurance \$0		Coinsurance	\$300	
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	\$3,860	The total Joe would pay is	\$1,870	The total Mia would pay is	\$1,600	

(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

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