Coverage for: Individual + Family | Plan Type: HMO

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/7ZZGSMG01012025">https://eoc.anthem.com/eocdps/ca/7ZZGSMG01012025</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/7ZZGSMG01012025">www.healthcare.gov/sbc-glossary/or call (833) 913-2234</a> to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall	\$0	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
deductible?		
Are there services	Yes. Primary Care. Specialist	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount.
covered before you	Visit. Preventive Care. Certain	But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u>
meet your deductible?	Prescription Drugs. Dental.	services without cost sharing and before you meet your deductible. See a list of covered
	Vision. For more information see	preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
	below.	
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-	\$6,750/person or \$13,500/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- <u>Network</u> <u>Providers</u> .	other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the
plan?		overall family out-of-pocket limit has been met.
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>	
<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=JQK	receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your
	or call (833) 913-2234 for a list of	<u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>Out-of-Network</u>
	network providers. Costs may	<u>Provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get
	vary by site of service and how	services.
	the <u>provider</u> bills.	
Do you need a <u>referral</u>	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if
to see a specialist?		you have a <u>referral</u> before you see the <u>specialist</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
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	Not Applicable	\$35/visit	Not covered	Virtual visits (Telehealth) benefits available.
	Specialist visit	Not Applicable	\$70/visit	Not covered	Virtual visits (Telehealth) benefits available.
	Preventive care/screening/ immunization	Not Applicable	No charge	Not covered	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	\$15/visit	Not covered	none
	Imaging (CT/PET scans, MRIs)	Not Applicable	\$250/visit	Not covered	none
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)	\$10/prescription (retail) and \$20/prescription (home delivery)	\$20/prescription (retail only)	Not covered (retail and home delivery)	
	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	\$50/prescription (retail) and \$125/prescription (home delivery)	\$60/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 <a href="http://www.anthem.com/pharm">http://www.anthem.com/pharm</a>
	Typically Non-Preferred Brand and Generic drugs (Tier 3)	\$90/prescription (retail) and \$225/prescription (home delivery)	\$100/prescription (retail only)	Not covered (retail and home delivery)	acyinformation/ *See Prescription Drug section of the plan or policy document (e.g. evidence of coverage or
	Typically Preferred Specialty (brand and generic) (Tier 4)	30% coinsurance up to \$250/prescription (retail and home delivery)	40% <u>coinsurance</u> up to \$250/prescription (retail only)	Not covered (retail and home delivery)	certificate).
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	Not Applicable	\$550/visit	Not covered	\$450/visit for Ambulatory Surgical Center.
surgery	Physician/surgeon fees	Not Applicable	No charge	Not covered	none

<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/7ZZGSMG01012025</u>.

	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
If you need immediate	Emergency room care	Not Applicable	\$325/visit	Covered as In- <u>Network</u>	<u>Copayment</u> waived if admitted. No charge for Emergency Room Physician Fee In- <u>Network</u> and <u>Out-of-Network Providers</u> .
medical attention	Emergency medical transportation	Not Applicable	\$150/trip	Covered as In- <u>Network</u>	none
	Urgent care	Not Applicable	\$35/visit	Covered as In- <u>Network</u>	none
If you have a hospital stay	Facility fee (e.g., hospital room)	Not Applicable	\$750/day up to 4 days/admission	Not covered	100 days/benefit period for Inpatient physical medicine, rehabilitation including day rehabilitation programs and skilled nursing services combined for In-Network Providers.
	Physician/surgeon fees	Not Applicable	No charge	Not covered	none
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Not Applicable	Office Visit \$35/visit Other Outpatient \$450/visit	Office Visit Not covered Other Outpatient Not covered	Office Visit 988 lifeline/mobile crisis team covered as In- <u>Network</u> . Virtual visits (Telehealth) benefits available. Other Outpatientnone
	Inpatient services	Not Applicable	\$750/day up to 4 days/admission	Not covered	No charge for Inpatient Physician Fee In-Network Providers. No Coverage for Inpatient Physician Fee Out-of- Network Providers.
If you are pregnant	Office visits	Not Applicable	No charge	Not covered	Cost sharing does not apply for
	Childbirth/delivery professional services	Not Applicable	No charge	Not covered	preventive services. \$35/visit for Postnatal In-Network Providers.
	Childbirth/delivery facility services	Not Applicable	\$750/day up to 4 days/admission	Not covered	In- <u>Network</u> preventative prenatal and postnatal services are covered at 100%. Maternity

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/ca/7ZZGSMG01012025</u>.

Common Medical Event	Services You May Need		What You Will Pay		
		Level 1 Pharmacy- RX Only (You will pay the least)	In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
					care may include tests and services described elsewhere in the SBC (i.e., ultrasound). *Coverage includes fertility preservation services, see Fertility Preservation section.
	Home health care	Not Applicable	\$70/visit	Not covered	100 visits/year for Home Health and Private Duty Nursing combined for In-Network Providers.
	Rehabilitation services	Not Applicable	\$35/visit	Not covered	*See Therapy Services section.
If you need help	<u>Habilitation services</u>	Not Applicable	\$35/visit	Not covered	1 7
If you need help recovering or have other special health needs	Skilled nursing care	Not Applicable	\$300/day up to 4 days/admission	Not covered	100 days/benefit period for Inpatient physical medicine, rehabilitation including day rehabilitation programs and skilled nursing services combined for In-Network Providers.
	Durable medical equipment	Not Applicable	50% <u>coinsurance</u>	Not covered	*See <u>Durable Medical</u> <u>Equipment</u> section.
	Hospice services	Not Applicable	No charge	Not covered	none
If your child	Children's eye exam	Not Applicable	No charge	Not covered	*See Vision Services section.
needs dental or eye care	Children's glasses	Not Applicable	No charge	Not covered	
	Children's dental check-up	Not Applicable	No charge	Not covered	*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
- Routine foot care unless medically necessary
- Dental care (Adult)
- Long-term care
- Weight loss programs

- Hearing aids
- Non-emergency care when traveling outside the U.S.

<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/7ZZGSMG01012025">https://eoc.anthem.com/eocdps/ca/7ZZGSMG01012025</a>.

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

- Acupuncture
- Private-duty nursing 100 visits/year combined with Home Health
- Bariatric surgery
- Routine eye care (Adult) 1 exam/benefit period

• Chiropractic care 30 visits/year

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> 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 <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.

Peg is Having a Baby (9 months of in-network pre-natal car hospital delivery)	re and a	Managing Joe's Type 2 Diabet (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) copayment</li> <li>Other copayment</li> </ul>	\$0 \$70 \$750 \$15	<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) copayment</li> <li>Other copayment</li> </ul>	\$70 Specialist copayment		\$0 \$70 \$750 \$15	
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 servilike:  Primary care physician office visits (includeducation)  Diagnostic tests (blood work)  Prescription drugs  Durable medical equipment (glucose meter)	ding disease	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:		
Cost Sharing		Cost Sharing		Cost Sharing		
<u>Deductibles</u>	\$0	<u>Deductibles</u>	\$0	<u>Deductibles</u>	\$0	
<u>Copayments</u>	\$1,100	<u>Copayments</u>	\$1,900	<u>Copayments</u>	\$1,100	
<u>Coinsurance</u>	\$0	Coinsurance \$0		<u>Coinsurance</u>	\$100	
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	\$1,160	The total Joe would pay is	\$1,920	The total Mia would pay is	\$1,200	

(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 (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 (Băsóð Wùdù): M̀ dyi dyi-diè-dè bĕ bédé bá céè-dè nìà kɛ dyí ní, ɔ mò nì dyí-bèdèìn-dè bé m̀ ké gbo-kpá-kpá kè bɔ̈ kpɔ̃ dé m̀ bídí-wùdùǔn bó pídyi. Bɛ́ m̀ 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 সাহাষ্য 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

**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.

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。

Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ1-888-254-2721 ។

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