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/. 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	\$150/member or maximum of	Generally, you must pay all of the costs from providers up to the deductible amount before
deductible? three separate deductibles / family		this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member
	for In- <u>Network</u> Providers.	must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid
	\$150/member or maximum of	by all family members meets the overall family <u>deductible</u> .
	three separate deductibles/family	
	for <u>Out-of-Network</u> Providers.	
Are there services	Yes. Primary Care. <u>Specialist</u>	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 <u>deductible?</u>	Prescription Drugs. For more	services without cost sharing and before you meet your deductible. See a list of covered
	information see below.	preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other	Yes. \$100/visit for Emergency	You must pay all of the costs for these services up to the specific deductible amount before
deductibles for	room services (waived if admitted	this plan begins to pay for these services.
specific services?	directly from ER).	
	\$500/admission for Non-PPO	
	hospital (waived for emergency	
	admission). There are no other	
	specific deductibles.	
What is the <u>out-of-</u>	\$1,000/person or \$2,000/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- <u>Network</u> Providers.	other family members in this plan, they have to meet their own out-of-pocket limits until the
<u>plan</u> ?	\$3,000/person or \$6,000/family	overall family <u>out-of-pocket limit</u> has been met.
	for <u>Out-of-Network Providers</u> .	
What is not included	Pre-Authorization Penalties,	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
in the <u>out-of-pocket</u>	Premiums, balance-billing	
limit?	charges, and health care this plan	
	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?	<u>care/?alphaprefix=JPU</u>	receive a bill from a provider for the difference between the provider's 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 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 <u>referral</u>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .
to see a <u>specialist</u> ?		
0		

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

Common		What You	Limitations Fragmations 8		
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	\$10/visit, <u>deductible</u> does not apply	30% coinsurance	none	
If you visit a health care	<u>Specialist</u> visit	\$10/visit, <u>deductible</u> does not apply	30% coinsurance	none	
provider's office or clinic	Preventive care/screening/ immunization	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	10% coinsurance	30% coinsurance	none	
-	Imaging (CT/PET scans, MRIs)	10% coinsurance	30% coinsurance	none	
If you need drugs to treat your illness or condition	Typically Generic (Tier 1)	\$10/prescription, <u>deductible</u> does not apply (retail and home delivery)	\$10/prescription plus 50% <u>coinsurance deductible</u> does not apply (retail) and Not covered (home delivery)	Most home delivery is 90-day supply. For more information, refer to "CA National DMHC Drug List" at	
More information about <u>prescription</u> <u>drug coverage</u> is available at http://www.anthe	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2) Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	\$20/prescription plus 50% <u>coinsurance deductible</u> does not apply (retail) and Not covered (home delivery)	http://www.anthem.com/pharm acyinformation/ *See Prescription Drug section of the <u>plan</u> or policy document (e.g. evidence of coverage or		
<u>m.com/pharmacyi</u> <u>nformation/</u>	Typically Non-Preferred Brand and Generic drugs (Tier 3)	\$20/prescription, <u>deductible</u> does not apply (retail) and \$40/prescription, <u>deductible</u>	\$20/prescription plus 50% <u>coinsurance</u> <u>deductible</u> does	certificate).	

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

Common		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	
		does not apply (home delivery)	not apply (retail) and Not covered (home delivery)		
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	30% coinsurance	\$350 maximum/admission for Out-of-Network Providers.	
surgery	Physician/surgeon fees	10% coinsurance	30% coinsurance	none	
If you need	Emergency room care	10% <u>coinsurance</u> Emergency room services <u>deductible</u> applies	Covered as In- <u>Network</u>	If admitted, ER deductible is waived. 10% <u>coinsurance</u> for Emergency Room Physician Fee.	
immediate medical attention	Emergency medical transportation	20% coinsurance	Covered as In- <u>Network</u>	none	
	<u>Urgent care</u>	\$10/visit, <u>deductible</u> does not apply	30% coinsurance	none	
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>coinsurance</u>	30% <u>coinsurance</u> , Non- PPO hospital <u>deductible</u> applies (waived for emergency admission)	\$500 penalty if <u>Out-of-Network</u> <u>preauthorization</u> is not obtained.	
	Physician/surgeon fees	10% <u>coinsurance</u>	30% coinsurance	none	
If you need mental health,	Outpatient services	Office Visit \$10/visit, <u>deductible</u> does not apply Other Outpatient 10% <u>coinsurance</u>	Office Visit 30% <u>coinsurance</u> Other Outpatient 30% <u>coinsurance</u>	Office Visit 988 lifeline/mobile crisis team covered as In- <u>Network</u> . Other Outpatient none	
behavioral health, or substance abuse services	Inpatient services	10% <u>coinsurance</u>	30% <u>coinsurance</u> , Non- PPO hospital <u>deductible</u> applies (waived for emergency admission)	10% <u>coinsurance</u> for Inpatient Physician Fee In- <u>Network</u> <u>Providers</u> . 30% <u>coinsurance</u> for Inpatient Physician Fee <u>Out-of-</u> <u>Network Providers</u> .	
	Office visits	\$10/visit, <u>deductible</u> does not apply	30% coinsurance	Maternity care may include tests	
If you are	Childbirth/delivery professional services	10% coinsurance	30% coinsurance	and services described elsewhere in the SBC (i.e., ultrasound).	
pregnant	Childbirth/delivery facility services	10% <u>coinsurance</u>	30% <u>coinsurance</u> , Non- PPO hospital <u>deductible</u> applies (waived for emergency admission)	*Coverage includes fertility preservation services, see Fertility Preservation section.	
If you need help	Home health care	10% <u>coinsurance</u>	30% coinsurance	100 visits/benefit period.	
recovering or	Rehabilitation services	10% coinsurance	30% coinsurance	*See Therapy Services section.	

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

Common		What You	Limitations, Exceptions, & Other Important Information	
Common Medical Event	Services You May Need	NeedIn-Network Provider (You will pay the least)Out-of-Network Provider (You will pay the most)		
have other	Habilitation services	10% <u>coinsurance</u>	30% coinsurance	
special health needs	Skilled nursing care	10% coinsurance	30% coinsurance	100 days/benefit period for skilled nursing services.
	Durable medical equipment	10% coinsurance	30% coinsurance	*See <u>Durable Medical</u> <u>Equipment</u> section.
	Hospice services	20% <u>coinsurance</u>	20% coinsurance	none
If your child	Children's eye exam	Not covered	Not covered	2020
needs dental or	Children's glasses	Not covered	Not covered	none
eye care	Children's dental check-up	Not covered	Not covered	none

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.)

 • Children's dental check-up
 • Cosmetic surgery
 • Dental care (Adult)

• 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 <u>plan</u> document.)						
• A 12 12	Denietnie erzen (Le Meterrente)	• Chine and the same EO minite /house Et and in h				

• Acupuncture 12 visits/benefit period	•	Bariatric surgery (In- <u>Network</u>)	•	Chiropractic care 50 visits/benefit period
• Hearing aids 1 item/ear every 36 months	٠	Infertility treatment \$20,000 maximum/		combined with all other therapies
• Private-duty nursing in a Home Setting only		lifetime	•	Most coverage provided outside the United
				States. See <u>www.bcbsglobalcore.com</u>

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.doi.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

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, <u>https://www.dmhc.ca.gov/</u>

Does this plan provide Minimum Essential Coverage? Yes.

<u>Minimum Essential Coverage</u> generally includes <u>plans</u>, <u>health insurance</u> available through the <u>Marketplace</u> or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of <u>Minimum Essential Coverage</u>, you may not be eligible for the <u>premium tax credit</u>.

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 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> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$150 \$10 10% 10%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$150 \$10 10% 10%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$150 \$10 10% 10%
This EXAMPLE event includes services like: <u>Specialist</u> office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and blood work</i>) <u>Specialist</u> visit (<i>anesthesia</i>)		This EXAMPLE event includes services like: Primary care physician office visits (including disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose meter)		This EXAMPLE event includes serviceslike: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: Cost Sharing		In this example, Joe would pay: <u>Cost Sharing</u>		In this example, Mia would pay: <u>Cost Sharing</u>	
Deductibles	\$150	Deductibles	\$100	Deductibles	\$150
Copayments	\$10	Copayments	\$900	Copayments	\$40
Coinsurance \$800		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	\$1,020	The total Joe would pay is	\$1,020	The total Mia would pay is	\$490

(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

Amharic (አማርኛ): ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የማማኘት መብት አለዎት። አስተርዓሚ ለማና**7ር** 1-888-254-2721 ይደውሉ።

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 2721-254-1888 -

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 (Băsóð Wùdù): À dyi dyi-diè-dè bě bédé bá céè-dè nìà kɛ dyí ní, ɔ mò nì dyí-bèdèìn-dè bé m≀ ké gbo-kpá-kpá kè bỗ kpõ dé m≀ bídí-wùdùǔn bó pídyi. Bé m≀ ké wudu-ziìn-nyò dò gbo wùdù kɛ, dá 1-888-254-2721.

Bengali (বাংলা): যদি এই নখিপত্রের বিষয়ে আপনার কোনো প্রশ্ন থাকে, তাহলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য 1-888-254-2721 –তে কল করুন।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု 1-888-254-2721 သို့ ခေါ်ဆိုပါ။

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 gɛɛr 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 هزینهای به زبان مادریتان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره 1-254-254-1888 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 ખર્ચ 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, į nwere ikike inweta enyemaka na ozi n'asusu gi na akwughi ugwo o bụla. 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

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

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