



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 go to <https://eoc.anthem.com/eocd/ps0>. 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.healthcareglossary.com or call (855) 333-5730 to request a copy or your Pharmacy benefits through Express Scripts (Medco) go to www.expresscripts.com or call 1877-554-3091.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$500/person or \$1,000/family for In- <u>Network Providers</u> \$500/person or \$1,000/family for Non- <u>Network Providers</u>	Generally, you must pay all of the costs <u>from</u> providers 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> . 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 <u>deductible</u> ?	Yes. Primary Care <u>Specialist</u> Visit. <u>Preventive Care</u> . For more information see below.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> .

<u>pocket limit</u> for this <u>plan</u> ?	\$3,500/person or \$7,000/family for In- <u>Network Providers</u>	overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	Prescription Drug cost share out-of-network, any member prescription penalties (if applicable) <u>premiums</u> , <u>balance billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	\$500 penalty if

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

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	-----none-----
	Children's glasses	Not covered	Not covered	-----none-----
	Children's dental checkup	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](#))

- | | |
|----------------------------|-------------------------|
| x Cosmetic surgery | x Dental care (Adult) |
| x Dental Checkup | x Eye exams for a child |
| x Hearing aids | x |
| x Routine eye care (Adult) | |

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

Other Pharmacy Benefit Inclusions

- x Specialty Drugs
- x Insulin

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

Language Access Services:

(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 një përkthyes, telefononi 1-888-254-2721.

Amharic (ቀ ህ ኃ]): በግልጽ ለመረዳት ወይም ለመቻላት የሚያስፈልጉትን ጥያቄዎን ይገልጹ። ብንገንዘብ ለማግኘት ወይም ለመቻላት ይግባቸዎታል። ለተጨማሪ መረጃ ለማግኘት ይገባዎታል።
2721 ስጥም።

. 1-8882542721

Armenian (Հայերեն): Ներկայացված փաստաթուղթը հարապատասխանություն է և ոչ թե մեղադրանքի փաստաթուղթ: Այն օգտագործվում է միայն այնպիսի մարմինների կողմից, որոնք կարող են հասնել այս փաստաթղթին՝ օգտագործելով միջնորդական կենտրոն: Այս փաստաթուղթը չպետք է համարվի որևէ հրապարակական փաստաթուղթ: Եթե կան ցածր կողմնակցություններ կամ այլ հարցեր, 1-888-254-2721:

1-8882542721

Language Access Services:

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It's important we treat you fairly

That's why we follow federal civil rights laws in our health programs and activities. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities we provide aids and services. For people whose primary language is not English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Message Center on your ID card for help (TTY/TDD: 711). If you think we failed to offer these services or discriminated based on race, color, national origin, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance and Original Complaint Coordinator, P.O. Box 27401, Mail Drop VA20020, Richmond, VA 23279. Or you can file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201. You can also call 1-800-368-1019 (TDD: 1-800-537-7697) or online at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>