Coverage for: Individual + Family | Plan Type: PPO

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/aso">https://eoc.anthem.com/eocdps/ca/aso</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://www.healthcare.gov/sbc-glossary/">www.healthcare.gov/sbc-glossary/</a> or call (844) 232-1080 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall	\$500/single or \$1,500/family	Generally, you must pay all of the costs from providers up to the deductible amount before
deductible?	for PPO <u>Providers</u> .	this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member
	\$1,000/single or \$3,000/family	must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid
	for Non-PPO Providers.	by all family members meets the overall family <u>deductible</u> .
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 deductible?	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	Yes. \$150/admission for	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before
deductibles for	Emergency room services	this <u>plan</u> begins to pay for these services.
specific services?	(waived if admitted directly	
	from ER). \$500/admission for	
	Non-Anthem Blue Cross	
	hospital or residential treatment	
	center (waived for emergency	
	admissions)\$50/member for	
	brand name Prescription Drug.	
	There are no other specific	
	<u>deductibles</u> .	
What is the out-of-	\$3,750/single or \$7,500/family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have
pocket limit for this	for PPO <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?	\$5,750/single for Non-PPO	overall family out-of-pocket limit has been met.
	Providers.	
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	
limit?	<u>plan</u> doesn't cover.	

Will you pay less if	Yes. BlueCard PPO. 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/ca or call	network. You will pay the most if you use an Out-of-Network provider, and you might receive
provider?	(844) 232-1080 for a list of	a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u>
	network providers. Costs may	pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>Out-of-Network</u>
vary by site of service and how		Provider for some services (such as lab work). Check with your provider before you get
	the <u>provider</u> bills.	services.
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		Limitations, Exceptions, &	
Medical Event	Services You May Need	PPO <u>Provider</u> (You will pay the least)	Non-PPO <u>Provider</u> (You will pay the most)	Other Important Information	
	Primary care visit to treat an injury or illness	\$25/visit <u>deductible</u> does not apply	40% coinsurance	Virtual visits (Telehealth) benefits available	
If you visit a health care	<u>Specialist</u> visit	\$40/visit <u>deductible</u> does not apply	40% <u>coinsurance</u>	Virtual visits (Telehealth) benefits available	
provider's office or clinic	Preventive care/screening/ immunization	No charge	40% <u>coinsurance</u>	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% coinsurance	40% coinsurance	none	
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	40% coinsurance	none	
	Typically Generic (Tier 1)	Retail \$10 Mail-Order \$20	Not covered		
If you need drugs to treat your illness or	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	Retail 20% (\$35 Min, \$60 Max) Mail-Order 20% (\$70 Min, \$120 Max)	Not covered		
condition  More information about prescription	Typically Non-Preferred Brand and Generic drugs (Tier 3)	Retail 45% (\$75 Min, \$150 Max) Mail-Order 45% (\$75 Min, \$150 Max)	Not covered	Carved out to ESI	
drug coverage is available at www.express-scripts.com	Typically Preferred Specialty (brand and generic) (Tier 4)	Covered under the other pharmacy drug tiers, depending on the category of the specialty drug (Mail Order)	Not covered		

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

Common		What You Will Pay		Limitations, Exceptions, &	
Medical Event	Services You May Need	PPO <u>Provider</u> (You will pay the least)	Non-PPO <u>Provider</u> (You will pay the most)	Other Important Information	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% <u>coinsurance</u>	\$350 maximum/admission for Non-PPO <u>Providers</u> .	
surgery	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none	
If you need immediate	Emergency room care	20% <u>coinsurance</u> <u>Emergency</u> <u>room</u> services <u>deductible</u> applies	Covered as In- <u>Network</u>	If admitted inpatient, ER deductible is waived. 20% coinsurance for Emergency Room Physician Fee.	
medical attention	Emergency medical transportation	20% coinsurance	Covered as In- <u>Network</u>	none	
	<u>Urgent care</u>	\$40/visit <u>deductible</u> does not apply	40% <u>coinsurance</u>	none	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% <u>coinsurance</u>	Pre-authorization is required. The following eligible services are 100% covered with no deductible if performed through the Carrum Health Benefit:  • Total, partial, and revision hip and knee replacement surgery  • Spinal fusion surgery  • Bariatric (weight loss) surgery  • Other orthopedic and spine procedures (e.g., hand, wrist, elbow, shoulder, ankles, foot)  • Cardiac (heart) surgery  • Oncology	
	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit \$25/visit <u>deductible</u> does not apply Other Outpatient 20% <u>coinsurance</u>	Office Visit 40% <u>coinsurance</u> Other Outpatient 40% <u>coinsurance</u>	Office Visit Virtual visits (Telehealth) benefits available Other Outpatientnone	

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

Common		What You Will Pay		Limitations, Exceptions, &	
Medical Event	Services You May Need	PPO <u>Provider</u> (You will pay the least)	Non-PPO <u>Provider</u> (You will pay the most)	Other Important Information	
	Inpatient services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	20% <u>coinsurance</u> for Inpatient Physician Fee PPO <u>Providers</u> . 40% <u>coinsurance</u> for Inpatient Physician Fee Non-PPO <u>Providers</u> .	
	Office visits	\$25/visit <u>deductible</u> does not apply	40% coinsurance	25	
If you are pregnant	Childbirth/delivery professional services	20% <u>coinsurance</u>	40% coinsurance	Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).	
	Childbirth/delivery facility services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	in the SDC (i.e., threasound).	
	Home health care	20% <u>coinsurance</u>	40% coinsurance	120 visits/benefit period. One visit by a home health aide equals four hours or less	
If you need help	Rehabilitation services	20% coinsurance	40% coinsurance	*See Therapy Services section.	
recovering or	Habilitation services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	See Therapy Services section.	
have other special health needs	Skilled nursing care	20% <u>coinsurance</u>	40% coinsurance	120 days/benefit period for skilled nursing services.	
	Durable medical equipment	20% coinsurance	40% coinsurance	*See <u>Durable Medical</u> <u>Equipment</u> section.	
	Hospice services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	12 months or less to live.	
If your child	Children's eye exam	Not covered	Not covered	none	
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 <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>.)

- Children's dental check-up
- Eye exams for a child
- Private-duty nursing
- Weight loss programs

- Cosmetic surgery
- Glasses for a child
- Routine eye care (Adult)

- Dental care (Adult)
- Long-term care
- Routine foot care unless you have been diagnosed with diabetes

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

Acupuncture

• Bariatric surgery

• Chiropractic care 24 visits/benefit period

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

- Hearing aids one pair every 3 years
   Infertility treatment \$15,000
   maximum/member/lifetime for medical and
   separate \$15,000
   maximum/member/lifetime for pharmacy
- 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, <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: Grievance and Appeals, P. O. Box 54159, Los Angeles, CA 90054-0519

Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</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 plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the costsharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. 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 wellcontrolled condition)

#### Mia's Simple Fracture (in-network emergency room visit and follow up care)

■ The plan's overall deductible	
Specialist copayment	
■ Hospital (facility) coinsurance	
Other coinsurance	

The plan's overall deductible	\$500
Specialist copayment	\$40
Hospital (facility) coinsurance	20%
Other coinsurance	20%

■ The plan's overall deductible	\$500
Specialist copayment	\$40
■ 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)

#### This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

\$500 \$40 20% 20%

Durable medical equipment (glucose meter)

In this example, Joe would pay:

#### 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:

Cost Sharing		
<u>Deductibles</u>	\$500	
<u>Copayments</u>	\$0	
Coinsurance	\$2,400	
What isn't covered		
Limits or exclusions	\$70	
The total Peg would pay is	\$2,970	

Cost Sharing		
<u>Deductibles</u>	\$500	
<u>Copayments</u>	\$300	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$4,300	
The total Joe would pay is	\$5,100	

In this example, Mia would pay:		
Cost Sharing		
<u>Deductibles</u>	\$500	
Copayments	\$100	
Coinsurance	\$400	
What isn't covered		
Limits or exclusions	\$10	
The total Mia would pay is	\$1,010	

(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 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 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

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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