




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/aso>. 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/](http://www.healthcare.gov/sbc-glossary/) or call (855) 502-6365 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <u>deductible</u>?</b>	<b>\$3,000</b> /individual or <b>\$6,000</b> /family for HealthSync Providers. <b>\$4,000</b> /individual or <b>\$8,000</b> /family for In- <u>Network</u> Providers. <b>\$6,500</b> /individual or <b>\$13,000</b> /family for Out-of- <u>Network</u> 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 policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
<b>Are there services covered before you meet your <u>deductible</u>?</b>	Yes. <u>Preventive care</u> for HealthSync and In- <u>Network</u> Providers.	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> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain preventive services without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other <u>deductibles</u> for specific services?</b>	No.	You don't have to meet <u>deductibles</u> for specific services.
<b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b>	<b>\$5,500</b> /individual or <b>\$8,550</b> /individual on family or <b>\$11,000</b> /family for HealthSync Providers. <b>\$7,000</b> /individual or <b>\$8,550</b> /individual on family or <b>\$14,000</b> /family for In- <u>Network</u> Providers. <b>\$13,000</b> /individual or <b>\$26,000</b> /family for Out-of- <u>Network</u> 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.
<b>What is not included in the <u>out-of-pocket limit</u>?</b>	Services deemed not medically necessary by Medical Management and/or Anthem, <u>Premiums</u> , <u>balance-billing</u> charges, and health care this	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .

	<u>plan</u> doesn't cover.	
<b>Will you pay less if you use a <u>network provider</u>?</b>	Yes, Blue Card PPO. See <a href="http://www.anthem.com">www.anthem.com</a> or call (855) 502-6365 for a list of <u>network providers</u> .	You pay the least if you use a <u>provider</u> in HealthSync. You pay more if you use a <u>provider</u> in In- <u>Network</u> . You will pay the most if you use an out-of- <u>network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware your <u>network provider</u> might use an out-of- <u>network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
<b>Do you need a <u>referral</u> to see a <u>specialist</u>?</b>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

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

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		HealthSync Provider (You will pay the least)	In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	10% <u>coinsurance</u>	25% <u>coinsurance</u>	45% <u>coinsurance</u>	-----none-----
	<u>Specialist</u> visit	10% <u>coinsurance</u>	25% <u>coinsurance</u>	45% <u>coinsurance</u>	-----none-----
	<u>Preventive care/screening/immunization</u>	No charge	No charge	45% <u>coinsurance</u>	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% <u>coinsurance</u>	25% <u>coinsurance</u>	45% <u>coinsurance</u>	-----none-----
	Imaging (CT/PET scans, MRIs)	10% <u>coinsurance</u>	25% <u>coinsurance</u>	45% <u>coinsurance</u>	-----none-----
If you need drugs to treat your illness or condition	Tier 1 - Typically Generic	\$10/prescription (retail) and \$20/prescription (home delivery)	\$10/prescription (retail) and \$20/prescription (home delivery)	Not covered	*See Prescription Drug section

\* For more information about limitations and exceptions, see plan or 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
		HealthSync Provider (You will pay the least)	In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
More information about <b>prescription drug coverage</b> is available at <a href="http://www.caremark.com">http://www.caremark.com</a>	Tier 2 - Typically <u>Preferred</u> / Brand	35% <u>coinsurance</u> up to \$50 maximum /prescription (retail) and 35% <u>coinsurance</u> up to \$100 maximum /prescription (home delivery)	35% <u>coinsurance</u> up to \$50 maximum /prescription (retail) and 35% <u>coinsurance</u> up to \$100 maximum /prescription (home delivery)	Not covered	
	Tier 3 - Typically Non- <u>Preferred</u> / <u>Specialty Drugs</u>	50% <u>coinsurance</u> up to \$75 maximum /prescription (retail) and 50% <u>coinsurance</u> up to \$150 maximum /prescription (home delivery)	50% <u>coinsurance</u> up to \$75 maximum /prescription (retail) and 50% <u>coinsurance</u> up to \$150 maximum /prescription (home delivery)	Not covered	
	Tier 4 - Typically <u>Specialty</u> (brand and generic)	55% <u>coinsurance</u> up to \$250 maximum /prescription (retail) and 55% <u>coinsurance</u> up to \$250 maximum /prescription (home delivery)	55% <u>coinsurance</u> up to \$250 maximum /prescription (retail) and 55% <u>coinsurance</u> up to \$250 maximum /prescription (home delivery)	Not covered	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance</u>	25% <u>coinsurance</u>	45% <u>coinsurance</u>	-----none-----
	Physician/surgeon fees	10% <u>coinsurance</u>	25% <u>coinsurance</u>	45% <u>coinsurance</u>	-----none-----
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	10% <u>coinsurance</u>	25% <u>coinsurance</u>	Covered as In-Network	-----none-----
	<u>Emergency medical transportation</u>	10% <u>coinsurance</u>	25% <u>coinsurance</u>	Covered as In-Network	-----none-----
	<u>Urgent care</u>	10% <u>coinsurance</u>	25% <u>coinsurance</u>	45% <u>coinsurance</u>	-----none-----

\* For more information about limitations and exceptions, see **plan** or 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
		HealthSync Provider (You will pay the least)	In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>coinsurance</u>	25% <u>coinsurance</u>	45% <u>coinsurance</u>	-----none-----
	Physician/surgeon fees	10% <u>coinsurance</u>	25% <u>coinsurance</u>	45% <u>coinsurance</u>	-----none-----
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit 10% <u>coinsurance</u> Other Outpatient 10% <u>coinsurance</u>	Office Visit 25% <u>coinsurance</u> Other Outpatient 25% <u>coinsurance</u>	Office Visit 45% <u>coinsurance</u> Other Outpatient 45% <u>coinsurance</u>	Office Visit -----none----- Other Outpatient -----none-----
	Inpatient services	10% <u>coinsurance</u>	25% <u>coinsurance</u>	45% <u>coinsurance</u>	-----none-----
If you are pregnant	Office visits	10% <u>coinsurance</u>	25% <u>coinsurance</u>	45% <u>coinsurance</u>	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	10% <u>coinsurance</u>	25% <u>coinsurance</u>	45% <u>coinsurance</u>	
	Childbirth/delivery facility services	10% <u>coinsurance</u>	25% <u>coinsurance</u>	45% <u>coinsurance</u>	
If you need help recovering or have other special health needs	<u>Home health care</u>	10% <u>coinsurance</u>	25% <u>coinsurance</u>	45% <u>coinsurance</u>	120 visits/benefit period for <u>In-Network Providers</u> and <u>Out-of-Network Providers</u> combined, including private duty nursing.
	<u>Rehabilitation services</u>	10% <u>coinsurance</u>	25% <u>coinsurance</u>	45% <u>coinsurance</u>	*See Therapy Services section
	<u>Habilitation services</u>	10% <u>coinsurance</u>	25% <u>coinsurance</u>	45% <u>coinsurance</u>	
	<u>Skilled nursing care</u>	10% <u>coinsurance</u>	25% <u>coinsurance</u>	45% <u>coinsurance</u>	120 days limit/benefit period for <u>In-Network Providers</u> and <u>Out-of-Network Providers</u> combined.
	<u>Durable medical equipment</u>	10% <u>coinsurance</u>	25% <u>coinsurance</u>	25% <u>coinsurance</u>	*See <u>Durable Medical Equipment Section</u>
<u>Hospice services</u>	10% <u>coinsurance</u>	25% <u>coinsurance</u>	45% <u>coinsurance</u>	-----none-----	
If your child needs dental or eye care	Children's eye exam	10% <u>coinsurance</u>	25% <u>coinsurance</u>	45% <u>coinsurance</u>	*See Vision Services section
	Children's glasses	10% <u>coinsurance</u>	25% <u>coinsurance</u>	45% <u>coinsurance</u>	
	Children's dental check-up	Not covered	Not covered	Not covered	*See Dental Services section

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

## 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.)

- Elective Abortion
- Dental care (adult)
- Infertility treatment
- Routine foot care unless you have been diagnosed with diabetes.
- Acupuncture
- Dental Check-up
- Long- term care
- Weight loss programs
- Cosmetic surgery
- Hearing aids
- Routine eye care (adult)

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

- Bariatric surgery
- Private-duty nursing only covered in the home. 120 visits/benefit period including home health care.
- Chiropractic care 26 visits/benefit period.
- Most coverage provided outside the United States. See [www.bcbsglobalcore.com](http://www.bcbsglobalcore.com)

**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 Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565, [www.cciio.cms.gov](http://www.cciio.cms.gov). 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](http://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 plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact:

ATTN: Grievances and Appeals, P.O. Box 105568, Atlanta GA 30348-5568

Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565, [www.cciio.cms.gov](http://www.cciio.cms.gov)

### 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.

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

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*To see examples of how this plan might cover costs for a sample medical situation, see the next section.*

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## 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 cost sharing 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. Coverage examples are based on tier 1 HealthSync cost shares.

### Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$3,000
■ <u>Specialist coinsurance</u>	10%
■ Hospital (facility) <u>coinsurance</u>	10%
■ Other <u>coinsurance</u>	10%

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*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$3,000
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$1,000
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$4,060</b>

### Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$3,000
■ <u>Specialist coinsurance</u>	10%
■ Hospital (facility) <u>coinsurance</u>	10%
■ Other <u>coinsurance</u>	10%

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*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$3,000
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$700
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$3,720</b>

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

■ The <u>plan's</u> overall <u>deductible</u>	\$3,000
■ <u>Specialist coinsurance</u>	10%
■ Hospital (facility) <u>coinsurance</u>	10%
■ Other <u>coinsurance</u>	10%

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	\$2,800
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In this example, Mia would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$2,800
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,800</b>

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 me një përkthyes, telefononi (855) 502-6365

**Amharic (አማርኛ):-** ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የማግኘት መብት አለዎት። አስተርጓሚ ለማናገር (855) 502-6365 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 (855) 502-6365.

**Armenian (հայերեն).** Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվճար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով: Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (855) 502-6365:

**Bassa (Bàsɔ̀ Wùdù):** M̄ dyi dyi-diè-djè b̄é b̄édjé b̄á céè-djè nià ke dyí ní, ɔ̀ m̀ò nì dyí-b̄édjèin-djè b̄é m̄ ké gbo-kpá-kpá kè b̄ǎ kpǎ djé m̄ bídjí-wùdùùn b̄ó pídyi. B̄é m̄ ké wuɖu-zìin-nyò djò gbo wùdù ke, djá (855) 502-6365.

**Bengali (বাংলা):** যদি এই নথিপত্রের বিষয়ে আপনার কোনো প্রশ্ন থাকে, তাহলে আপনার ভাষায় বিনামূল্যে সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা বলার জন্য (855) 502-6365 -তে কল করুন।

**Burmese (မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖုန်း (855) 502-6365 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 (855) 502-6365。

**Dinka (Dinka):** Na nɔŋ thiëc në ke de yā thorë, ke yin nɔŋ loŋ bē yi kuony ku wër alëu bē gɛɛr yic yin ne thoŋ du ke cin wëu tāäuë ke piny. Te kør yin ba jam wënë ran ye thok geryic, ke yin cəl (855) 502-6365.

**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 (855) 502-6365.

**Farsi (فارسی):** 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 (855) 502-6365 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 (855) 502-6365.



## Language Access Services:

**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 (855) 502-6365.

**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 (855) 502-6365.

**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 (855) 502-6365.

**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 (855) 502-6365.

**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।  
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