Purdue University: Limited CDHP Plan

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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, <u>https://eoc.anthem.com/eocdps/aso</u>. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary/</u> or call (855) 502-6365 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$3,050/person or \$6,100/family for <u>Tier 1 HealthSync Providers</u> . \$4,075/person or \$8,150/family for In- <u>Network Providers</u> . \$6,650/person or \$13,300/family for Non- <u>Network Providers</u> .	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.
Are there services covered before you meet your <u>deductible?</u>	Yes. <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> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	\$5,500/person or \$11,100/family for <u>Tier 1 HealthSync Providers.</u> \$7,075/person or \$14,150/family for In- <u>Network Providers</u> . \$13,150/person or \$26,300/family for Non- <u>Network</u> <u>Providers</u> .	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 plan, the overall family <u>out-of-pocket limit</u> must be met. Maximum individual out of pocket limit within the family tier is \$8,550 for Tier 1 and Innetwork providers.
What is not included in the <u>out-of-pocket</u> <u>limit</u> ?	Premiums, balance-billing charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes. See <u>www.anthem.com/find-</u> <u>care/?alphaprefix=K6Z</u> or call (855) 502-6365 for a list of <u>network providers.</u> Costs may	You pay the least if you use a <u>provider</u> in <u>Preferred Network</u> . You pay more if you use a <u>provider</u> in In- <u>Network</u> . You will pay the most if you use an <u>Out-of-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 <u>Out-of-</u>

	vary by site of service and how the <u>provider</u> bills.	<u>Network Provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

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.

			What You Will Pay			
Common Medical Event	Services You May Need	Preferred Network Provider (You will pay the least)	In-Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	10% coinsurance	25% <u>coinsurance</u>	45% <u>coinsurance</u>	Virtual visits (Telehealth) benefits available.	
If you visit a	<u>Specialist</u> visit	10% <u>coinsurance</u>	25% coinsurance	45% <u>coinsurance</u>	Virtual visits (Telehealth) benefits available.	
health care <u>provider's</u> office or clinic	Preventive care/screening/ immunization	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% coinsurance	25% <u>coinsurance</u>	45% <u>coinsurance</u>	none	
	Imaging (CT/PET scans, MRIs)	10% coinsurance	25% coinsurance	45% coinsurance	none	
If you need drugs to treat your illness or condition More information about <u>prescription</u> <u>drug coverage</u> is available at <u>www.caremark.co</u> <u>m</u>	Typically Generic (Tier 1)	\$10/prescription (retail) and \$20/prescription (home delivery)	\$10/prescription (retail) and \$20/prescription (home delivery)	Not covered (retail and home delivery)		
	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	35% <u>coinsurance</u> up to \$50/prescription (retail) and 35% <u>coinsurance</u> up to \$100/prescription (home delivery)	35% <u>coinsurance</u> up to \$50/prescription (retail) and 35% <u>coinsurance</u> up to \$100/prescription (home delivery)	Not covered (retail and home delivery)	*See Prescription Drug section	
	Typically Non-Preferred Brand and Generic drugs (Tier 3)	50% <u>coinsurance</u> up to \$75/prescription (retail) and 50%	50% <u>coinsurance</u> up to \$75/prescription (retail) and 50%	Not covered (retail and home delivery)		

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

			What You Will Pay		
Common Medical Event	Services You May Need	Preferred Network Provider (You will pay the least)	In-Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
		<u>coinsurance</u> up to \$150/prescription (home delivery)	<u>coinsurance</u> up to \$150/prescription (home delivery)		
	Typically Preferred <u>Specialty</u> (brand and generic) (Tier 4)	55% <u>coinsurance</u> up to \$250/prescription (retail and home delivery)	55% <u>coinsurance</u> up to \$250/prescription (retail and home delivery)	Not covered (retail and home delivery)	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance</u>	25% <u>coinsurance</u>	45% <u>coinsurance</u>	none
surgery	Physician/surgeon fees	10% coinsurance	25% coinsurance	45% coinsurance	none
If you need	Emergency room care	10% <u>coinsurance</u>	25% <u>coinsurance</u>	Covered as In- <u>Network</u>	none
If you need immediate medical attention	Emergency medical transportation	10% <u>coinsurance</u>	25% coinsurance	Covered as In- <u>Network</u>	Non-emergency Non- <u>Network</u> Ambulance Services are limited to \$50,000 per occurrence.
	Urgent care	10% <u>coinsurance</u>	25% coinsurance	45% coinsurance	none
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>coinsurance</u>	25% <u>coinsurance</u>	45% <u>coinsurance</u>	30 days/benefit period for Inpatient rehabilitation.
nospital stay	Physician/surgeon fees	10% <u>coinsurance</u>	25% coinsurance	45% coinsurance	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> <u>deductible</u> does not apply Other Outpatient 45% <u>coinsurance</u>	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatient none
	Inpatient services	10% <u>coinsurance</u>	25% coinsurance	45% coinsurance	none
If you are pregnant	Office visits	10% <u>coinsurance</u>	25% coinsurance	45% coinsurance	
	Childbirth/delivery professional services	10% <u>coinsurance</u>	25% <u>coinsurance</u>	45% <u>coinsurance</u>	Maternity care may include tests and services described elsewhere
	Childbirth/delivery facility services	10% <u>coinsurance</u>	25% coinsurance	45% <u>coinsurance</u>	in the SBC (i.e., ultrasound).
If you need help recovering or have other	Home health care	10% <u>coinsurance</u>	25% <u>coinsurance</u>	45% <u>coinsurance</u>	120 visits/benefit period for Home Health and Private Duty Nursing combined.

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

			What You Will Pay			
Common Medical Event	Services You May Need	Preferred Network Provider (You will pay the least)	In-Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
special health	Rehabilitation services	10% coinsurance	25% <u>coinsurance</u>	45% <u>coinsurance</u>	*See Therapy Services section.	
needs	Habilitation services	10% coinsurance	25% coinsurance	45% <u>coinsurance</u>	"See Therapy Services section.	
	Skilled nursing care	10% <u>coinsurance</u>	25% coinsurance	45% <u>coinsurance</u>	120 days/benefit period for skilled nursing services.	
	Durable medical equipment	10% <u>coinsurance</u>	25% coinsurance	25% <u>coinsurance</u>	*See <u>Durable Medical</u> <u>Equipment</u> Section	
	Hospice services	10% <u>coinsurance</u> <u>deductible</u> does not apply	25% <u>coinsurance</u>	45% <u>coinsurance</u>	none	
If your child	Children's eye exam	10% coinsurance	25% coinsurance	45% <u>coinsurance</u>	*See Vision Services section	
needs dental or	Children's glasses	Not covered	Not covered	Not covered	See vision services section	
eye care	Children's dental check-up	Not covered	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>.)

• Acupuncture	Children's dental check-up	Cosmetic surgery
• Dental care (Adult)	Glasses for a child	Infertility treatment
• Long-term care	• Routine foot care unless <u>medically</u>	Weight loss programs
	necessary	
Other Covered Services (Limitations	may apply to these services. This isn't a complete list. Pl	ease see your <u>plan</u> document.)
Bariatric surgery	• Chiropractic care 26 visits/benefit period	• Routine eye care (Adult)

 Most coverage provided outside the United States. See <u>www.bcbsglobalcore.com</u>
 Private-duty nursing 120 visits/benefit period combined with Home Health

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: State of Indiana Department of Insurance, 311 W. Washington Street, Suite 300, Indianapolis, Indiana 46204, (800) 622-4461, (317) 232-2395, www.in.gov/idoi/3008.htm, Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565, 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, or call 1-800-318-2596.

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

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 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

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? No.

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 can hospital delivery)	re and a	Managing Joe's Type 2 Diabe (a year of routine in-network care of controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
The plan's overall deductible\$3,050Specialist coinsurance10%Hospital (facility) coinsurance10%Other coinsurance10%		 The plan's overall <u>deductible</u> \$3,050 <u>Specialist coinsurance</u> 10% Hospital (facility) <u>coinsurance</u> 10% Other <u>coinsurance</u> 10% 		 The <u>plan's</u> overall <u>deductible</u> <u>Specialist coinsurance</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$3,050 10% 10% 10%
This EXAMPLE event includes servilike:Specialist office visits (prenatal care)Childbirth/Delivery Professional ServiceChildbirth/Delivery Facility ServicesDiagnostic tests (ultrasounds and blood workSpecialist visit (anesthesia)	:5	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 services like: <u>Emergency room care</u> (including medical supplies) <u>Diagnostic test</u> (x-ray) <u>Durable medical equipment</u> (crutches) <u>Rehabilitation services</u> (physical therapy)	
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay: <u>Cost Sharing</u>		In this example, Joe would pay: Cost Sharing		In this example, Mia would pay: <u>Cost Sharing</u>	
Deductibles	\$3,050	Deductibles	\$3,050	Deductibles	\$2,800
Copayments	\$10	Copayments \$7		Copayments	\$ 0
Coinsurance \$1,000		Coinsurance \$700		Coinsurance	\$0
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	\$4,120	The total Joe would pay is	\$3,840	The total Mia would pay is	\$2,800

(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 (**አጣርኛ**): ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የማግኘት መብት አለዎት። አስተርጓሚ ለማና7ር (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 6365-502 (855) .

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՝ (855) 502-6365։

Bassa (Băsóð Wùdù): M 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-zììn-nyò dò gbo wùdù kɛ, dá (855) 502-6365.

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

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

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 (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 (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 502-6365 (855) 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.

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। दुभाषिये से बात करने के लिए, कॉल करें(855) 502-6365 ।

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 (855) 502-6365.

Igbo (Igbo): O bụr ụ na į nwere ajujų o bula gbasara akwukwo a, į nwere ikike inweta enyemaka na ozi n'asusu gi na akwughi ugwo o bula. Ka gi na okowa okwu kwuo okwu, kpoo (855) 502-6365.

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 (855) 502-6365.

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 (855) 502-6365.

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 (855) 502-6365

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Page 8 of 11

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