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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/ca/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/ or call (800) 934-2961 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall	\$2,000/single or \$4,000/family	Generally, you must pay all of the costs from providers up to the deductible amount before
deductible?	for In- <u>Network</u> Providers.	this <u>plan</u> begins to pay. If you have other family members on the policy, the overall family
	\$4,000/single or \$8,000/family	<u>deductible</u> must be met before the <u>plan</u> begins to pay.
	for Out-of- <u>Network Providers</u> .	
Are there services	Yes. Preventive Care. For more	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount.
covered before you	information see below.	But a copayment or coinsurance may apply. For example, this plan covers certain preventive
meet your <u>deductible?</u>		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	No.	You don't have to meet deductibles for specific services.
deductibles for		
specific services?		
What is the <u>out-of-</u>	\$6,000/single or \$11,000/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 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> ?	\$11,000/single or	overall family <u>out-of-pocket limit</u> has been met.
	\$33,000/family for Out-of-	
	Network 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 <u>out-of-pocket</u>	charges, and health care this	
limit?	<u>plan</u> doesn't cover.	
Will you pay less if	Yes. Blue Card 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>	<u>www.anthem.com/ca</u> or call	network. You will pay the most if you use an Out-of-Network provider, and you might receive
provider?	(800) 934-2961 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>
	<u>network providers.</u> 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.

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, Exceptions, &		
Medical Event	Services You May Need	In- <u>Network Provider</u> (You will pay the least)	Out-of- <u>Network Provider</u> (You will pay the most)	Other Important Information	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	20% coinsurance	50% coinsurance	Virtual visits (Telehealth) benefits available.	
	<u>Specialist</u> visit	20% coinsurance	50% <u>coinsurance</u>	Virtual visits (Telehealth) benefits available.	
	<u>Preventive care/screening</u> / immunization	No charge	50% <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)	20% coinsurance	50% <u>coinsurance</u>	none	
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	50% <u>coinsurance</u>	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>http://www.cvshe</u> alth.com	Typically Generic (Tier 1)	\$10/prescription (retail) and \$20/prescription (home delivery)	Retail copay or <u>coinsurance</u> plus the difference between the In- <u>Network</u> and Out-of- <u>Network</u> pharmacy charges. Out-of- <u>Network</u> Mail Order is not covered.		
	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	\$25/prescription or 20% coinsurance, whichever is greater up to a \$50 maximum/prescription (retail) and \$65/prescription or 20% coinsurance, whichever is greater up to a \$125 maximum/prescription (home delivery)	Retail copay or <u>coinsurance</u> plus the difference between the In- <u>Network</u> and Out-of- <u>Network</u> pharmacy charges. Out-of- <u>Network</u> Mail Order is not covered.	Most home delivery is 90-day supply. *See Prescription Drug section of the <u>plan</u> or policy document (e.g. evidence of coverage or certificate).	
	Typically Non-Preferred Brand and Generic drugs (Tier 3)	\$50/prescription or 20% <u>coinsurance</u> , whichever is greater up to a \$100 maximum/prescription (retail) and \$125/prescription or 20%	Retail copay or <u>coinsurance</u> plus the difference between the In- <u>Network</u> and Out-of- <u>Network</u> pharmacy charges.		

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

Common	Services You May Need	What You	Limitations, Exceptions, &		
Medical Event		In- <u>Network Provider</u>	Out-of- <u>Network Provider</u>	Other Important Information	
		(You will pay the least)	(You will pay the most)	P	
		<u>coinsurance</u> , whichever is	Out-of- <u>Network</u> Mail Order is		
		greater up to a \$250	not covered.		
		maximum/prescription (home			
		delivery)			
		\$75/prescription or 20%			
		<u>coinsurance</u> , whichever is			
		greater up to a \$200			
	Typically Preferred <u>Specialty</u>	maximum/prescription (retail)	Not covered (retail and home		
	(brand and generic) (Tier 4)	and \$75/prescription or 20% <u>coinsurance</u> , whichever is	delivery)		
		greater up to a \$200			
		maximum/prescription (home			
		delivery)			
If you have	Facility fee (e.g., ambulatory				
outpatient	surgery center)	20% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
surgery	Physician/surgeon fees	20% coinsurance	50% <u>coinsurance</u>	none	
g	Emergency room care	20% <u>coinsurance</u>		20% coinsurance for Emergency	
If you need			Covered as In- <u>Network</u>	Room Physician Fee.	
immediate	Emergency medical	cv medical 2004		none	
medical attention	ransportation 20% coinsurance		Covered as In- <u>Network</u>		
	<u>Urgent care</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
If you have a	Facility fee (e.g., hospital room)	20% coinsurance	50% <u>coinsurance</u>	none	
hospital stay	Physician/surgeon fees	20% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
		Office Visit	Office Visit	Office Visit	
		20% <u>coinsurance</u>	50% <u>coinsurance</u>	Virtual visits (Telehealth)	
If you need mental health,	Outpatient services	Other Outpatient	Other Outpatient	benefits available.	
		20% <u>coinsurance</u>	50% <u>coinsurance</u>	Other Outpatient	
behavioral health,				none	
or substance abuse services	Inpatient services	20% coinsurance	50% <u>coinsurance</u>	20% coinsurance for Inpatient	
				Physician Fee In- <u>Network</u>	
				Providers. 50% coinsurance for	
				Inpatient Physician Fee Out-of- Network Providers.	
		200/ 2011	500/ acidement		
If you are	Office visits Childbirth/delivery professional	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Maternity care may include tests and services described elsewhere	
pregnant	services	20% coinsurance	50% coinsurance	in the SBC (i.e., ultrasound).	
	501 11005				

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

Common	Services You May Need	What You	Limitations, Exceptions, &		
Medical Event		In- <u>Network Provider</u> (You will pay the least)	Out-of- <u>Network Provider</u> (You will pay the most)	Other Important Information	
	Childbirth/delivery facility services	20% coinsurance	50% <u>coinsurance</u>		
If you need help recovering or have other special health needs	Home health care	20% coinsurance	50% <u>coinsurance</u>	120 visits/benefit period. 4 hours is equal to one visit	
	Rehabilitation services	20% coinsurance	50% <u>coinsurance</u>	*See Therapy Services section.	
	Habilitation services	20% coinsurance	50% <u>coinsurance</u>		
	Skilled nursing care	20% coinsurance	50% coinsurance	120 days/benefit period for skilled nursing services.	
	Durable medical equipment	20% coinsurance	50% <u>coinsurance</u>	*See <u>Durable Medical</u> <u>Equipment</u> section.	
	Hospice services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	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 <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	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.)					
• Acupuncture 20 visits/benefit period	• Bariatric surgery (In- <u>Network</u>)	Chiropractic care 24 visits/benefit period			
Hearing aids	• Fertility benefits 1 cycle	• 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.

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

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, PO Box 54159, Los Angeles, CA 90054-0519

Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.gov/ebsa/healthreform

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 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 <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 coinsurance</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$2,000 20% 20% 20%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist coinsurance</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$2,000 20% 20% 20%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist coinsurance</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$2,000 20% 20% 20%
This EXAMPLE event includes serviceslike:Specialist office visits (prenatal care)Childbirth/Delivery Professional ServicesChildbirth/Delivery Facility ServicesDiagnostic tests (ultrasounds and blood work)Specialist visit (anesthesia)		This EXAMPLE event includes serviceslike:Primary care physician office visits (including disease education)Diagnostic tests (blood work)Prescription drugsDurable 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:		In this example, Joe would pay: <u>Cost Sharing</u>		In this example, Mia would pay: <u>Cost Sharing</u>	
<u>Cost Sharing</u> Deductibles	\$2,000	Deductibles	\$2,000	<u>Deductibles</u>	\$2,000
Copayments	\$0	<u>Copayments</u>	\$90	Copayments	\$0
Coinsurance	\$2,000	Coinsurance	\$700	Coinsurance	\$200
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	\$4,060	The total Joe would pay is	\$2,810	The total Mia would pay is	\$2,200

(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 (አጣርኛ): ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን ሞረጃ በነጻ የማግኘት ሞብት አለዎት። አስተርዓሚ ለማና*ገ*ር 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 2721-254-288.

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 (Băsôð 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-zììn-nyò dò gbo wùdù kɛ, dá 1-888-254-2721.

Bengali (বাংলা): যদি এই লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন থাকে, তাহলে আপলার ভাষায় বিলামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজল 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 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 1-888-254-254 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 ajuju o bụla gbasara akwukwo a, į nwere ikike inweta enyemaka na ozi n'asụsụ 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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Lao (ພາສາລາວ): ຖ້າທ່ານມີຄຳຖາມໃດໆກ່ຽວກັບເອກະສານນີ້, ທ່ານມີສິດໄດ້ຮັບຄວາມຊ່ວຍເຫຼືອ ແລະ ຂໍ້ມູນເປັນພາສາຂອງທ່ານໂດຍບໍ່ເສຍຄ່າ. ເພື່ອໂອ້ລົມກັບລ່າມແປພາສາ, ໃຫ້ໂທຫາ 1-888-254-2721.

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