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/. 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 (833) 592-9956 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$2,000/person or \$4,000/family for In- <u>Network Providers</u> . \$4,000/person or \$8,000/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 <u>plan</u> , each family member must meet their own individual <u>deductible</u> until 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 deductible?	Yes. Primary Care. Specialist Visit. Preventive Care. Certain Prescription Drugs. Vision. 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 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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles 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> ?	\$4,500/person or \$9,000/family for In-Network Providers. \$9,000/person or \$18,000/family for Non-Network 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.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, and health care this plan 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, KeyCare. See www.anthem.com or call (833) 592-9956 for a list of network providers. Costs may vary by site of service and how the provider bills.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.

Do you need a <u>referral</u>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .
to see a specialist?		

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

C		What You	Linitediana E consistant 0	
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a	Primary care visit to treat an injury or illness	EPHC \$10/visit deductible does not apply PCP \$15/visit deductible does not apply	50% coinsurance	Virtual visits (Telehealth) benefits available.
health care provider's office	Specialist visit	\$25/visit deductible does not apply	50% coinsurance	Virtual visits (Telehealth) benefits available.
or clinic	Preventive care/screening/immunization	No charge	50% <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)	Lab – Office No charge X-Ray – Office 30% <u>coinsurance</u>	Lab – Office 50% <u>coinsurance</u> X-Ray – Office 50% <u>coinsurance</u>	none
	Imaging (CT/PET scans, MRIs)	apply PCP \$15/visit deductible does not apply \$25/visit deductible does not apply No charge Lab – Office No charge X-Ray – Office 30% coinsurance 30% coinsurance 30% coinsurance \$15/prescription, deductible does not apply (retail) and \$38/prescription, deductible does not apply (retail) and \$125/prescription, deductible does not apply (retail) and \$125/prescription, deductible does not apply (home delivery) \$50% coinsurance 50% coinsurance 50% coinsurance, deductible does not apply (home delivery) \$50% coinsurance, deductible does not apply (retail) and covered (home delivery) \$50% coinsurance, deductible does not apply (retail) and covered (home delivery)	50% <u>coinsurance</u>	none
If you need drugs to treat your illness or condition	Tier 1 - Typically Generic	does not apply (retail) and \$38/prescription, deductible does not apply (home delivery)	50% <u>coinsurance</u> , <u>deductible</u> does not apply (retail) and Not covered (home delivery)	For more information, refer to
More information about prescription drug coverage is available at http://www.anthe	Tier 2 - Typically Preferred Brand & Non-Preferred Generic Drugs	does not apply (retail) and \$125/prescription, deductible does not apply (home delivery)	50% <u>coinsurance</u> , <u>deductible</u> does not apply (retail) and Not covered (home delivery)	"Essential Drug List" at http://www.anthem.com/pharmacyinformation/ *See Prescription Drug section
m.com/pharmacyi nformation/	Tier 3 - Typically Non-Preferred Brand and Generic drugs	\$85/prescription, deductible does not apply (retail) and \$213/prescription, deductible	50% <u>coinsurance</u> , <u>deductible</u> does not apply (retail) and Not covered (home delivery)	

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

Camana		What You			
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
		does not apply (home delivery)			
	Tier 4 - Typically Preferred Specialty (brand and generic)	20% <u>coinsurance</u> up to \$300/prescription, <u>deductible</u> does not apply (retail and home delivery)	50% <u>coinsurance</u> , <u>deductible</u> does not apply (retail) and Not covered (home delivery)		
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	50% coinsurance	none	
surgery	Physician/surgeon fees	30% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
	Emergency room care	30% coinsurance	Covered as In- <u>Network</u>	none	
If you need immediate	Emergency medical transportation	30% coinsurance	Covered as In- <u>Network</u>	none	
medical attention	Urgent care	\$25/visit deductible does not apply	50% coinsurance	none	
If you have a hospital stay	Facility fee (e.g., hospital room)	30% coinsurance	50% <u>coinsurance</u>	150 days/benefit period for Inpatient rehabilitation and skilled nursing services combined.	
	Physician/surgeon fees	30% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit \$15/visit deductible does not apply Other Outpatient 30% coinsurance	Office Visit 50% <u>coinsurance</u> Other Outpatient 50% <u>coinsurance</u>	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatient	
abuse services	Inpatient services	30% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
	Office visits	30% coinsurance	50% <u>coinsurance</u>	none 150 days/benefit period for Inpatient rehabilitation and skilled nursing services combined Office Visit Virtual visits (Telehealth) benefits available. Other Outpatientnone Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). 100 visits/benefit period for Home Health and Private Duty	
If you are	Childbirth/delivery professional services	30% coinsurance	50% coinsurance		
pregnant	Childbirth/delivery facility services	30% coinsurance	50% coinsurance		
If you need help recovering or	Home health care	30% coinsurance	50% coinsurance		
have other special health needs	Rehabilitation services	\$15/visit <u>deductible</u> does not apply	50% <u>coinsurance</u>	*See Therapy Services section.	

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

Common Medical Event	Services You May Need	What You In-Network Provider (You will pay the least)	Will Pay Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Habilitation services	\$15/visit <u>deductible</u> does not apply	50% coinsurance		
	Skilled nursing care	30% coinsurance	50% coinsurance	150 days/benefit period for Inpatient rehabilitation and skilled nursing services combined.	
	Durable medical equipment	30% coinsurance	50% coinsurance	*See <u>Durable Medical</u> <u>Equipment</u> Section	
	Hospice services	30% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
If your child	Children's eye exam	No charge	Reimbursed Up to \$30	*See Vision Services section	
needs dental or	Children's glasses	Not covered	Not covered	See vision services section	
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>)

- Acupuncture
- Dental care (Adult)
- Glasses for a child
- Long-term care

- Bariatric surgery
- Dental care (Pediatric)
- Hearing aids
- Routine foot care unless <u>medically</u> necessary

- Cosmetic surgery
- Dental Check-up
- Infertility treatment
- Weight loss programs

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

- Chiropractic care
- Routine eye care (Adult) 1 exam/benefit period
- Most coverage provided outside the United States. See www.bcbsglobalcore.com
- Private-duty nursing

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: Virginia Bureau of Insurance, 1300 East Main Street, P. O. Box 1157, Richmond, VA 23218, (800) 552-7945, Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.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.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan 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>

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

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 27401, Richmond, VA 23279

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

Virginia Bureau of Insurance, 1300 East Main Street, P. O. Box 1157, Richmond, VA 23218, (800) 552-7945

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 <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

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

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

About these Coverage Examples:

The total Peg would pay is



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.

23 / 3211/20					
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 plan's overall deductible Specialist copayment Hospital (facility) coinsurance Other coinsurance 	\$2,000 \$25 30 % 0%	 The plan's overall deductible Specialist copayment Hospital (facility) coinsurance Other coinsurance 	\$2,000 \$25 30% 0%	 The plan's overall deductible Specialist copayment Hospital (facility) coinsurance Other coinsurance 	\$2,000 \$25 30% 0%
This EXAMPLE event includes set like: Specialist office visits (prenatal care) Childbirth/Delivery Professional Serv Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood Specialist visit (anesthesia)	ices	This EXAMPLE event includes servelike: Primary care physician office visits (in disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose in the servel)	ncluding	This EXAMPLE event includes ser like: Emergency room care (including medic Diagnostic test (x-ray) Durable medical equipment (crutches Rehabilitation services (physical therap)	cal supplies)
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:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		<u>Cost Sharing</u>	
<u>Deductibles</u>	\$2,000	<u>Deductibles</u>	\$0	<u>Deductibles</u>	\$2,000
<u>Copayments</u>	\$10	<u>Copayments</u>	\$1,700	<u>Copayments</u>	\$300
Coinsurance	\$2,100	Coinsurance	\$0	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

\$1,720

The total Mia would pay is

The total Joe would pay is

\$4,170

(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 (833) 592-9956

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Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 9956-592 (833).
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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՝ (833) 592-9956։

Bassa (Băsóò Wùdù): M dyi dyi-diè-dè bě bédé bá céè-dè nìà ke dyí ní, ɔ mò nì dyí-bèdèìn-dè bé m ké gbo-kpá-kpá kè bỗ kpỗ dé m bídí-wùdùǔn bó pídyi. Bé m ké wudu-zììn-nyò dò gbo wùdù ke, dá (833) 592-9956.

Bengali (বাংলা): যদি এই নখিপত্রের বিষয়ে আপনার কোনো প্রশ্ন খাকে, ভাহলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য (৪33) 592-9956 –তে কল করুন।

Burmese (မြန်မာ): ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (833) 592-9956 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(833) 592-9956。

Dinka (Dinka): Na non thiëëc në ke de ya thorë, ke yin non lon bë yi kuony ku wer alëu bë geer yic yin ne thon du ke cin weu taauë ke piny. Te kor yin ba jam wene ran ye thok geryic, ke yin col (833) 592-9956.

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 (833) 592-9956.

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Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ (فارسی): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ (833) تماس بگیرید.
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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 (833) 592-9956.

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 (833) 592-9956.

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 (833) 592-9956.

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 (833) 592-9956.

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 (833) 592-9956.

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(833) 592-9956

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 (833) 592-9956.

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 (833) 592-9956.

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 (833) 592-9956.

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 (833) 592-9956.

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 (833) 592-9956

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、(833) 592-9956 にお電話ください。

Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ(833) 592-9956 ។

Kirundi (Kirundi): Ugize ikibazo ico arico cose kuri iyi nyandiko, ufise uburenganzira bwo kuronka ubufasha mu rurimi rwawe ata giciro. Kugira uvugishe umusemuzi, akura (833) 592-9956.

Korean (한국어): 본 문서에 대해 어떠한 문의사항이라도 있을 경우, 귀하에게는 귀하가 사용하는 언어로 무료 도움 및 정보를 얻을 권리가 있습니다. 통역사와 이야기하려면(833) 592-9956 로 문의하십시오.

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