\blacklozenge

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/9PL8IND01012024</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) 748-1813 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	 \$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP; or \$7,500/person or \$15,000/family for Non-IHCP In-<u>Network Providers</u>. \$15,000/person or \$30,000/family for Non-IHCP Out-Of-<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 <u>deductible?</u>	Yes. All services for Indian Health Care <u>Providers</u> (IHCP). Primary Care <u>Specialist</u> Visit <u>Preventive Care</u> for Non-IHCP <u>Providers</u> . Certain <u>Prescription</u> <u>Drugs</u> for Non-IHCP <u>Providers</u> . Vision for Non-IHCP <u>Providers</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> ?	\$9,400/person or \$18,800/family for Non-IHCP In- <u>Network</u> <u>Providers</u> . \$18,800/person or \$37,600/family for Non-IHCP Out-Of- <u>Network 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 <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 <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 <u>out-of-pocket limit</u> .
Will you pay less if	Yes. 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>provider</u> ?	www.anthem.com/find- care/?alphaprefix=DGH or call (855) 748-1813 for a list of <u>network providers.</u> Costs may vary by site of service and how the <u>provider</u> bills.	<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-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>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .
to see a <u>specialist</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.

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	Services You May Need		What You Will Pay		
Common Medical Event		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Out- Of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	No charge	\$50/visit, <u>deductible</u> does not apply	50% <u>coinsurance</u>	Virtual visits (Telehealth) benefits available.
If you visit a health care	<u>Specialist</u> visit	No charge	\$100/visit, <u>deductible</u> does not apply	50% <u>coinsurance</u>	Virtual visits (Telehealth) benefits available.
<u>provider's</u> office or clinic	Preventive care/screening/ immunization	No charge	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)	Lab – Office No charge X-Ray – Office No charge	50% <u>coinsurance</u>	50% <u>coinsurance</u>	none
	Imaging (CT/PET scans, MRIs)	No charge	50% <u>coinsurance</u>	50% <u>coinsurance</u>	none
If you need drugs to treat your illness or condition More information about prescription	Generic drugs (Tier 1)	No charge	\$25/prescription, deductible does not apply (retail) and \$62.50/prescriptio n, deductible does not apply (home delivery)	50% <u>coinsurance</u> (retail only)	For more information, refer to "Select Drug List" at <u>http://www.anthem.com/pharma</u> <u>cyinformation/</u> *See Prescription Drug section.

* For more information about limitations and exceptions, see the **plan** or policy document at <u>https://eoc.anthem.com/eocdps/9PL8IND01012024</u>.

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			What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Out- Of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
drug coverage is available at http://www.anthe m.com/pharmacyi	Preferred brand drugs (Tier 2)	No charge	\$50/prescription (retail) and \$150/prescription (home delivery)	50% <u>coinsurance</u> (retail only)		
nformation/	Non-preferred brand drugs (Tier 3)	No charge	\$100/prescription (retail) and \$300/prescription (home delivery)	50% <u>coinsurance</u> (retail only)		
	<u>Specialty drugs</u> (Tier 4)	No charge	\$500/prescription (retail and home delivery)	100% <u>coinsurance</u> (retail only)		
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No charge	50% <u>coinsurance</u>	50% coinsurance	none	
surgery	Physician/surgeon fees	No charge	50% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
If you need immediate medical attention	Emergency room care	No charge	50% <u>coinsurance</u>	Covered as In- <u>Network</u>	none	
	Emergency medical transportation	No charge	50% <u>coinsurance</u>	Covered as In- <u>Network</u>	Non-emergency Non- <u>Network</u> Ambulance Services are limited to \$50,000 per occurrence.	
	<u>Urgent care</u>	No charge	\$75/visit, <u>deductible</u> does not apply	Covered as In- <u>Network</u>	none	
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	50% <u>coinsurance</u>	50% <u>coinsurance</u>	60 days/benefit period for Inpatient rehabilitation.	
nospital stay	Physician/surgeon fees	No charge	50% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
If you need mental health, behavioral health, or substance abuse	Outpatient services	Office Visit No charge Other Outpatient No charge	Office Visit \$50/visit, <u>deductible</u> does not apply Other Outpatient 50% <u>coinsurance</u>	Office Visit 50% <u>coinsurance</u> Other Outpatient 50% <u>coinsurance</u>	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatient none	
services	Inpatient services	No charge	50% <u>coinsurance</u>	50% <u>coinsurance</u>	none	

* For more information about limitations and exceptions, see the **plan** or policy document at <u>https://eoc.anthem.com/eocdps/9PL8IND01012024</u>.

	Services You May Need		What You Will Pay			
Common Medical Event		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Out- Of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Office visits	No charge	50% <u>coinsurance</u>	50% <u>coinsurance</u>	Cost sharing does not apply for	
If you are	Childbirth/delivery professional services	No charge	50% <u>coinsurance</u>	50% <u>coinsurance</u>	preventive services. Maternity care may include tests and	
pregnant	Childbirth/delivery facility services	No charge	50% <u>coinsurance</u>	50% <u>coinsurance</u>	services described elsewhere in the SBC (i.e., ultrasound).	
	<u>Home health care</u>	No charge	50% <u>coinsurance</u>	50% <u>coinsurance</u>	60 visits/benefit period.	
If you need help recovering or have other special health needs	Rehabilitation services	No charge	\$50/visit, <u>deductible</u> does not apply	50% <u>coinsurance</u>	*See Therapy Services section.	
	Habilitation services	No charge	\$50/visit, <u>deductible</u> does not apply	50% <u>coinsurance</u>		
	Skilled nursing care	No charge	50% <u>coinsurance</u>	50% <u>coinsurance</u>	30 days/admission for skilled nursing services.	
	Durable medical equipment	No charge	50% <u>coinsurance</u>	50% <u>coinsurance</u>	*See <u>Durable Medical Equipment</u> Section.	
	Hospice services	No charge	50% <u>coinsurance</u>	50% coinsurance	none	
If your child needs dental or eye care	Children's eye exam	No charge	No charge	\$0 <u>copayment</u> up to <u>plan</u> 's Maximum <u>Allowed Amount</u>		
	Children's glasses	No charge	No charge	\$0 <u>copayment</u> up to <u>plan</u> 's Maximum <u>Allowed Amount</u>	*See Vision Services section.	
	Children's dental check-up	No charge	0% <u>coinsurance</u>	30% <u>coinsurance</u>	*See Dental Services section.	

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>.)

- Abortion (except in cases of rape, incest, or when the life of the mother is endangered)
 Acupuncture
 Dental care (Adult)
- Bariatric surgery
- Infertility treatment

* For more information about limitations and exceptions, see the **plan** or policy document at <u>https://eoc.anthem.com/eocdps/9PL8IND01012024</u>.

Cosmetic surgeryLong-term careRoutine eye care (Adult)	Non-emergency care when traveling outside the U.S.Routine foot care	Private-duty nursingWeight loss programs			
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)					
Chiropractic care	• Hearing aids 1 item(s)/ear every 3 years				

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: Office of the Commissioner of Insurance, 125 South Webster Street, Madison, Wisconsin 53703-3474, (608) 266-3585, (800) 236-8517, (608) 266-3586, 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 <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> 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: Grievances and Appeals, P.O. Box 105568, Atlanta GA 30348-5568

Office of the Commissioner of Insurance, 125 South Webster Street, Madison, Wisconsin 53703-3474, (608) 266-3585, (800) 236-8517, (608) 266-3586

Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage 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? Not Applicable.

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 car 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 <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> <u>copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$7,500 \$100 50% 50%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$7,500 \$100 50% 50%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$7,500 \$100 50% 50%
This EXAMPLE event includes servilike:Specialist office visits (prenatal care)Childbirth/Delivery Professional ServicesChildbirth/Delivery Facility ServicesDiagnostic tests (ultrasounds and blood workSpecialist visit (anesthesia)	es	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 serviceslike: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: <u>Cost Sharing</u>		In this example, Joe would pay: <u>Cost Sharing</u>		In this example, Mia would pay: <u>Cost Sharing</u>	
Deductibles	\$0	Deductibles	\$0	Deductibles	\$0
Copayments	\$0	Copayments	\$0	Copayments	\$0
Coinsurance \$0		Coinsurance \$0		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\$60		The total Joe would pay is	\$20	The total Mia would pay is	\$0

Note: These numbers assume the patient received care from an IHCP provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without referral from an IHCP your costs may be higher.

The **plan** would be responsible for the other costs of these EXAMPLE covered 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) 748-1813

Amharic (**አጣርኛ**): ስለዚህ ሰነድ ጣንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን ጦረጃ በነጻ የጣግኘት ጦብት አለዎት። አስተርጓሚ ለማናንር (855) 748-1813 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 1813-748 (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) 748-1813։

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) 748-1813.

Bengali (বাংলা): যদি এই লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন থাকে, ভাহলে আপলার ভাষায় বিলামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজল দোভাষীর সাথে কথা ব্লার জন্য (855) 748-1813 –তে কল করুল।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (855) 748-1813 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)748-1813。

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) 748-1813.

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) 748-1813.

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 (748-1813 (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) 748-1813.

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) 748-1813.

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) 748-1813.

Gujarati (ગુજરાતી): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ચ વગર આપની ભાષામાં મદદ અને માહતીિ મેળવવાનો તમને અધકાિર છે. દુભાષયાિ સાથે વાત કરવા માટે, કોલ કરો (855) 748-1813.

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) 748-1813.

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) 748-1813 ।

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) 748-1813.

Igbo (Igbo): O bụr ụ na ị nwere ajujụ o bụla gbasara akwukwo a, į nwere ikike inweta enyemaka na ozi n'asụsụ gi na akwughi ụgwo o bụla. Ka gi na okowa okwu kwuo okwu, kpoo (855) 748-1813.

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) 748-1813.

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Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ(855) 748-1813 ។

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