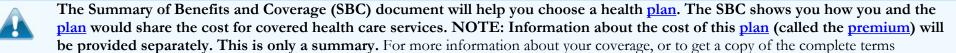
Anthem Bronze Pathway Guided Access HMO 6000 AI(\$0 Virtual PCP+\$0 Select Drugs)



of coverage, https://eoc.anthem.com/eocdps/6RMSIND01012023. 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 (855) 738-6652 to request a copy.

| Important Questions | Answers | Why This Matters: |
|---|---|---|
| What is the overall deductible? | \$0. | See the Common Medical Events chart below for your costs for services this <u>plan</u> covers. |
| Are there services covered before you meet your <u>deductible?</u> | Yes. | 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> ? | Not Applicable. | This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses. |
| What is not included in the <u>out-of-pocket</u> <u>limit</u> ? | Not Applicable. | This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses. |
| Will you pay less if you use a <u>network</u> <u>provider</u> ? | Yes, Pathway Guided Access. See <u>www.anthem.com</u> or call (855) 738-6652 for a list of <u>network providers.</u> Costs may vary by site of service and how the provider bills. | You pay the least if you use a <u>provider</u> in Indian Health Care <u>Provider</u> (IHCP). You pay more if you use a <u>provider</u> in Non-IHCP In- <u>Network</u> . You will pay the most if you use a <u>Non- IHCP Out-Of-Network Provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider</u> 's charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use a <u>Non-IHCP 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> to see a <u>specialist</u> ? | Yes. | This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <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.

| | | | 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 |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | No charge | No charge | Not covered | Virtual visits (Telehealth) benefits available. |
| | <u>Specialist</u> visit | No charge | No charge | Not covered | Virtual visits (Telehealth) benefits available. |
| | Preventive care/screening/ immunization | No charge | No charge | Not covered | 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 No charge | No charge | Not covered | none |
| | Imaging (CT/PET scans, MRIs) | No charge | No charge | Not covered | none |
| If you need drugs to treat | Generic drugs (Tier 1) | No charge | No charge (retail only) | Not covered (retail and home delivery) | |
| your illness or condition | Preferred brand drugs (Tier 2) | No charge | No charge (retail only) | Not covered (retail and home delivery) | For more information, refer to |
| More information about prescription drug coverage is available at http://www.anthe m.com/pharmacyi nformation/ | Non-preferred brand drugs (Tier 3) | No charge | No charge (retail only) | Not covered (retail and home delivery) | "Select Drug List" at http://www.anthem.com/pharma |
| | Specialty drugs (Tier 4) | No charge | No charge (retail only) | Not covered (retail and home delivery) | cyinformation/*See Prescription Drug section. |
| If you have outpatient | Facility fee (e.g., ambulatory surgery center) | No charge | No charge | Not covered | none |
| surgery | Physician/surgeon fees | No charge | No charge | Not covered | none |
| If you need immediate | Emergency room care | No charge | No charge | Covered as In- <u>Network</u> | none |

* For more information about limitations and exceptions, see **plan** or policy document at <u>https://eoc.anthem.com/eocdps/6RMSIND01012023</u>.

| | | | 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 | |
| medical attention | Emergency medical transportation | No charge | No charge | Covered as In- <u>Network</u> | Non-emergency non- <u>network</u> Ambulance Services are limited to \$50,000 per occurrence. | |
| | Urgent care | No charge | No charge | Covered as In- <u>Network</u> | none | |
| If you have a hospital stay | Facility fee (e.g., hospital room) | No charge | No charge | Not covered | 60 days/year for Inpatient rehabilitation and skilled nursing services combined for Indian Health Care <u>Providers</u> (IHCP) and Non-IHCP In- <u>Network</u> <u>Providers</u> combined. | |
| | Physician/surgeon fees | No charge | No charge | Not covered | none | |
| If you need mental health, behavioral health, or substance abuse | Outpatient services | Office Visit No charge Other Outpatient No charge | Office Visit No charge Other Outpatient No charge | Office Visit Not covered Other Outpatient Not covered | Office Visit Virtual visits (Telehealth) benefits available. Other Outpatient none | |
| services | Inpatient services | No charge | No charge | Not covered | none | |
| | Office visits | No charge | No charge | Not covered | Cost sharing does not apply for | |
| If you are pregnant | Childbirth/delivery professional services | No charge | No charge | Not covered | preventive services. Maternity care may include tests and | |
| | Childbirth/delivery facility services | No charge | No charge | Not covered | services described elsewhere in the SBC (i.e. ultrasound). | |
| If you need help recovering or have other special health needs | Home health care | No charge | No charge | Not covered | 120 visits/year for Indian Health Care <u>Providers</u> (IHCP) and Non- IHCP In- <u>Network Providers</u> combined. | |
| | Rehabilitation services | No charge | No charge | Not covered | *C /TI C · · · | |
| | Habilitation services | No charge | No charge | Not covered | *See Therapy Services section. | |
| | Skilled nursing care | No charge | No charge | Not covered | 60 days/year for Inpatient rehabilitation and skilled nursing services combined for Indian | |

* For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/6RMSIND01012023</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 |
| | | | | | Health Care <u>Providers</u> (IHCP) and Non-IHCP In- <u>Network</u> <u>Providers</u> combined. |
| | Durable medical equipment | No charge | No charge | Not covered | *See <u>Durable Medical Equipment</u> Section. |
| | Hospice services | No charge | No charge | Not covered | none |
| If your child needs dental or | Children's eye exam | No charge | No charge | Not covered | *See Vision Services section. |
| | Children's glasses | No charge | No charge | Not covered | See vision services section. |
| eye care | Children's dental check-up | No charge | 0% <u>coinsurance</u> | Not covered | *See Dental Services section. |

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.) • Abortion (except in cases of rape, incest, Acupuncture Bariatric surgery or when the life of the mother is Dental care (Adult) Infertility treatment endangered) Non-emergency care when traveling Private-duty nursing outside the U.S. Cosmetic surgery Weight loss programs Long-term care Routine foot care unless medically Routine eye care (Adult) necessary

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

• Hearing aids 1 item(s)/ear every 48 months for children 18 years of age or under. \$3,000 maximum/hearing aid. • Spinal Manipulation 20 visits/year

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: Georgia Office of Insurance and Safety Fire Commissioner, Consumer Services Division 2, Martin Luther King, Jr. Drive, WestTower, Suite 716, Atlanta, Georgia 30334, (800) 656-2298, <u>www.oci.ga.gov/ConsumerService/Home.aspx</u>, 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.

* For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/6RMSIND01012023</u>.

Page 4 of 11

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 105449, Atlanta, GA 30548-5449

Georgia Office of Insurance and Safety Fire Commissioner, Consumer Services Division, 2 Martin Luther King, Jr. Drive, West Tower, Suite 716, Atlanta, Georgia 30334, (800) 656-2298, <u>www.oci.ga.gov/ConsumerService/Home.aspx</u>

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.

* For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/6RMSIND01012023</u>.

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</u> sharing 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 ca hospital delivery) | re and a | Managing Joe's Type 2 Diaber (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 <u>deductible</u> <u>Specialist coinsurance</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> This EXAMPLE event includes serving | \$0 0% 0% 0% | The plan's overall <u>deductible</u> <u>Specialist coinsurance</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> This EXAMPLE event includes servitive | \$0 0% 0% 0% | The plan's overall <u>deductible</u> <u>Specialist coinsurance</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> This EXAMPLE event includes and the second second | 0% | |
| like: <u>Specialist</u> office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Service Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and blood we</i> <u>Specialist</u> visit (<i>anesthesia</i>) | | like: <u>Primary care physician</u> office visits (in disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose me | | like: <u>Emergency room care</u> (including mo <u>Diagnostic test</u> (x-ray) <u>Durable medical equipment</u> (cruta <u>Rehabilitation services</u> (physical the | ches) | |
| 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 | | Cost Sharing | | |
| 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 | |

The <u>plan</u> 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) 738-6652

Amharic (አጣርኛ): ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የማግኘት መብት አለዎት። አስተርዓሚ ለማና7ር (855) 738-6652 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 6652-738 (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) 738-6652։

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-ziìn-nyò dò gbo wùdù kɛ, dá (855) 738-6652.

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) 738-6652 –তে কল করুল।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (855) 738-6652 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) 738-6652。

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) 738-6652.

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) 738-6652.

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 (855 (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) 738-6652.

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) 738-6652.

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) 738-6652.

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) 738-6652.

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) 738-6652.

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) 738-6652 ।

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) 738-6652.

Igbo (Igbo): O bụr ụ na ị nwere ajujụ o bụla gbasara akwukwo a, į nwere ikike inweta enyemaka na ozi n'asụsụ gị na akwughi ụgwo o bụla. Ka gi na okowa okwu kwuo okwu, kpoo (855) 738-6652.

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) 738-6652.

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) 738-6652.

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) 738-6652

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. (855) 738-6652 にお電話ください。

Page 8 of 11

Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ(855) 738-6652 ។

Kirundi (Kirundi): Ugize ikibazo ico arico cose kuri iyi nyandiko, ufise uburenganzira bwo kuronka ubufasha mu rurimi rwawe ata giciro. Kugira uvugishe umusemuzi, akura (855) 738-6652.

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