Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services

Coverage Period: 01/01/2024 - 12/31/2024

Matthew Thornton Health Plan, Inc./Anthem Blue Cross and Blue Shield

Coverage for: Individual + Family | Plan Type: HMO

Anthem Bronze Pathway X Enhanced 5500/35% (\$0 Preferred Virtual Care + \$0 Select Drugs)

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/9G9VIND01012024. 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) 748-1804 to request a copy.

Important Questions	Answers	Why This Matters:			
		•			
What is the overall deductible?	\$5,500/person or \$11,000/family for In-Network Providers.	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	Yes. Primary Care. Preventive	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount.			
covered before you	<u>Care</u> . Vision. For more	But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u>			
meet your <u>deductible?</u>	information see below.	<u>services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive</u> <u>services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/.</u>			
Are there other	No.	You don't have to meet deductibles for specific services.			
deductibles for					
specific services?					
What is the out-of-	\$9,400/person or \$18,800/family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have			
pocket limit for this	for In-Network Providers.	other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the			
plan?		overall family <u>out-of-pocket limit</u> has been met.			
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 plan				
limit?	doesn't cover.				
Will you pay less if	Yes. See	This plan uses a provider network. You will pay less if you use a provider in the plan's			
you use a <u>network</u>	www.anthem.com/find-	network. You will pay the most if you use an out-of-network provider, and you might receive			
provider?	care/?alphaprefix=YGQ	a bill from a provider for the difference between the provider's charge and what your plan			
	or call (855) 748-1804 for a list of	pays (balance billing). Be aware, your network provider might use an out-of-network provider			
	network providers. Costs may				
	vary by site of service and how	for some services (such as lab work). Check with your <u>provider</u> before you get services.			
	the <u>provider</u> bills.				

Do you need a referr
to see a specialist?

No.

You can see the specialist you choose without a referral.

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

			What You Will Pay			
Common Medical Event	Services You May Need	Level 1 Pharmacy- RX Only (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	Not Applicable	\$40/visit deductible does not apply	Not covered	Virtual visits (Telehealth) benefits available.	
If you visit a	Specialist visit	Not Applicable	\$50/visit then 35% coinsurance	Not covered	Virtual visits (Telehealth) benefits available.	
health care provider's office or clinic	Preventive care/screening/immunization	Not Applicable	No charge	Not covered	Prescribed FDA approved contraceptives are not subject to cost shares. 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	Diagnostic test (x-ray, blood work)	Not Applicable	35% coinsurance	Not covered	none	
•	Imaging (CT/PET scans, MRIs)	Not Applicable	35% coinsurance	Not covered	none	
If you need drugs to treat your	Generic drugs (Tier 1)	35% <u>coinsurance</u> (retail and home delivery)	50% <u>coinsurance</u> (retail only)	Not covered (retail and home delivery)		
illness or condition More information	Preferred brand drugs (Tier 2)	35% <u>coinsurance</u> (retail and home delivery)	50% <u>coinsurance</u> (retail only)	Not covered (retail and home delivery)	For more information, refer to "Select Drug List" at	
about prescription drug coverage is available at http://www.anthem.com/pharmacyinformation/	Non-preferred brand drugs (Tier 3)	40% coinsurance up to \$250/prescription (retail) and 40% coinsurance up to \$750/prescription (home delivery)	55% <u>coinsurance</u> (retail only)	Not covered (retail and home delivery)	http://www.anthem.com/pharracyinformation/ *See Prescription Drug section	

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at https://eoc.anthem.com/eocdps/9G9VIND01012024.

				What You Will Pay		
Common Medical Event		Services You May Need	Level 1 Pharmacy- RX Only (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
		Specialty drugs (Tier 4)	40% coinsurance up to \$500/prescription (retail and home delivery)	55% <u>coinsurance</u> (retail only)	Not covered (retail and home delivery)	
	you have tpatient	Facility fee (e.g., ambulatory surgery center)	Not Applicable	35% coinsurance	Not covered	none
sui	rgery	Physician/surgeon fees	Not Applicable	35% <u>coinsurance</u>	Not covered	none
		Emergency room care	Not Applicable	\$500/visit then 35% coinsurance	Covered as In- <u>Network</u>	Copayment, coinsurance and deductible waived if admitted.
If you need immediate medical attention If you have a hospital stay	mediate	Emergency medical transportation	Not Applicable	35% coinsurance	Covered as In- <u>Network</u>	Non-emergency Non-Network Ambulance Services are limited to \$50,000 per occurrence.
		Urgent care	Not Applicable	\$50/visit then 35% coinsurance	Covered as In- <u>Network</u>	none
		Facility fee (e.g., hospital room)	Not Applicable	\$500/admission then 35% coinsurance	Not covered	none
		Physician/surgeon fees	Not Applicable	35% coinsurance	Not covered	none
If you need mental health, behavioral health or substance abuse services	ental health, havioral health,	Outpatient services	Not Applicable	Office Visit \$40/visit deductible does not apply Other Outpatient 35% coinsurance	Office Visit Not covered Other Outpatient Not covered	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatientnone
	use services	Inpatient services	Not Applicable	\$500/admission then 35% coinsurance	Not covered	none
		Office visits	Not Applicable	No charge	Not covered	Cost sharing does not apply for
If you are pregnant	you are	Childbirth/delivery professional services	Not Applicable	35% coinsurance	Not covered	In-Network preventive services. Depending on the type of
	Childbirth/delivery facility services	Not Applicable	\$500/admission then 35% coinsurance	Not covered	services, a copayment, coinsurance or deductible may apply. Maternity care may	

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at https://eoc.anthem.com/eocdps/9G9VIND01012024.

	Services You May Need		What You Will Pay		
Common Medical Event		Level 1 Pharmacy- RX Only (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
					include tests and services described elsewhere in the SBC (i.e., ultrasound). Postpartum office visits are part of the professional maternity services.
	Home health care	Not Applicable	35% coinsurance	Not covered	none
	Rehabilitation services	Not Applicable	35% coinsurance	Not covered	*See Therapy Services section.
If you need help	Habilitation services	Not Applicable	35% coinsurance	Not covered	See Therapy Services section.
recovering or have other special health needs	Skilled nursing care	Not Applicable	35% coinsurance	Not covered	100 days/year for skilled nursing services for In-Network Providers.
nearm needs	Durable medical equipment	Not Applicable	35% coinsurance	Not covered	*See <u>Durable Medical</u> <u>Equipment</u> Section
	Hospice services	Not Applicable	35% coinsurance	Not covered	none
If your child	Children's eye exam	Not Applicable	No charge	Not covered	*See Vision Services section
needs dental or	Children's glasses	Not Applicable	No charge	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>)

- Abortion (except in cases of rape, incest, or when the life of the mother is endangered)
- Acupuncture

Children's dental check-upInfertility treatment

Cosmetic surgery

Dental care (Adult)

outside the U.S.

Private-duty nursing

• Long-term care

Routine foot care unless medically

Non-emergency care when traveling

• Weight loss programs

• Routine eye care (Adult)

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

necessary

- Bariatric surgery for morbid obesity only
- Chiropractic care 12 visits/year

Hearing aids

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at https://eoc.anthem.com/eocdps/9G9VIND01012024.

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: New Hampshire Insurance Department, 21 So Fruit St, Suite 14, Concord, NH 03301, Consumer Hotline (800) 852-3416, 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> 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 518, North Haven, CT 06473-0518

New Hampshire Insurance Department, 21 So Fruit St, Suite 14, Concord, NH 03301, Consumer Hotline (800) 852-3416

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? Not Applicable.

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 <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 ca hospital delivery)	ure 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 ■ Specialist coinsurance ■ Hospital (facility) coinsurance ■ Other coinsurance ■ Other coinsurance ■ This EXAMPLE event includes services like: Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood work) Specialist visit (anesthesia)		■ The plan's overall deductible ■ Specialist coinsurance ■ Hospital (facility) coinsurance ■ Other coinsurance ■ 35% ■ Other coinsurance ■ 35% 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)		■ The plan's overall deductible ■ Specialist coinsurance ■ Hospital (facility) coinsurance ■ Other coinsurance ■ Other coinsurance ■ This EXAMPLE event includes services like: 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>		
<u>Deductibles</u>	\$5,500	<u>Deductibles</u>	\$4,700	<u>Deductibles</u>	\$2,800	
<u>Copayments</u>	\$0	<u>Copayments</u>	\$300	<u>Copayments</u>	\$0	
<u>Coinsurance</u>	\$2,500	<u>Coinsurance</u>	\$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	\$8,060	The total Joe would pay is \$5,020		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) 748-1804

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 1804-748 (855).

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՝ (855) 748-1804։

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 (855) 748-1804.

Bengali (বাংলা): যদি এই নখিপত্রের বিষয়ে আপনার কোনো প্রশ্ন খাকে, তাংলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য (৪55) 748-1804 — তে কল করুন।

Burmese (မြန်မာ): ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (855) 748-1804 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) 748-1804。

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 wenë ran ye thok geryic, ke yin col (855) 748-1804.

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) 748-1804.

Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ هزینه ای به زبان مادریتان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره (855) 748-1804) 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) 748-1804.

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) 748-1804.

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) 748-1804.

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 (855) 748-1804.

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) 748-1804.

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) 748-1804

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) 748-1804.

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 (855) 748-1804.

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) 748-1804.

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) 748-1804.

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) 748-1804

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) 748-1804 にお電話ください。

Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ(855) 748-1804 ។

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) 748-1804.

Korean (한국어): 본 문서에 대해 어떠한 문의사항이라도 있을 경우, 귀하에게는 귀하가 사용하는 언어로 무료 도움 및 정보를 얻을 권리가 있습니다. 통역사와 이야기하려면(855) 748-1804 로 문의하십시오.

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