Anthem Catastrophic Pathway 9200 (+ Incentives)

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/86CDIND01012025. 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) 330-1093 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall	\$9,200/person or \$18,400/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 <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. 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 <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>		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 <u>deductibles</u> for specific services.
deductibles for		
specific services?		
What is the <u>out-of-</u>	\$9,200/person or \$18,400/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 <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the
<u>plan</u> ?		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 <u>plan</u> uses a <u>provider</u> <u>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>	www.anthem.com/find-	network. You will pay the most if you use an Out-of-Network Provider, and you might
provider?	care/?alphaprefix=XPD	receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your
	or call (855) 330-1093 for a list of	plan pays (balance billing). Be aware, your <u>network provider</u> might use an <u>Out-of-Network</u>
	<u>network providers.</u> Costs may	Provider for some services (such as lab work). Check with your provider before you get
	vary by site of service and how	services.
	the <u>provider</u> bills.	

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)	Out-of-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	Not Applicable	\$55/visit for the first 3 visits; <u>deductible</u> does not apply, then 0% <u>coinsurance</u>	Not covered	All office visit <u>copayments</u> count towards the same 3 visit limit. Virtual visits (Telehealth) benefits available.	
health care <u>provider's</u> office	<u>Specialist</u> visit	Not Applicable	0% coinsurance	Not covered	Virtual visits (Telehealth) benefits available.	
or clinic	Preventive care/screening/ immunization	Not Applicable	No charge	Not covered	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)	Not Applicable	0% <u>coinsurance</u>	Not covered	none	
	Imaging (CT/PET scans, MRIs)	Not Applicable	0% coinsurance	Not covered	none	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://www.anthe m.com/pharmacyi nformation/	Generic drugs (Tier 1)	0% <u>coinsurance</u> (retail and home delivery)	0% <u>coinsurance</u> (retail only)	Not covered (retail and home delivery)	For more information, refer to "Select Drug List" at <u>http://www.anthem.com/pharm</u> <u>acyinformation/</u> *See Prescription Drug section.	
	Preferred brand drugs (Tier 2)	0% <u>coinsurance</u> (retail and home delivery)	0% <u>coinsurance</u> (retail only)	Not covered (retail and home delivery)		
	Non-preferred brand drugs (Tier 3)	0% <u>coinsurance</u> (retail and home delivery)	0% <u>coinsurance</u> (retail only)	Not covered (retail and home delivery)		
	<u>Specialty drugs</u> (Tier 4)	0% <u>coinsurance</u> (retail and home delivery)	0% <u>coinsurance</u> (retail only)	Not covered (retail and home delivery)		
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	Not Applicable	0% <u>coinsurance</u>	Not covered	none	
surgery	Physician/surgeon fees	Not Applicable	0% coinsurance	Not covered	none	

\* For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/86CDIND01012025</u>.

			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)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you need immediate medical attention	Emergency room care	Not Applicable	0% <u>coinsurance</u>	Covered as In- <u>Network</u>	none	
	Emergency medical transportation	Not Applicable	0% <u>coinsurance</u>	Covered as In- <u>Network</u>	Non-emergency <u>Out-of-</u> <u>Network</u> Ambulance Services are limited to \$50,000 per occurrence.	
	Urgent care	Not Applicable	0% coinsurance	Covered as In- <u>Network</u>	none	
If you have a hospital stay	Facility fee (e.g., hospital room)	Not Applicable	0% <u>coinsurance</u>	Not covered	60 days/year for Inpatient rehabilitation for In- <u>Network</u> <u>Providers</u> .	
	Physician/surgeon fees	Not Applicable	0% <u>coinsurance</u>	Not covered	none	
If you need mental health, behavioral health, or substance	Outpatient services	Not Applicable	Office Visit 0% <u>coinsurance</u> Other Outpatient 0% <u>coinsurance</u>	Office Visit Not covered Other Outpatient Not covered	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatient none	
abuse services	Inpatient services	Not Applicable	0% coinsurance	Not covered	none	
	Office visits	Not Applicable	0% <u>coinsurance</u>	Not covered		
If you are	Childbirth/delivery professional services	Not Applicable	0% <u>coinsurance</u>	Not covered	Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).	
pregnant	Childbirth/delivery facility services	Not Applicable	0% <u>coinsurance</u>	Not covered		
	Home health care	Not Applicable	0% <u>coinsurance</u>	Not covered	100 visits/year for In- <u>Network</u> <u>Providers</u> .	
If you need help	Rehabilitation services	Not Applicable	0% <u>coinsurance</u>	Not covered	*See Therapy Services section.	
recovering or have other special health needs	Habilitation services	Not Applicable	0% <u>coinsurance</u>	Not covered		
	Skilled nursing care	Not Applicable	0% <u>coinsurance</u>	Not covered	90 days/year for skilled nursing services for In- <u>Network</u> <u>Providers</u> .	
	Durable medical equipment	Not Applicable	0% coinsurance	Not covered	*See <u>Durable Medical</u> <u>Equipment</u> section.	
	Hospice services	Not Applicable	0% coinsurance	Not covered	none	
If your child	Children's eye exam	Not Applicable	\$0/visit	Not covered	*See Vision Services section.	

\* For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/86CDIND01012025</u>.

	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)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
needs dental or	Children's glasses	Not Applicable	\$0/unit	Not covered	
eye care	Children's dental check-up	Not Applicable	0% <u>coinsurance</u>	Not covered	*See Dental Services section.

#### Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover <u>excluded services</u> .)	r (Check your policy or <u>plan</u> document for more i	nformation and a list of any other				
<ul> <li>Abortion (except in cases of rape, incest, or when the life of the mother is endangered)</li> <li>Cosmetic surgery</li> <li>Infertility treatment</li> <li>Routine eye care (Adult)</li> </ul>	<ul> <li>Acupuncture</li> <li>Dental care (Adult)</li> <li>Long-term care</li> <li>Routine foot care unless <u>medically necessary</u></li> </ul>	<ul> <li>Bariatric surgery</li> <li>Hearing aids</li> <li>Non-emergency care when traveling outside the U.S.</li> <li>Weight loss programs</li> </ul>				
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)         • Chiropractic care 12 visits/year       • Private-duty nursing 82 visits/year in a Home Setting only						

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: State of Indiana Department of Insurance, 311 W. Washington Street, Suite 300, Indianapolis, Indiana 46204, (800) 622-4461, (317) 232-2395, <a href="http://www.in.gov/idoi/3008.htm">www.in.gov/idoi/3008.htm</a>, 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 <a href="http://www.HealthCare.gov">Health Insurance Marketplace</a>. For more information about the <a href="http://www.HealthCare.gov">Marketplace</a>, visit <a href="http://www.HealthCare.gov">www.HealthCare.gov</a> 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

State of Indiana Department of Insurance, 311 W. Washington Street, Suite 300, Indianapolis, Indiana 46204, (800) 622-4461, (317) 232-2395, <a href="https://www.in.gov/idoi/3008.htm">www.in.gov/idoi/3008.htm</a>

\* For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/86CDIND01012025</u>.

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#### 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.

<b>Peg is Having a Baby</b> (9 months of in-network pre-natal ca hospital delivery)	re and a	Managing Joe's Type 2 Diabe (a year of routine in-network care of controlled condition)		<b>Mia's Simple Fracture</b> (in-network emergency room visit and follow up care)	
<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist coinsurance</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>	\$9,200 0% 0% 0%	<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist coinsurance</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>	\$9,200 0% 0% 0%	<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist coinsurance</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>	\$9,200 0% 0% 0%
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 diseaseeducation)Diagnostic tests (blood work)Prescription drugsDurable medical equipment (glucose meter)		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>	
Deductibles	\$9,200	Deductibles	\$5,200	Deductibles	\$2,800
Copayments	\$0	Copayments	\$100	<u>Copayments</u>	\$0
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	<b>\$</b> 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	\$9,260	The total Joe would pay is	\$5,320	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) 330-1093

Amharic (**አጣርኛ**): ስለዚህ ሰነድ ጣንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን ጦረጃ በነጻ የጣግኘት ጦብት አለዎት። አስተርጓሚ ለማናገር (855) 330-1093 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 1093-330 (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) 330-1093։

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) 330-1093.

Bengali (বাংলা): যদি এই নথিপত্রের বিষয়ে আপনার কোনো প্রশ্ন থাকে, ভাহলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য (855) 330-1093 –তে কল করুন।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (855) 330-1093 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) 330-1093。

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) 330-1093.

**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) 330-1093.

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 (853) 530-330 (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) 330-1093.

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) 330-1093.

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) 330-1093.

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) 330-1093.

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) 330-1093.

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) 330-1093 ।

**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) 330-1093.

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) 330-1093.

**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) 330-1093.

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) 330-1093.

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) 330-1093

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) 330-1093 にお電話ください。

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# Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ(855) 330-1093 ។

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