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/9ZV3IND01012024</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) 330-1097 to request a copy.

| Important Questions   | Answers   | Why This Matters:   |
|---|---|---|
| What is the overall <u>deductible</u> ?                                     | \$4,500/person or \$9,000/family<br>for Tier 1 In- <u>Network Providers</u> .<br>\$7,000/person or \$14,000/family<br>for Tier 2 In- <u>Network Providers</u> .                           | Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before<br>this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member<br>must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid<br>by all family members meets the overall family <u>deductible</u> .  |
| Are there services<br>covered before you<br>meet your <u>deductible?</u>    | Yes. <u>Preventive Care</u> . 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.<br>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<br><u>deductibles</u> for<br>specific services?             | No.   | You don't have to meet <u>deductibles</u> for specific services.  |
| What is the <u>out-of-</u><br><u>pocket limit</u> for this<br><u>plan</u> ? | <ul> <li>\$7,000/person or \$14,000/family<br/>for Tier 1 In-<u>Network Providers.</u></li> <li>\$8,000/person or \$16,000/family<br/>for Tier 2 In-<u>Network Providers.</u></li> </ul>  | 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<br>in the <u>out-of-pocket</u><br><u>limit</u> ?       | Premiums, balance-billing<br>charges, and health care this <u>plan</u><br>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<br>you use a <u>network</u><br><u>provider</u> ?       | Yes. See<br><u>www.anthem.com/find-</u><br><u>care/?alphaprefix=MEB</u><br>or call (855) 330-1097 for a list of<br><u>network providers.</u> Costs may<br>vary by site of service and how | You pay the least if you use a provider in Tier 1 In-Network. You pay more if you use a provider in Tier 2 In-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 |

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|                               | the <u>provider</u> bills. | you get services.  |
|-------------------------------|----------------------------|--|
| Do you need a <u>referral</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 |
| to see a <u>specialist</u> ?  |                            | 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<br>Medical Event   | Services You May Need  | Tier 1 In-<br>Network Provider<br>(You will pay the<br>least)          | Tier 2 In-<br>Network Provider<br>(You will pay<br>more)   | Out-of-Network<br>Provider<br>(You will pay the<br>most)     | Limitations, Exceptions, &<br>Other Important Information  |  |
|   | Primary care visit to treat an injury or illness                       | 20% <u>coinsurance</u>   | 35% <u>coinsurance</u>   | Not covered  | Virtual visits (Telehealth)<br>benefits available.   |  |
| If you visit a  | <u>Specialist</u> visit  | 20% coinsurance  | 35% coinsurance  | Not covered  | Virtual visits (Telehealth)<br>benefits available.   |  |
| health care<br>provider's office<br>or clinic   | Preventive care/screening/<br>immunization                             | No charge  | No charge  | Not covered  | You may have to pay for services<br>that aren't preventive. Ask your<br>provider if the services needed<br>are preventive. Then check what<br>your <u>plan</u> will pay for. |  |
| If you have a test  | Diagnostic test (x-ray, blood work)                                    | Lab – Office<br>\$15/visit<br>X-Ray – Office<br>20% <u>coinsurance</u> | Lab – Office<br>Same as In-<br><u>Network</u> Tier 1<br>X-Ray – Office<br>35% <u>coinsurance</u> | Lab – Office<br>Not covered<br>X-Ray – Office<br>Not covered | none   |  |
|   | Imaging (CT/PET scans, MRIs)   | 20% coinsurance  | 35% <u>coinsurance</u>   | Not covered  | none   |  |
| If you need drugs<br>to treat your<br>illness or<br>condition<br>More information<br>about prescription<br>drug coverage is<br>available at<br>http://www.anthe<br>m.com/pharmacyi<br>nformation/ | Typically Generic (Tier 1)   | 20% <u>coinsurance</u><br>(retail and home<br>delivery)                | 35% <u>coinsurance</u><br>(retail only)  | Not covered (retail<br>and home delivery)                    | For more information, refer to<br>"Select Drug List" at<br><u>http://www.anthem.com/pharm</u><br><u>acyinformation/</u><br>*See Prescription Drug section                    |  |
|   | Typically Preferred Brand &<br>Non-Preferred Generic Drugs<br>(Tier 2) | 20% <u>coinsurance</u><br>(retail and home<br>delivery)                | 35% <u>coinsurance</u><br>(retail only)  | Not covered (retail<br>and home delivery)                    |  |  |
|   | Typically Non-Preferred Brand<br>and Generic drugs (Tier 3)            | 20% <u>coinsurance</u><br>(retail and home<br>delivery)                | 40% <u>coinsurance</u><br>(retail only)  | Not covered (retail<br>and home delivery)                    |  |  |
|   | Typically Preferred <u>Specialty</u><br>(brand and generic) (Tier 4)   | 20% <u>coinsurance</u><br>(retail and home<br>delivery)                | 40% <u>coinsurance</u><br>(retail only)  | Not covered (retail<br>and home delivery)                    |  |  |

\* For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/9ZV3IND01012024</u>.

|  |  |  | What You Will Pay  |  |  |  |
|--|--|--|--|--|--|--|
| Common<br>Medical Event  | Services You May Need                          | Tier 1 In-<br>Network Provider<br>(You will pay the<br>least)                        | Tier 2 In-<br>Network Provider<br>(You will pay<br>more)                             | Out-of-Network<br>Provider<br>(You will pay the<br>most)       | Limitations, Exceptions, &<br>Other Important Information  |  |
| If you have outpatient   | Facility fee (e.g., ambulatory surgery center) | 20% <u>coinsurance</u>   | 35% <u>coinsurance</u>   | Not covered  | \$300/visit for Ambulatory<br>Surgical Center.   |  |
| surgery  | Physician/surgeon fees                         | 20% coinsurance  | 35% coinsurance  | Not covered  | none   |  |
|  | Emergency room care                            | 20% <u>coinsurance</u>   | Same as In-<br><u>Network</u> Tier 1   | Same as In-<br><u>Network</u> Tier 1                           | none   |  |
| If you need<br>immediate<br>medical attention                              | Emergency medical<br>transportation            | 20% coinsurance  | Same as In-<br><u>Network</u> Tier 1   | Same as In-<br><u>Network</u> Tier 1                           | Non-emergency Non- <u>Network</u><br>Ambulance Services are limited<br>to \$50,000 per trip.   |  |
|  | Urgent care                                    | 20% <u>coinsurance</u>   | Same as In-<br><u>Network</u> Tier 1   | Same as In-<br><u>Network</u> Tier 1                           | none   |  |
| If you have a<br>hospital stay   | Facility fee (e.g., hospital room)             | 20% <u>coinsurance</u>   | 35% <u>coinsurance</u>   | Not covered  | 150 days/year for Inpatient<br>rehabilitation for Tier 1 In-<br><u>Network</u> and Tier 2 In- <u>Network</u><br><u>Providers</u> combined. |  |
|  | Physician/surgeon fees                         | 20% coinsurance  | 35% coinsurance  | Not covered  | none   |  |
| If you need<br>mental health,<br>behavioral health,<br>or substance        | Outpatient services                            | Office Visit<br>20% <u>coinsurance</u><br>Other Outpatient<br>20% <u>coinsurance</u> | Office Visit<br>35% <u>coinsurance</u><br>Other Outpatient<br>35% <u>coinsurance</u> | Office Visit<br>Not covered<br>Other Outpatient<br>Not covered | Office Visit<br>Virtual visits (Telehealth)<br>benefits available.<br>Other Outpatient<br>none   |  |
| abuse services   | Inpatient services                             | 20% <u>coinsurance</u>   | 35% coinsurance  | Not covered  | none   |  |
|  | Office visits                                  | 20% coinsurance  | 35% coinsurance  | Not covered  |  |  |
| If you are   | Childbirth/delivery professional services      | 20% <u>coinsurance</u>   | 35% coinsurance  | Not covered  | Maternity care may include tests<br>and services described elsewhere<br>in the SBC (i.e., ultrasound).                                     |  |
| pregnant   | Childbirth/delivery facility services          | 20% coinsurance  | 35% coinsurance  | Not covered  |  |  |
| If you need help<br>recovering or<br>have other<br>special health<br>needs | Home health care                               | 20% <u>coinsurance</u>   | 35% coinsurance  | Not covered  | none   |  |
|  | Rehabilitation services                        | 20% coinsurance  | 35% coinsurance  | Not covered  | *C /T1 C · · · ·   |  |
|  | Habilitation services                          | 20% coinsurance  | 35% coinsurance  | Not covered  | *See Therapy Services section.   |  |
|  | Skilled nursing care                           | 20% coinsurance  | 35% coinsurance  | Not covered  | 150 days/year for skilled nursing<br>services for Tier 1 In- <u>Network</u><br>and Tier 2 In- <u>Network Providers</u><br>combined.        |  |
|  | Durable medical equipment                      | 20% <u>coinsurance</u>   | 35% coinsurance  | Not covered  | *See <u>Durable Medical</u><br><u>Equipment</u> Section  |  |

\* For more information about limitations and exceptions, see the **plan** or policy document at <u>https://eoc.anthem.com/eocdps/9ZV3IND01012024</u>.

| Common<br>Medical Event | Services You May Need      | Tier 1 In-<br>Network Provider<br>(You will pay the<br>least) | What You Will Pay<br>Tier 2 In-<br>Network Provider<br>(You will pay<br>more) | Out-of-Network<br>Provider<br>(You will pay the<br>most) | Limitations, Exceptions, &<br>Other Important Information |
|-------------------------|----------------------------|---|---|--|---|
|                         | Hospice services           | 20% coinsurance   | 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 Applicable  | No charge   | Not covered  | *See Dental Services section                              |

#### **Excluded Services & Other Covered Services:**

| Services Your <u>Plan</u> Generally Does NOT Cove<br><u>excluded services</u> .) | r (Check your policy or <u>plan</u> document for more i | nformation and a list of any other |
|--|---|------------------------------------|
| • Acupuncture  | Cosmetic surgery  | • Dental care (Adult)              |
| • Long-term care   | • Non-emergency care when traveling outside             | Private-duty nursing               |
| • Routine eye care (Adult)   | the U.S.  | Weight loss programs               |
|  | Routine foot care                                       |                                    |
| Other Covered Services (Limitations may appl                                     | y to these services. This isn't a complete list. Plea   | se see your <u>plan</u> document.) |
| Abortion (including Non-Hyde Abortion  | • Bariatric surgery for morbid obesity only             | • Chiropractic care 40 visits/year |
| Services)  | • Infertility treatment                                 |                                    |
| • Hearing aids 1 item(s) every 36 months   |   |                                    |

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: Maine Bureau of Insurance, Department of Professional and Financial Regulation, 34 State House Station, Augusta, ME 04333-0334, (800) 300-5000, 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 218, North Haven, CT 06473-0218

\* For more information about limitations and exceptions, see the **plan** or policy document at <u>https://eoc.anthem.com/eocdps/9ZV3IND01012024</u>.

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Maine Bureau of Insurance, Department of Professional and Financial Regulation, 34 State House Station, Augusta, ME 04333-0334, (800) 300-5000

Consumers for Affordable Health Care, 12 Church Street, PO Box 2490, Augusta, ME 04338-2490, (800) 965-7476, <u>www.mainecahc.org</u>, <u>consumerhealth@mainecahc.org</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 <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</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.

| <b>Peg is Having a Baby</b><br>(9 months of in-network pre-natal care and a<br>hospital delivery)   |                               | Managing Joe's Type 2 Diabe<br>(a year of routine in-network care of<br>controlled condition)  |                               | Mia's Simple Fracture<br>(in-network emergency room visit and follow<br>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>copayment</u></li> </ul>  | \$4,500<br>20%<br>20%<br>\$15 | <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>copayment</u></li> </ul>             | \$4,500<br>20%<br>20%<br>\$15 | <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>copayment</u></li> </ul>   | \$4,500<br>20%<br>20%<br>\$15 |
| 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<br>like:<br><u>Emergency room care</u> (including medical supplies)<br><u>Diagnostic test</u> (x-ray)<br><u>Durable medical equipment</u> (crutches)<br><u>Rehabilitation services</u> (physical therapy) |                               |
| Total Example Cost  | \$12,700                      | Total Example Cost   | \$5,600                       | Total Example Cost   | \$2,800                       |
| In this example, Peg would pay:<br><u>Cost Sharing</u>  |                               | In this example, Joe would pay:<br><u>Cost Sharing</u>   |                               | In this example, Mia would pay:<br><u>Cost Sharing</u>   |                               |
| Deductibles   | \$4,500                       | Deductibles  | \$4,500                       | Deductibles  | \$2,800                       |
| <u>Copayments</u>   | \$0                           | <u>Copayments</u>  | \$0                           | Copayments   | \$0                           |
| Coinsurance   | \$1,600                       | Coinsurance  | \$200                         | 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 \$6,160  |                               | The total Joe would pay is   | \$4,720                       | 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) 330-1097

Amharic (**አጣርኛ**): ስለዚህ ሰነድ ጣንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን ጦረጃ በነጻ የጣግኘት ጦብት አለዎት። አስተርጓሚ ለማናንር (855) 330-1097 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 1097-330 (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) 330-1097։

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) 330-1097.

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) 330-1097 –তে কল করুন।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (855) 330-1097 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) 330-1097。

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) 330-1097.

**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) 330-1097.

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) 330-350 (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) 330-1097.

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) 330-1097.

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# Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ(855) 330-1097 ។

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