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/9ZAGSMG01012024</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) 330-1103 to request a copy.

| Important Questions | Answers | Why This Matters: |
|---|--|--|
| What is the overall <u>deductible</u> ? | \$500/person or \$1,500/family for 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 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> Are there other <u>deductibles</u> for specific services? | Yes. Primary Care. <u>Specialist</u> Visit. <u>Preventive Care</u> . Certain <u>Prescription Drugs</u> . Vision. For more information see below. No. | 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> . 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> ? | \$7,000/person or \$14,000/family for In- <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> ? | <u>Premiums</u> , <u>balance-billing</u> 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 you use a <u>network</u> <u>provider</u> ? | Yes. See www.anthem.com/find- care/?alphaprefix=YGE or call (855) 330-1103 for a list of network providers. Benefits may be limited by Site of Service. Costs may vary by site of service and how the provider bills. | 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> <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. |

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| 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.

| | | | 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 | PPC No charge PCP \$20/visit, <u>deductible</u> does not apply | Not covered | Please see <u>http://www.anthem.com</u> for a list of <u>Preferred Primary Care</u> (PPC) <u>Providers</u> . Virtual visits (Telehealth) benefits available. | |
| If you visit a health care | <u>Specialist</u> visit | Not Applicable | \$40/visit, <u>deductible</u> does not apply | Not covered | Virtual visits (Telehealth) benefits available. | |
| <u>provider's</u> office or clinic | <u>Preventive care/screening/</u> 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 <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 Not Applicable X-Ray – Office Not Applicable | Lab – Office No charge X-Ray – Office 25% <u>coinsurance</u> | Lab – Office Not covered X-Ray – Office Not covered | none | |
| | Imaging (CT/PET scans, MRIs) | Not Applicable | 25% coinsurance | Not covered | none | |
| If you need drugs to treat your illness or condition More information about <u>prescription</u> <u>drug coverage</u> is | Typically Lower Cost Generic (Tier 1a) | \$2/prescription, <u>deductible</u> does not apply (retail) and \$4/prescription, <u>deductible</u> does not apply (home delivery) | \$12/prescription, <u>deductible</u> does not apply (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 | |

* For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/9ZAGSMG01012024</u>.

Page 2 of 12

| | | | 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 |
| available at http://www.anthe m.com/pharmacyi nformation/ | Typically Generic (Tier 1b) | \$20/prescription, deductible does not apply (retail) and \$40/prescription, deductible does not apply (home delivery) | \$30/prescription, <u>deductible</u> does not apply (retail only) | Not covered (retail and home delivery) | |
| | Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2) | \$60/prescription, <u>deductible</u> does not apply (retail) and \$120/prescription, <u>deductible</u> does not apply (home delivery) | \$70/prescription, <u>deductible</u> does not apply (retail only) | Not covered (retail and home delivery) | |
| | Typically Non-Preferred Brand and Generic drugs (Tier 3) | 30% <u>coinsurance</u> up to \$400/prescription, <u>deductible</u> does not apply (retail) and 30% <u>coinsurance</u> up to \$800/prescription, <u>deductible</u> does not apply (home delivery) | 40% <u>coinsurance</u> up to \$500/prescription, <u>deductible</u> does not apply (retail only) | Not covered (retail and home delivery) | |
| | Typically Preferred <u>Specialty</u> (brand and generic) (Tier 4) | 40% <u>coinsurance</u> up to \$550/prescription, <u>deductible</u> does not apply (retail and home delivery) | 50% <u>coinsurance</u> up to \$650/prescription, <u>deductible</u> does not apply (retail only) | Not covered (retail and home delivery) | |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | Not Applicable | 25% <u>coinsurance</u> | Not covered | \$250/visit, <u>deductible</u> does not apply for Ambulatory Surgical Center. |

* For more information about limitations and exceptions, see the **plan** or policy document at <u>https://eoc.anthem.com/eocdps/9ZAGSMG01012024</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) | Non-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information | |
| | Physician/surgeon fees | Not Applicable | 25% coinsurance | Not covered | none | |
| | Emergency room care | Not Applicable | \$350/visit | Covered as In- <u>Network</u> | Copayment waived if admitted. | |
| If you need immediate | Emergency medical transportation | Not Applicable | 25% coinsurance | Covered as In- <u>Network</u> | Non-emergency Non- <u>Network</u> Ambulance Services are limited to \$50,000 per trip. | |
| medical attention | Urgent care | Not Applicable | \$100/visit, <u>deductible</u> does not apply | Covered as In- <u>Network</u> | In- <u>Network Urgent Care</u> benefit limited to preferred New Hampshire locations. | |
| If you have a hospital stay | Facility fee (e.g., hospital room) | Not Applicable | 25% <u>coinsurance</u> | Not covered | 100 days/benefit period for Inpatient physical medicine, rehabilitation including day rehabilitation programs for In- <u>Network Providers</u> . | |
| | Physician/surgeon fees | Not Applicable | 25% coinsurance | Not covered | none | |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | Not Applicable | Office Visit \$20/visit, <u>deductible</u> does not apply Other Outpatient 25% <u>coinsurance</u> | Office Visit Not covered Other Outpatient Not covered | Office Visit Virtual visits (Telehealth) benefits available. Other Outpatient none | |
| | Inpatient services | Not Applicable | 25% coinsurance | Not covered | none | |
| | Office visits | Not Applicable | 25% <u>coinsurance</u> | Not covered | Cost sharing does not apply for | |
| If you are pregnant | Childbirth/delivery professional services | Not Applicable | 25% coinsurance | Not covered | In- <u>Network preventive services</u> . Depending on the type of | |
| | Childbirth/delivery facility services | Not Applicable | 25% <u>coinsurance</u> | Not covered | services, a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). Postpartum office visits are part of the professional maternity services. | |
| If you need help | <u>Home health care</u> | Not Applicable | 25% coinsurance | Not covered | none | |

* For more information about limitations and exceptions, see the **plan** or policy document at <u>https://eoc.anthem.com/eocdps/9ZAGSMG01012024</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) | Non-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information |
| recovering or have other special health needs | <u>Rehabilitation services</u> | Not Applicable | \$20/visit, <u>deductible</u> does not apply | Not covered | *See Therapy Services section. |
| | Habilitation services | Not Applicable | \$20/visit, <u>deductible</u> does not apply | Not covered | See Therapy Services section. |
| | Skilled nursing care | Not Applicable | 25% coinsurance | Not covered | 100 days/benefit period for skilled nursing services for In- <u>Network Providers</u> . |
| | Durable medical equipment | Not Applicable | 25% coinsurance | Not covered | *See <u>Durable Medical</u> <u>Equipment</u> Section |
| | Hospice services | Not Applicable | 0% <u>coinsurance</u> | 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 | |
| eye care | Children's dental check-up | Not Applicable | 0% coinsurance | Not covered | *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>.)

• Cosmetic surgery

Dental care (Adult)Private-duty nursing

• Long-term care

•

Routine foot care unless medically necessary

- Non-emergency care when traveling outside the U.S.
- Weight loss programs

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

Hearing aids

•

- Abortion
- Chiropractic care

- Acupuncture 20 visits/benefit period
- Bariatric surgery
- Infertility treatment

• Routine eye care (Adult) 1 exam/benefit period

* For more information about limitations and exceptions, see the **plan** or policy document at <u>https://eoc.anthem.com/eocdps/9ZAGSMG01012024</u>.

Page 5 of 12

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, Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), <u>www.dol.gov/ebsa/healthreform</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.

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 518, North Haven, CT 06473-0518

Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.gov/ebsa/healthreform

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.

<u>Minimum Essential Coverage</u> 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? Yes.

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 ca 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 copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> | \$500 \$40 25% 0% | The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> | \$500 \$40 25% 0% | The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> | \$500 \$40 25% 0% |
| This EXAMPLE event includes servi 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 work</i> <u>Specialist</u> visit (<i>anesthesia</i>) | es | 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 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: Cost Sharing | | In this example, Mia would pay: <u>Cost Sharing</u> | |
| Deductibles | \$500 | Deductibles | \$0 | Deductibles | \$500 |
| Copayments | \$10 | Copayments | \$1,800 | Copayments | \$600 |
| Coinsurance \$2,700 | | Coinsurance \$0 | | Coinsurance | \$300 |
| 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 | \$3,270 | The total Joe would pay is | \$1,820 | The total Mia would pay is | \$1,400 |

(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) 330-1103

Amharic (**አጣርኛ**): ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የማማኘት መብት አለዎት። አስተርዓሚ ለማናንር (855) 330-1103 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 1103-330 (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) 330-1103։

Bassa (Băsóð Wùdù): À 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) 330-1103.

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) 330-1103 –তে কল করুন।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (855) 330-1103 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) 330-1103。

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) 330-1103.

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) 330-1103.

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) 530-310 (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) 330-1103.

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) 330-1103.

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) 330-1103.

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) 330-1103.

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) 330-1103.

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Page 9 of 12

Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ(855) 330-1103 ។

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