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, <a href="https://eoc.anthem.com/eocdps/81UVIND01012025">https://eoc.anthem.com/eocdps/81UVIND01012025</a>. 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/or call (855) 748-1813</u> to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall	\$0	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
deductible?		
Are there services	Yes. All services for Indian	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount.
covered before you	Health Care <u>Providers</u> (IHCP).	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>	Primary Care Specialist Visit	services without cost sharing and before you meet your deductible. See a list of covered
	Preventive Care for Non-IHCP	preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
	<u>Providers</u> . Vision for Non-IHCP	
	<u>Providers</u> . For more information	
	see below.	
Are there other	Yes. \$2,900/person or	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before
deductibles for	\$5,800/family for Prescription	this <u>plan</u> begins to pay for these services.
specific services?	<u>Drugs</u> for Non-IHCP In-	
	Network Providers. There are no	
	other specific <u>deductibles</u> .	
What is the out-of-	\$9,200/person or \$18,400/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 Non-IHCP In- <u>Network</u>	other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the
plan?	Providers.	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 <u>plan</u>	
<u>limit</u> ?	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=X9P	receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your
	or call (855) 748-1813 for a list of	<u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>Out-of-Network</u>
	network providers. Costs may	<u>Provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get
		services.

	vary by site of service and how the provider bills.	
Do you need a referral	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .
to see a specialist?		



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

			What You Will Pay	Limitations, Exceptions, & Other Important Information	
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)		
	Primary care visit to treat an injury or illness	No charge	\$30/visit	Not covered	Virtual visits (Telehealth) benefits available.
If you visit a health care	Specialist visit	No charge	\$200/visit	Not covered	Virtual visits (Telehealth) benefits available.
provider's office or clinic	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	Lab – Office \$75/visit X-Ray – Office \$150/visit	Lab – Office Not covered X-Ray – Office Not covered	none
	Imaging (CT/PET scans, MRIs)	No charge	50% <u>coinsurance</u>	Not covered	none
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://www.anthem.com/pharmacyinformation/	Generic drugs (Tier 1)	No charge	Level 1 \$25/prescription, Prescription Drug deductible does not apply (retail) and \$62.50/prescriptio n, Prescription Drug deductible does not apply (home delivery) Level 2 \$40/prescription, Prescription Drug	Not covered (retail and home delivery)	For more information, refer to "Select Drug List" at <a href="http://www.anthem.com/pharmacyinformation/">http://www.anthem.com/pharmacyinformation/</a> *See Prescription Drug section.

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/81UVIND01012025">https://eoc.anthem.com/eocdps/81UVIND01012025</a>.

	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
			deductible does not apply (retail only)		
	Preferred brand drugs (Tier 2)	No charge	Level 1 \$175/prescription, Prescription Drug deductible applies (retail) and \$525/prescription, Prescription Drug deductible applies (home delivery) Level 2 \$190/prescription, Prescription Drug deductible applies (retail only)	Not covered (retail and home delivery)	
	Non-preferred brand drugs (Tier 3)	No charge	Level 1 45% coinsurance, Prescription Drug deductible applies (retail and home delivery) Level 2 55% coinsurance, Prescription Drug deductible applies (retail only)	Not covered (retail and home delivery)	
	Specialty drugs (Tier 4)	No charge	Level 1 50% coinsurance, Prescription Drug deductible applies (retail and home delivery) Level 2	Not covered (retail and home delivery)	

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/81UVIND01012025">https://eoc.anthem.com/eocdps/81UVIND01012025</a>.

			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
			60% <u>coinsurance</u> , Prescription Drug <u>deductible</u> applies (retail only)		
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No charge	50% <u>coinsurance</u>	Not covered	none
surgery	Physician/surgeon fees	No charge	50% <u>coinsurance</u>	Not covered	none
TC 1	Emergency room care	No charge	\$3,000/visit	Covered as In- <u>Network</u>	none
If you need immediate medical	Emergency medical transportation	No charge	50% <u>coinsurance</u>	Covered as In- <u>Network</u>	Non-emergency <u>Out-of-Network</u> Ambulance Services are limited to \$50,000 per occurrence.
attention	Urgent care	No charge	\$100/visit	Covered as In- <u>Network</u>	none
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	\$3,200/admission	Not covered	60 days/year for Inpatient physical medicine, rehabilitation including day rehabilitation programs for Indian Health Care Providers (IHCP) and Non-IHCP In-Network Providers combined.
	Physician/surgeon fees	No charge	50% <u>coinsurance</u>	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 50% <u>coinsurance</u> Other Outpatient 50% <u>coinsurance</u>	Office Visit Not covered Other Outpatient Not covered	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatientnone
services	Inpatient services	No charge	\$3,200/admission	Not covered	none
	Office visits	No charge	50% <u>coinsurance</u>	Not covered	Cost sharing does not apply for
If you are pregnant	Childbirth/delivery professional services	No charge	50% <u>coinsurance</u>	Not covered	preventive services. Maternity care may include tests and services
	Childbirth/delivery facility services	No charge	\$3,200/admission	Not covered	described elsewhere in the SBC (i.e., ultrasound).

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/81UVIND01012025">https://eoc.anthem.com/eocdps/81UVIND01012025</a>.

	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	
	Home health care	No charge	50% coinsurance	Not covered	60 visits/benefit period for Indian Health Care <u>Providers</u> (IHCP) and Non-IHCP In- <u>Network</u> <u>Providers</u> combined.	
TO 11 1	Rehabilitation services	No charge	50% <u>coinsurance</u>	Not covered	*See Therapy Services section.	
If you need help	Habilitation services	No charge	50% <u>coinsurance</u>	Not covered	occ Therapy services section.	
recovering or have other special health needs	Skilled nursing care	No charge	50% coinsurance	Not covered	30 days/admission for skilled nursing services for Indian Health Care Providers (IHCP) and Non-IHCP In-Network Providers combined.	
	Durable medical equipment	No charge	50% <u>coinsurance</u>	Not covered	*See <u>Durable Medical Equipment</u> section.	
	Hospice services	No charge	50% <u>coinsurance</u>	Not covered	none	
If your child	Children's eye exam	No charge	No charge	Not covered	*See Vision Services section.	
needs dental or	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 <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)
- Cosmetic surgery
- Long-term care
- Routine eye care (Adult)

- Acupuncture
- Dental care (Adult)
- Non-emergency care when traveling outside the U.S.
- Routine foot care

- Bariatric surgery
- Infertility treatment
- Private-duty nursing
- Weight loss programs

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

Chiropractic care

• Hearing aids 1 item(s)/ear every 3 years

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/81UVIND01012025">https://eoc.anthem.com/eocdps/81UVIND01012025</a>.

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: Office of the Commissioner of Insurance, 101 East Wilson Street, Madison, Wisconsin 53703, (608) 266-3585, (800) 236-8517, (608) 266-3586, 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="Health Insurance Marketplace">Health Insurance Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="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

Office of the Commissioner of Insurance, 101 East Wilson Street, Madison, Wisconsin 53703, (608) 266-3585, (800) 236-8517, (608) 266-3586

#### 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 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:

What isn't covered

Limits or exclusions

The total Peg would pay is



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the costsharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby (9 months of in-network pre-natal of hospital delivery)	are and a	Managing Joe's Type 2 Diabo (a year of routine in-network care o controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)		
The plan's overall deductible \$0 Specialist copayment \$200 Hospital (facility) copayment \$3,200 Other copayment \$75		The plan's overall deductible \$0 Specialist copayment \$200 Hospital (facility) copayment \$3,200 Other copayment \$75		<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) copayment</li> <li>Other copayment</li> </ul>	\$0 \$200 \$3,200 \$75	
This EXAMPLE event includes services like:  Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood work) Specialist visit (anesthesia)		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)		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:		In this example, Joe would pay:		In this example, Mia would pay:		
Cost Sharing		Cost Sharing		Cost Sharing		
<u>Deductibles</u>	\$0	<u>Deductibles</u>	\$0	<u>Deductibles</u>	\$0	
Copayments	\$0	Copayments	\$0	Copayments	\$0	
<u>Coinsurance</u> \$0		<u>Coinsurance</u>	\$0	<u>Coinsurance</u>	\$0	

Note: These numbers assume the patient received care from an IHCP provider or with IHCP referral at a Non-IHCP. If you receive care from a Non-IHCP provider without referral from an IHCP your costs may be higher.

\$60

\$60

Limits or exclusions

The total Joe would pay is

What isn't covered

\$20

\$20

**\$**0

**\$0** 

What isn't covered

Limits or exclusions

The total Mia would pay is

(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) 748-1813

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 1813-748 (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) 748-1813։

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) 748-1813.

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) 748-1813 –তি কল করুন।

Burmese (မြန်မာ): ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (855) 748-1813 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) 748-1813。

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) 748-1813.

**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) 748-1813.

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

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) 748-1813.

**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) 748-1813.

**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) 748-1813.

Gujarati (ગુજરાતી): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ય વગર આપની ભાષામાં મદદ અને માહતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો (855) 748-1813.

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) 748-1813.

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) 748-1813

**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) 748-1813.

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) 748-1813.

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) 748-1813.

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) 748-1813.

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) 748-1813

**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) 748-1813 にお電話ください。

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