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, <a href="https://eoc.anthem.com/eocdps/9ZHASMG01012024">https://eoc.anthem.com/eocdps/9ZHASMG01012024</a>. 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 <a href="https://eoc.anthem.com/eocdps/9ZHASMG01012024">www.healthcare.gov/sbc-glossary/or call (855) 330-1103</a> to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$6,500/person or \$13,000/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 covered before you meet your deductible?  Are there other deductibles for specific services?  What is the out-of-pocket limit for this plan?	Yes. Primary Care. Specialist Visit. Preventive Care. Certain Prescription Drugs. Vision. For more information see below. No.  \$9,450/person or \$18,900/family for In-Network Providers.	This plan 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 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .  You don't have to meet <u>deductibles</u> for specific services.  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> ?	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
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 plan uses a provider network. You will pay less if you use a provider in the plan's 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 you get services.

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Do you need a referral	No.	You can see the specialist you choose without a referral.
to see a specialist?		

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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	PPC No charge PCP \$40/visit, deductible does not apply	Not covered	Please see <a href="http://www.anthem.com">http://www.anthem.com</a> for a list of Preferred Primary Care (PPC) Providers. Virtual visits (Telehealth) benefits available.
If you visit a health care	Specialist visit	Not Applicable	\$80/visit, deductible does not apply	Not covered	Virtual visits (Telehealth) benefits available.
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	<u>Diagnostic test</u> (x-ray, blood work)	Lab – Office Not Applicable X-Ray – Office Not Applicable	Lab – Office \$20/visit, deductible does not apply X-Ray – Office 30% coinsurance	Lab – Office Not covered X-Ray – Office Not covered	none
	Imaging (CT/PET scans, MRIs)	Not Applicable	30% <u>coinsurance</u>	Not covered	none
If you need drugs to treat your illness or condition	Typically Lower Cost Generic (Tier 1a)			Not covered (retail and home delivery)	For more information, refer to "Select Drug List" at http://www.anthem.com/pharm acyinformation/ *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/9ZHASMG01012024">https://eoc.anthem.com/eocdps/9ZHASMG01012024</a>.

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
More information about <b>prescription</b>		apply (home delivery)			
drug coverage is available at <a href="http://www.anthem.com/pharmacyinformation/">http://www.anthem.com/pharmacyinformation/</a>	Typically Generic (Tier 1b)	\$30/prescription, deductible does not apply (retail) and \$60/prescription, deductible does not apply (home delivery)	\$40/prescription, deductible does not apply (retail only)	Not covered (retail and home delivery)	
	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	\$80/prescription, deductible does not apply (retail) and \$160/prescription, deductible does not apply (home delivery)	\$90/prescription, deductible does not apply (retail only)	Not covered (retail and home delivery)	
	Typically Non-Preferred Brand and Generic drugs (Tier 3)	40% coinsurance up to \$400/prescription (retail) and 40% coinsurance up to \$800/prescription (home delivery)	50% <u>coinsurance</u> up to \$500/prescription (retail only)	Not covered (retail and home delivery)	
	Typically Preferred Specialty (brand and generic) (Tier 4)	40% <u>coinsurance</u> up to \$550/prescription (retail and home delivery)	50% <u>coinsurance</u> up to \$650/prescription (retail only)	Not covered (retail and home delivery)	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	Not Applicable	30% coinsurance	Not covered	\$500/visit, <u>deductible</u> does not apply for Ambulatory Surgical Center.
surgery	Physician/surgeon fees	Not Applicable	30% coinsurance	Not covered	none
If you need immediate	Emergency room care	Not Applicable	\$350/visit	Covered as In- <u>Network</u>	Copayment waived if admitted.

<sup>\*</sup> For more information about limitations and exceptions, see the  $\underline{\textbf{plan}}$  or policy document at  $\underline{\textbf{https://eoc.anthem.com/eocdps/9ZHASMG01012024}}$ .

			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
medical attention	Emergency medical transportation	Not Applicable	30% coinsurance	Covered as In- <u>Network</u>	Non-emergency Non-Network Ambulance Services are limited to \$50,000 per trip.
	<u>Urgent care</u>	Not Applicable	\$100/visit, deductible does not apply	Covered as In- <u>Network</u>	In-Network Urgent Care benefit limited to preferred New Hampshire locations.
If you have a hospital stay	Facility fee (e.g., hospital room)	Not Applicable	30% coinsurance	Not covered	100 days/benefit period for Inpatient physical medicine, rehabilitation including day rehabilitation programs for In-Network Providers.
	Physician/surgeon fees	Not Applicable	30% coinsurance	Not covered	none
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Not Applicable	Office Visit \$25/visit, deductible does not apply Other Outpatient 30% coinsurance	Office Visit Not covered Other Outpatient Not covered	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatientnone
	Inpatient services	Not Applicable	30% coinsurance	Not covered	none
	Office visits	Not Applicable	30% coinsurance	Not covered	Cost sharing does not apply for
	Childbirth/delivery professional services	Not Applicable	30% coinsurance	Not covered	In-Network preventive services.  Depending on the type of
If you are pregnant	Childbirth/delivery facility services	Not Applicable	30% coinsurance	Not covered	services, a copayment, coinsurance or deductible 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 not distribute	Home health care	Not Applicable	30% coinsurance	Not covered	none
If you need help recovering or have other	Rehabilitation services	Not Applicable	\$80/visit, deductible does not apply	Not covered	*See Therapy Services section.

<sup>\*</sup> For more information about limitations and exceptions, see the  $\underline{\textbf{plan}}$  or policy document at  $\underline{\textbf{https://eoc.anthem.com/eocdps/9ZHASMG01012024}}$ .

			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
special health needs			Not covered		
	Skilled nursing care	Not Applicable	30% coinsurance	Not covered	100 days/benefit period for skilled nursing services for In- Network Providers.
	Durable medical equipment	Not Applicable	Not Applicable 30% coinsurance		*See <u>Durable Medical</u> <u>Equipment</u> Section
	Hospice services	Not Applicable	Not Applicable 0% <u>coinsurance</u>		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	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>.)

• Cosmetic surgery

• Dental care (Adult)

• Long-term care

- Non-emergency care when traveling outside the U.S.
- Private-duty nursing

Routine foot care unless medically necessary

Weight loss programs

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

Abortion

• Acupuncture 20 visits/benefit period

• Chiropractic care

• Hearing aids

- Bariatric surgery
- Infertility treatment

Routine eye care (Adult) 1 exam/benefit period

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), <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>, or contact Anthem at the number on the back of your

<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/9ZHASMG01012024">https://eoc.anthem.com/eocdps/9ZHASMG01012024</a>.

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.

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? Yes.

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 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 care hospital delivery)	and a
The plants executed deducatible	<b>ቁ</b> ሬ <b>ፔ</b> ብ

### Managing Joe's Type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

### Mia's Simple Fracture (in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$6,500
Specialist copayment	\$80
■ Hospital (facility) coinsurance	30%
Other copayment	\$20

■ The <u>plan's</u> overall <u>deductible</u>	\$6,500
Specialist copayment	\$80
■ Hospital (facility) coinsurance	30%
Other copayment	\$20

■ The plan's overall deductible	\$6,500
Specialist copayment	\$80
■ Hospital (facility) coinsurance	30%
Other copayment	\$20
■ Hospital (facility) coinsurance	30%

### 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

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Durable medical equipment (glucose meter)

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

**Total Example Cost** 

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<u>Durable medical equipment</u> (crutches) Rehabilitation services (physical therapy)

#### **Total Example Cost** \$12,700

In this example, Peg would pay:		In this example, Joe would pay:
Cost Sharing		Cost Sharing
<u>Deductibles</u>	\$6,500	<u>Deductibles</u>
Copayments	\$300	Copayments
Coinsurance	\$1,500	Coinsurance
What isn't covered		What isn't covered
Limits or exclusions \$60		Limits or exclusions
The total Peg would pay is \$8,360		The total Joe would pay is

Total Example Cost	\$5,600

Cost Sharing	
<u>Deductibles</u>	\$0
Copayments	\$2,400
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$2,420

In this example, Mia would pay:	
Cost Sharing	
<u>Deductibles</u>	\$2,100
Copayments	\$600
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,700

\$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) 330-1103

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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).
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**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) 330-1103։

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) 330-1103.

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) 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 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) 330-1103。

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) 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 (فارسی): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ (هنینه 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) 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 ખર્ય વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા 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.

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) 330-1103

**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) 330-1103.

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) 330-1103.

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) 330-1103.

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) 330-1103.

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) 330-1103

**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) 330-1103 にお電話ください。

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