Anthem Silver Blue Preferred/Broad 4000 S04 (3 Free PCP Visits + \$0 Select Drugs + 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, <a href="https://eoc.anthem.com/eocdps/9PN6IND01012024">https://eoc.anthem.com/eocdps/9PN6IND01012024</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/9PN6IND01012024">www.healthcare.gov/sbc-glossary/or call (855) 748-1813</a> to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$3,800/person or \$7,600/family for In-Network Providers. \$7,600/person or \$15,200/family for Non-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?	Yes. Primary Care. Specialist Visit. Preventive Care. Certain Prescription Drugs. 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 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.
What is the <u>out-of-pocket limit</u> for this <u>plan?</u>	\$7,400/person or \$14,800/family for In-Network Providers. \$15,100/person or \$30,200/family for Non-Network Providers.	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=DGH or call (855) 748-1813 for a list of network providers. 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 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.

Do you need a referra
to see a specialist?

No.

You can see the specialist you choose without a referral.



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	No charge for the first 3 visits; then \$25/visit, deductible does not apply	50% coinsurance	Virtual visits (Telehealth) benefits available.
If you visit a health care provider's office or clinic	Specialist visit	Not Applicable	\$75/visit, deductible does not apply	50% coinsurance	Virtual visits (Telehealth) benefits available.
or clinic	Preventive care/screening/immunization	Not Applicable	No charge	50% coinsurance	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.
TC 1	<u>Diagnostic test</u> (x-ray, blood work)	Not Applicable	20% coinsurance	50% <u>coinsurance</u>	none
If you have a test	Imaging (CT/PET scans, MRIs)	Not Applicable	\$500/visit, then 40% <u>coinsurance</u>	50% <u>coinsurance</u>	none
If you need drugs to treat your illness or condition  More information about prescription	Generic drugs (Tier 1)	\$15/prescription, deductible does not apply (retail) and \$37.50/prescriptio n, deductible does not apply (home delivery)	\$30/prescription, deductible does not apply (retail only)	50% <u>coinsurance</u> (retail only)	For more information, refer to "Select Drug List" at <a href="http://www.anthem.com/pharm">http://www.anthem.com/pharm</a> acvinformation/
drug coverage is available at <a href="http://www.anthem.com/pharmacyinformation/">http://www.anthem.com/pharmacyinformation/</a>	Preferred brand drugs (Tier 2)	\$55/prescription, deductible does not apply (retail) and \$165/prescription, deductible does not	\$70/prescription, deductible does not apply (retail only)	50% <u>coinsurance</u> (retail only)	*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/9PN6IND01012024">https://eoc.anthem.com/eocdps/9PN6IND01012024</a>.

	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
		apply (home delivery)			
	Non-preferred brand drugs (Tier 3)	35% <u>coinsurance</u> (retail and home delivery)	50% <u>coinsurance</u> (retail only)	50% <u>coinsurance</u> (retail only)	
	Specialty drugs (Tier 4)	40% <u>coinsurance</u> (retail and home delivery)	55% <u>coinsurance</u> (retail only)	100% <u>coinsurance</u> (retail only)	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	Not Applicable	20% coinsurance	50% <u>coinsurance</u>	none
surgery	Physician/surgeon fees	Not Applicable	20% <u>coinsurance</u>	50% <u>coinsurance</u>	none
	Emergency room care	Not Applicable	\$500/visit, then 20% coinsurance	Covered as In- <u>Network</u>	Copayment waived if admitted.
If you need immediate medical attention	Emergency medical transportation	Not Applicable	40% coinsurance	Covered as In- <u>Network</u>	Non-emergency Non-Network Ambulance Services are limited to \$50,000 per occurrence.
medical attention	<u>Urgent care</u>	Not Applicable	\$75/visit, deductible does not apply	Covered as In- <u>Network</u>	none
If you have a hospital stay	Facility fee (e.g., hospital room)	Not Applicable	\$750/admission, then 40% coinsurance	50% <u>coinsurance</u>	60 days/year for Inpatient rehabilitation In-Network and Non-Network Providers combined.
	Physician/surgeon fees	Not Applicable	20% coinsurance	50% <u>coinsurance</u>	none
If you need mental health, behavioral health, or substance	Outpatient services	Not Applicable	Office Visit \$25/visit, deductible does not apply Other Outpatient 20% coinsurance	Office Visit 50% coinsurance Other Outpatient 50% coinsurance	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatientnone
abuse services	Inpatient services	Not Applicable	\$750/admission, then 40% <u>coinsurance</u>	50% <u>coinsurance</u>	none
If you are	Office visits	Not Applicable	20% coinsurance	50% <u>coinsurance</u>	Maternity care may include tests

<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/9PN6IND01012024">https://eoc.anthem.com/eocdps/9PN6IND01012024</a>.

		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
pregnant	Childbirth/delivery professional services	Not Applicable	20% <u>coinsurance</u>	50% <u>coinsurance</u>	and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery facility services	Not Applicable	\$750/admission, then 40% <u>coinsurance</u>	50% coinsurance	
	Home health care	Not Applicable	20% coinsurance	50% coinsurance	60 visits/benefit period for In- <u>Network</u> and Non- <u>Network</u> <u>Providers</u> combined.
If you need help recovering or have other special health needs	Rehabilitation services  Habilitation services	Not Applicable Not Applicable	20% <u>coinsurance</u> 20% <u>coinsurance</u>	50% <u>coinsurance</u> 50% <u>coinsurance</u>	*See Therapy Services section.
	Skilled nursing care	Not Applicable	20% coinsurance	50% coinsurance	30 days/admission for skilled nursing services for In-Network and Non-Network Providers combined.
	Durable medical equipment	Not Applicable	20% <u>coinsurance</u>	50% <u>coinsurance</u>	*See <u>Durable Medical</u> <u>Equipment</u> Section
	Hospice services	Not Applicable	20% coinsurance	50% coinsurance	none
If your child needs dental or eye care	Children's eye exam	Not Applicable	No charge	\$0 <u>copayment</u> up to <u>plan</u> 's Maximum <u>Allowed Amount</u>	*See Vision Services section
	Children's glasses	Not Applicable	No charge	\$0 <u>copayment</u> up to <u>plan</u> 's Maximum <u>Allowed Amount</u>	
	Children's dental check-up	Not Applicable	0% <u>coinsurance</u>	30% coinsurance	*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

- Acupuncture
- Dental care (Adult)
- Non-emergency care when traveling outside the U.S.
- Bariatric surgery
- Infertility treatment
- Private-duty nursing

<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/9PN6IND01012024">https://eoc.anthem.com/eocdps/9PN6IND01012024</a>.

Routine eye care (Adult)     Routine foot care	<ul> <li>Weight loss programs</li> </ul>
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### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)

• Chiropractic care

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

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, 125 South Webster Street, Madison, Wisconsin 53703-3474, (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="hwww.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, 125 South Webster Street, Madison, Wisconsin 53703-3474, (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:**



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 care and a
hospital delivery)

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

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

■ The plan's overall deductible	\$3,800
Specialist copayment	\$75
Hospital (facility) coinsurance	40%
■ Other coinsurance	20%

■ The <u>plan's</u> overall <u>deductible</u>	\$3,800
Specialist copayment	\$75
■ Hospital (facility) coinsurance	40%
Other coinsurance	20%

■ The <u>plan's</u> overall <u>deductible</u>	\$3,800
■ Specialist copayment	\$75
■ Hospital (facility) coinsurance	40%
Other coinsurance	20%

# 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:

<u>Primary care physician</u> office visits (*including disease education*)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

In this example, Joe would pay:

This EXAMPLE event includes service	es
like:	

Emergency room care (including medical supplies) Diagnostic test (x-ray)

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$12,700
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Total Example Cost \$5,600
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Total Example Cost	\$2,800
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### In this example, Peg would pay:

Cost Sharing		
<u>Deductibles</u>	\$3,800	
<u>Copayments</u>	\$10	
Coinsurance	\$3,200	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$7,070	

<u>Cost Sharing</u>		
<u>Deductibles</u>	\$100	
Copayments	\$1,700	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,820	

In this example, Mia would pay:		
Cost Sharing		
<u>Deductibles</u>	\$2,500	
<u>Copayments</u>	\$200	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$2,700	

(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): Mì dyi dyi-diè-dè bě bédé bá céè-dè nìà kɛ dyí ní, ɔ mò nì dyí-bèdèìn-dè bé mì ké gbo-kpá-kpá kè bỗ kpɔ̃ dé mì bídí-wùdùǔn bó pídyi. Bé mì ké wudu-zììn-nyò dò gbo wùdù kɛ, 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 (855) 748-1813 رکنید.

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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