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, https://eoc.anthem.com/eocdps/755EIND01012023. 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 www.healthcare.gov/sbc-glossary/ or call to request a copy.

| Important Questions | Answers | Why This Matters: |
| :---: | :---: | :---: |
| What is the overall deductible? | \$5,800/person or \$11,600/family for In-Network Providers. | Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible. |
| Are there services covered before you meet your deductible? | Yes. Primary Care. Specialist Visit. Preventive Care. Certain Prescription Drugs. Vision. For more information see below. | This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/. |
| Are there other deductibles for specific services? | No. | You don't have to meet deductibles for specific services. |
| What is the out-ofpocket limit for this plan? | \$8,900/person or \$17,800/family for In-Network Providers. | The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met. |
| What is not included in the out-of-pocket limit? | 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 network provider? | Yes, Pathway. See www.anthem.com/find-care/ or call for a list of network providers. 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. |


| Do you need a referral <br> 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.

| Common <br> Medical Event | Services You May Need | What You Will Pay |  | Limitations, Exceptions, \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: |
|  |  | In-Network Provider (You will pay the least) | Non-Network Provider (You will pay the most) |  |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | $\$ 40 /$ visit deductible does not apply | Not covered | Virtual visits (Telehealth) benefits available. |
|  | Specialist visit | $\$ 80 /$ visit deductible does not apply | Not covered | Virtual visits (Telehealth) benefits available. |
|  | Preventive care/screening/ immunization | 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 | Diagnostic test (x-ray, blood work) | $40 \%$ coinsurance | Not covered | --------none-------- |
|  | Imaging (CT/PET scans, MRIs) | 40\% coinsurance | Not covered | --------none------- |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://www.anthe m.com/pharmacyi nformation/ | Generic drugs (Tier 1) | \$20/prescription, deductible does not apply (retail) and \$60/prescription, deductible does not apply (home delivery) | Not covered (retail and home delivery) | For more information, refer to "Select Drug List" at http://www.anthem.com/pharm acyinformation/ <br> *See Prescription Drug section |
|  | Preferred brand drugs (Tier 2) | \$40/prescription, deductible does not apply (retail) and $\$ 120 /$ prescription, deductible does not apply (home delivery) | Not covered (retail and home delivery) |  |
|  | Non-preferred brand drugs (Tier 3) | $\$ 80 /$ prescription (retail) and \$240/prescription (home delivery) | Not covered (retail and home delivery) |  |
|  | Specialty drugs (Tier 4) | $\$ 350 /$ prescription (retail and home delivery) | Not covered (retail and home delivery) |  |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | $40 \%$ coinsurance | Not covered | --------none-------- |
|  | Physician/surgeon fees | 40\% coinsurance | Not covered | --------none------ |
| If you need | Emergency room care | $40 \%$ coinsurance | Covered as In-Network | Copay waived if admitted. |

* For more information about limitations and exceptions, see plan or policy document at https://eoc.anthem.com/eocdps/755EIND01012023.

| Common Medical Event | Services You May Need | What You Will Pay |  | Limitations, Exceptions, \& Other Important Information |
| :---: | :---: | :---: | :---: | :---: |
|  |  | In-Network Provider (You will pay the least) | Non-Network Provider (You will pay the most) |  |
| immediate medical attention | Emergency medical transportation | 40\% coinsurance | Covered as In-Network | Non-emergency non-network Ambulance Services are limited to $\$ 50,000$ per occurrence. |
|  | Urgent care | $\$ 60 /$ visit deductible does not apply | Covered as In-Network | ---------none-------- |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 40\% coinsurance | Not covered | 150 days/benefit period for Inpatient physical medicine, rehabilitation including day rehabilitation programs for InNetwork Providers. |
|  | Physician/surgeon fees | 40\% coinsurance | Not covered | ---------none-------- |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | Office Visit <br> $\$ 40 / v i s i t$ deductible does not apply <br> Other Outpatient <br> $40 \%$ coinsurance | Office Visit Covered as In-Network <br> Other Outpatient Not covered | Office Visit Includes 2 non-network office visits. Virtual visits (Telehealth) benefits available. Other Outpatient ---------none--------- |
|  | Inpatient services | 40\% coinsurance | Not covered | ---------none-------- |
| If you are pregnant | Office visits | $40 \%$ coinsurance | Not covered | Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). |
|  | Childbirth/delivery professional services | $40 \%$ coinsurance | Not covered |  |
|  | Childbirth/delivery facility services | 40\% coinsurance | Not covered |  |
| If you need help recovering or have other special health needs | Home health care | 40\% coinsurance | Not covered | 100 visits/benefit period for InNetwork Providers. |
|  | Rehabilitation services | $\$ 40 /$ visit, deductible does not apply | Not covered | Physical and Occupational Therapy office visit services will not exceed the Primary Care cost-share. *See Therapy Services section. |
|  | Habilitation services | $\$ 40 /$ visit, deductible does not apply | Not covered |  |
|  | Skilled nursing care | 40\% coinsurance | Not covered | 150 days/benefit period for Inpatient rehabilitation and skilled nursing services combined for In-Network Providers. |
|  | Durable medical equipment | 40\% coinsurance | Not covered | *See Durable Medical Equipment Section |

* For more information about limitations and exceptions, see plan or policy document at https://eoc.anthem.com/eocdps/755EIND01012023.

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| Common <br> Medical Event | Services You May Need | What You Will Pay <br> In-Network Provider <br> (You will pay the least) |  | Non-Network Provider <br> (You will pay the most) |
| :--- | :--- | :---: | :---: | :---: |
|  | Hospice services | $40 \%$ coinsurance | Not covered |  |
| Other Important Information |  |  |  |  |

Excluded Services \& Other Covered Services:

## Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other

 excluded services.)- Abortion (except when the life of the mother is endangered)
- Cosmetic surgery
- Long-term care
- Routine foot care unless medically necessary
- Acupuncture
- Dental care (Adult)
- Non-emergency care when traveling outside the U.S.
- Weight loss programs
- Bariatric surgery
- Infertility treatment
- Routine eye care (Adult)


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

- Chiropractic care 26 visits/benefit period
- Hearing aids 1 item(s)/ear every 36 months Newborns hearing aids no limit.
- Private-duty nursing 82 visits/year in a Home Setting only

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: Missouri Department of Insurance, Consumer Complaints, P.O. Box 690, Jefferson City, MO 65102-0690, (800) 726-7390, 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 Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact:

ATTN: Grievances and Appeals, P.O. Box 105568, Atlanta GA 30348-5568
Missouri Department of Insurance, Consumer Complaints, P.O. Box 690, Jefferson City, MO 65102-0690, (800) 726-7390
Missouri Department of Insurance, 301 W. High Street, Room 830, Harry S. Truman State Office Building, Jefferson City, MO 65101, (800) 726-7390, www.insurance.mo.gov, consumeraffairs@insurance.mo.gov

* For more information about limitations and exceptions, see plan or policy document at https://eoc.anthem.com/eocdps/755EIND01012023.

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 plan might cover costs for a sample medical situation, see the next section.

* For more information about limitations and exceptions, see plan or policy document at https://eoc.anthem.com/eocdps/755EIND01012023.

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 cost sharing 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 <br> (9 months of in-network pre-natal care and a hospital delivery) |  | Managing Joe's Type 2 Diabetes <br> (a year of routine in-network care of a wellcontrolled condition) |  | Mia's Simple Fracture (in-network emergency room visit and follow up care) |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| $\square$ The plan's overall deductible | \$5,800 | $\square$ The plan's overall deductible | \$5,800 | $\square$ The plan's overall deductible | \$5,800 |
| $\square$ Specialist copayment | \$80 | $\square$ Specialist copayment | \$80 | - Specialist copayment | \$80 |
| $\square$ Hospital (facility) coinsurance | 40\% | $\square$ Hospital (facility) coinsurance | 40\% | $\square$ Hospital (facility) coinsurance | 40\% |
| - Other coinsurance | 40\% | $\square$ Other coinsurance | 40\% | $\square$ Other coinsurance | 40\% |
| like: |  | This EXAMPLE event includes services |  | This EXAMPLE event includes services |  |
| Specialist office visits (prenatal care) |  | Primary care physician office visits (including |  | Emergency room care (including medical supplies) |  |
| Childbirth/Delivery Professional Services |  | disease education) |  | Diagnostic test ( $x$-ray) |  |
| Childbirth/Delivery Facility Services |  | Diagnostic tests (blood work) |  | Durable medical equipment (crutches) |  |
| Diagnostic tests (ultrasounds and blood work) |  | Prescription drugs |  | Rehabilitation services (physical therapy) |  |
| Specialist visit (anesthesia) |  | Durable medical equipment (glucose meter) |  |  |  |
| 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 |  |
| Deductibles | \$5,800 | Deductibles | \$100 | Deductibles | \$2,100 |
| Copayments | \$10 | Copayments | \$1,600 | Copayments | \$400 |
| Coinsurance | \$2,700 | Coinsurance | \$0 | 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 | \$8,570 | The total Joe would pay is | \$1,720 | The total Mia would pay is | \$2,500 |

The plan would be responsible for the other costs of these EXAMPLE covered services.

## Language Access Services：

## （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
 セคロース：



 6ó pídyi．Bé m̀ ké wuđu－zì̀n－nyò dò gbo wùdù ke，dá ．

Bengali（বাংলা）：যদি এই নথিপত্রের বিষয়ে আপনার কোনো প্রশ্ন থাকে，তাহলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাশীর সাথে কथা ब্লার জন্য
－তে কল করুন
Burmese（


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。

Dinka（Dinka）：Na nə thiëëc në ke de yä thorë，ke yin nə loŋ bë yi kuony ku wer alëu bë gęr yic yin ne thon du ke cin wëu tääuë ke piny．Te kər yin ba jam wënë ran ye thok geryic，ke yin col

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．


## Language Access Services：

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 ．

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 ．
 $\mu \lambda \dot{\eta} \sigma \varepsilon \tau \varepsilon \mu \varepsilon \chi \dot{\alpha} \pi \circ \circ \circ \vee \delta เ \varepsilon \varrho \mu \eta \nu \dot{\varepsilon} \alpha, \tau \eta \lambda \varepsilon \varphi \omega \nu \dot{\eta} \sigma \tau \varepsilon \sigma \tau \circ$ ．

Gujarati（ગુજરાતી）：જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો，કોઈપણ ખર્ચ વગર આપની ભાષામાં મદદ અને માહતી મેળવવાનો તમને અધકિાર છે．દુભાષયિા સાથે વાત કરવા માટે，કોલ કરો．

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 ．

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

I
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 ．

Igbo（Igbo）：Ọ bụr ụ na ị nwere ajụjụ ọ bụla gbasara akwụkwọ a，ị nwere ikike ịnweta enyemaka na ozi n＇asụsụ gị na akwụghị ụgwọ ọ bụla．Ka gị na ộkọwa okwu kwuo okwu，kpọo ．

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 ．

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 ．

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

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 にお電話ください。

## Language Access Services:

Khmer (⿺ัน
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Kirundi (Kirundi): Ugize ikibazo ico arico cose kuri iyi nyandiko, ufise uburenganzira bwo kuronka ubufasha mu rurimi rwawe ata giciro. Kugira uvugishe umusemuzi, akura.

Korean (한국어): 본 문서에 대해 어떠한 문의사항이라도 있을 경우, 귀하에게는 귀하가 사용하는 언어로 무료 도움 및 정보를 얻을 권리가 있 습니다. 통역사와 이야기하려면 로 문의하십시오.



Navajo (Diné): Díi naaltsoos biká'igii łahgo bína'idiłłkidgo ná bohónéedzạ́ dóó bee ahóót'i' t'áa ni nizaad k'ehji bee nił hodoonih t'áadoo bạáh ilinígóó. Ata' halne'igíi ła' bich'ị' hadeesdzih nínízingo koj̈' hodílnih .

Nepali (नेपाली): यदि यो कागजातबारे तपाईंसँग केही प्रश्नहरू छन् भने, आफ्नै भाषामा नि:शुल्क सहयोग तथा जानकारी प्राप्त गर्न पाउने हक तपाईंसँग छ। दोभाषेसँग कुरा गर्नका लागि, यहाँ कल गर्नुहोस्

Oromo (Oromifaa): Sanadi kanaa wajiin walqabaate gaffi kamiyuu yoo qabduu tanaan, Gargaarsa argachuu fi odeeffanoo afaan ketiin kaffaltii alla argachuuf mirgaa qabdaa. Turjumaana dubaachuuf, bilbilla.

Pennsylvania Dutch (Deitsch): Wann du Frooge iwwer selle Document hoscht, du hoscht die Recht um Helfe un Information zu griege in dei Schprooch mitaus Koscht. Um mit en Iwwersetze zu schwetze, ruff aa.

Polish (polski): W przypadku jakichkolwiek pytań zwiazzanych z niniejszym dokumentem masz prawo do bezpłatnego uzyskania pomocy oraz informacji w swoim języku. Aby porozmawiać $z$ tłumaczem, zadzwoń pod numer.

Portuguese (Português): Se tiver quaisquer dúvidas acerca deste documento, tem o direito de solicitar ajuda e informações no seu idioma, sem qualquer custo. Para falar com um intérprete, ligue para.



## Language Access Services:

Romanian (Română): Dacă aveți întrebări referitoare la acest document, aveți dreptul să primiți ajutor și informații în limba dumneavoastră in mod gratuit. Pentru a vă adresa unui interpret, contactațit telefonic .

Russian (Русский): если у вас есть какие-либо вопросы в отношении данного документа, вы имеете право на бесплатное получение помощи и информации на вашем языке. Чтобы связаться с устным переводчиком, позвоните по тел. .

Samoan (Samoa): Afai e iai ni ou fesili e uiga i lenei tusi, e iai lou 'aia e maua se fesoasoani ma faamatalaga i lou lava gagana e aunoa ma se totogi. Ina ia talanoa i se tagata faaliliu, vili .

Serbian (Srpski): Ukoliko imate bilo kakvih pitanja u vezi sa ovim dokumentom, imate pravo da dobijete pomoć i informacije na vašem jeziku bez ikakvih troškova. Za razgovor sa prevodiocem, pozovite .

Spanish (Español): Si tiene preguntas acerca de este documento, tiene derecho a recibir ayuda e información en su idioma, sin costos. Para hablar con un intérprete, llame al .

Tagalog (Tagalog): Kung mayroon kang anumang katanungan tungkol sa dokumentong ito, may karapatan kang humingi ng tulong at impormasyon sa iyong wika nang walang bayad. Makipag-usap sa isang tagapagpaliwanag, tawagan ang .

## Thai (ไทย): หากท่านมีคำถามใดๆ เกียวกับเอกสารฉบับนี ท่านมีสิทธีทีจะได้รับความช่วยเหลือและข้อมูลในภาษาของท่านโดยไม่มีค่าใช้จ่าย โดยโทร เพือพูดคุยกับล่าม

Ukrainian (Украӥнська): якщо у вас виникають запитання з приводу щього документа, ви маєте право безкоштовно отримати допомогу й інформащію вашою рідною мовою. Щоб отримати послуги перекладача, зателефонуйте за номеромг.

Vietnamese (Tiếng Việt): Nếu quý vị có bất kỳ thắc mắc nào về tài liệu này, quý vị có quyền nhận sự trợ giúp và thông tin bằng ngôn ngữ của quý vị hoàn toàn miễn phí. Để trao đổi với một thông dịch viên, hãy gọi .
(צiddish)(אידיש): אויב איר האט שאלות וועגן דעם דאקומענט, האט איר די רעכט צו באקומען דעם אינפארמאציע אין אייער שפראך אהן קיין פרייז. צו רעדן צו
אן איבערזעצער, רופט.
Yoruba (Yorùbá): Tí o bá ní èyíkéyii ibèrè nípa àkọsílẹ yií, o ní ẹtọ́ láti gba irànwọ́ àti i ivifún ní èdè rẹ lọ́fẹ̣é. Bá wa ògbùfọ̀ kan sọ̀rọ̀, pe .

## Language Access Services:

## It's important we treat you fairly

That's why we follow federal civil rights laws in our health programs and activities. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711). If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279. Or you can file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201 or by calling 1-800-3681019 (TDD: 1- 800-537-7697) or online at https:/ / ocrportal.hhs.gov/ocr/portal/lobby.jsf. Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html

