Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services

Coverage Period: 01/01/2023 - 12/31/2023

Matthew Thornton Health Plan, Inc./Anthem Blue Cross and Blue Shield

Coverage for: Individual + Family | Plan Type: HMO

Anthem Silver Pathway X Enhanced HMO 3300/35% S06 (\$0 Preferred Virtual Care + \$0 Select Drugs)

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/6S6TIND01012023">https://eoc.anthem.com/eocdps/6S6TIND01012023</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/6S6TIND01012023">https://eoc.anthem.com/eocdps/6S6TIND01012023</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/6S6TIND01012023">https://eoc.anthem.com/eocdps/6S6TIND01012023</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/6S6TIND01012023">https://eoc.anthem.com/eocdps/6S6TIND01012023</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/6S6TIND01012023">https://eoc.anthem.com/eocdps/6S6TIND01012023</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/6S6TIND01012023">https://eoc.anthem.com/eocdps/6S6TIND01012023</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/6S6TIND01012023">https://eoc.anthem.com/eocdps/6S6TIND01012023</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/6S6TIND01012023">https://eoc.anthem.com/eocdps/6S6TIND01012023</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/6S6TIND01012023">https://eoc.anthem.com/eocdps/6S6TIND01012023</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/6S6TIND01012023">https://eoc.anthem.com/eocdps/6S6TIND01012023<

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$50/person or \$100/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?	Yes. Primary Care. Preventive <u>Care</u> . Certain <u>Prescription</u> <u>Drugs</u> . Vision. For more information see below.	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> .
Are there other deductibles for specific services?  What is the out-of-pocket limit for this plan?	\$825/person or \$1,650/family for In-Network Providers.	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, Pathway X Enhanced. See <a href="https://www.anthem.com">www.anthem.com</a> or call (855) 748-1804 for a list of <a href="https://www.anthem.com">network</a> <a href="https://www.anthem.com">providers</a> . 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
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
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	Not Applicable	\$5/visit <u>deductible</u> does not apply	Not covered	Virtual visits (Telehealth) benefits available.
	Specialist visit	Not Applicable	25% coinsurance	Not covered	Virtual visits (Telehealth) benefits available.
	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	Diagnostic test (x-ray, blood work)	Not Applicable	25% coinsurance	Not covered	none
If you have a test	Imaging (CT/PET scans, MRIs)	Not Applicable	\$150/visit then 25% 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.anthem.com/pharmacyinformation/	Generic drugs (Tier 1)	\$5/prescription, deductible does not apply (retail) and \$12.50/prescription , deductible does not apply (home delivery)	\$20/prescription, deductible does not apply (retail only)	Not covered (retail and home delivery)	For more information, refer to "Select Drug List" at http://www.anthem.com/pharm
	Preferred brand drugs (Tier 2)	\$20/prescription, deductible does not apply (retail) and \$50/prescription, deductible does not apply (home delivery)	\$35/prescription, deductible does not apply (retail only)	Not covered (retail and home delivery)	acyinformation/ *See Prescription Drug section

<sup>\*</sup> For more information about limitations and exceptions, see <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/6S6TIND01012023">https://eoc.anthem.com/eocdps/6S6TIND01012023</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
	Non-preferred brand drugs (Tier 3)	40% coinsurance up to \$250/prescription (retail) and 40% coinsurance (home delivery)	55% <u>coinsurance</u> (retail only)	Not covered (retail and home delivery)	
	Specialty drugs (Tier 4)	40% coinsurance up to \$500/prescription (retail and home delivery)	55% <u>coinsurance</u> (retail only)	Not covered (retail and home delivery)	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	Not Applicable	25% coinsurance	Not covered	none
surgery	Physician/surgeon fees	Not Applicable	25% coinsurance	Not covered	none
	Emergency room care	Not Applicable	\$250/visit then 25% coinsurance	Covered as In- <u>Network</u>	Cost share except <u>deductible</u> waived if admitted.
If you need immediate medical attention	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 occurrence.
	Urgent care	Not Applicable	\$50/visit deductible does not apply	Covered as In- <u>Network</u>	none
If you have a	Facility fee (e.g., hospital room)	Not Applicable	25% coinsurance	Not covered	none
hospital stay	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 25% coinsurance Other Outpatient 25% coinsurance	Office Visit Not covered Other Outpatient Not covered	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatientnone
	Inpatient services	Not Applicable	25% coinsurance	Not covered	none
If you are	Office visits	Not Applicable	No charge	Not covered	In-Network preventive services,
pregnant	Childbirth/delivery professional services	Not Applicable	25% coinsurance	Not covered	routine prenatal office visits and other preventive prenatal care

<sup>\*</sup> For more information about limitations and exceptions, see <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/686TIND01012023">https://eoc.anthem.com/eocdps/686TIND01012023</a>.

Common Medical Event	Services You May Need		What You Will Pay		
		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
	Childbirth/delivery facility services	Not Applicable	25% coinsurance	Not covered	and screenings are covered at 100%. 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.
	Home health care	Not Applicable	25% coinsurance	Not covered	none
	Rehabilitation services	Not Applicable	25% coinsurance	Not covered	*See Therapy Services section.
If you need help	Habilitation services	Not Applicable	25% coinsurance	Not covered	See Therapy Services section.
recovering or have other special health needs	Skilled nursing care	Not Applicable	25% coinsurance	Not covered	100 days/year for skilled nursing services for In-Network Providers.
	Durable medical equipment	Not Applicable	25% coinsurance	Not covered	*See <u>Durable Medical</u> <u>Equipment Section</u>
	Hospice services	Not Applicable	25% coinsurance	Not covered	none
If your child needs dental or eye care	Children's eye exam	Not Applicable	No charge	Not covered	*See Vision Services section
	Children's glasses	Not Applicable	No charge	Not covered	See vision services section
	Children's dental check-up	Not covered	Not covered	Not covered	none

#### **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)
- Dental care (Adult)
- Infertility treatment
- Private-duty nursing
- Weight loss programs

- Acupuncture
- Dental care (Pediatric)
- Long-term care
- Routine eye care (Adult)

- Cosmetic surgery
- Dental Check-up
- Non-emergency care when traveling outside the U.S.
- Routine foot care unless <u>medically</u> <u>necessary</u>

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

- Bariatric surgery for morbid obesity only
- Chiropractic care 12 visits/year

Hearing aids

<sup>\*</sup> For more information about limitations and exceptions, see <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/6S6TIND01012023">https://eoc.anthem.com/eocdps/6S6TIND01012023</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: New Hampshire Insurance Department, 21 So Fruit St, Suite 14, Concord, NH 03301, Consumer Hotline (800) 852-3416, 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 plan 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

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? Not Applicable

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.

<sup>\*</sup> For more information about limitations and exceptions, see plan or policy document at https://eoc.anthem.com/eocdps/6S6TIND01012023.

### **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 plan's overall deductible	\$50	The plan's overall deductible	\$50	The plan's overall deductible	\$50	
<ul><li>Specialist coinsurance</li><li>Hospital (facility) coinsurance</li></ul>	25% 25%	<ul><li>Specialist coinsurance</li><li>Hospital (facility) coinsurance</li></ul>	25% 25%	<ul><li>Specialist coinsurance</li><li>Hospital (facility) coinsurance</li></ul>	25% 25%	
Other <u>coinsurance</u>	25%	Other <u>coinsurance</u>	25%	Other <u>coinsurance</u>	25%	
like:  Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood we Specialist visit (anesthesia)  Total Example Cost		like: Primary care physician office visits (in disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose in Total Example Cost	G	like:  Emergency room care (including media Diagnostic test (x-ray)  Durable medical equipment (crutches Rehabilitation services (physical therap)  Total Example Cost	r)	
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>	\$50	<u>Deductibles</u>	\$50	<u>Deductibles</u>	\$50	
Copayments	\$0	Copayments	\$700	<u>Copayments</u>	\$10	
Coinsurance	\$800	Coinsurance	\$90	Coinsurance	\$700	
What isn't covered		What isn't covered		What isn't covered		
Limits or exclusions	r exclusions \$60 Limits or exclusions		\$20	Limits or exclusions	\$0	
The total Peg would pay is	\$885	The total Joe would pay is	\$845	The total Mia would pay is	\$760	

(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) 748-1804

**Amharic (አማርኛ)**: ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ <u>እር</u>ዳታ <u>እና ይህን </u> መረጃ በነጻ የማ**ማ**ኘት መብት አለዎት። አስተርዓሚ ለማና**ን**ር (855) 748-1804 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 1804-748 (855).

**Armenian (hայերեն).** Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվճար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով։ Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (855) 748-1804։

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) 748-1804.

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) 748-1804 — তে কল করুন।

Burmese (မြန်မာ): ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (855) 748-1804 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) 748-1804。

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) 748-1804.

**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) 748-1804.

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) 748-1804) 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) 748-1804.

**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) 748-1804.

**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) 748-1804.

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) 748-1804.

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) 748-1804.

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) 748-1804

**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) 748-1804.

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) 748-1804.

**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) 748-1804.

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