Anthem Sliver Pathway & Guided Access HWO 6450 (\$0 Virtual PCP+\$0 Select Drugs) 505



of coverage, <u>https://eoc.anthem.com/eocdps/9KZHIND01012024</u>. 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/</u> or call (855) 738-6652 to request a copy.

Important Questions	Answers	Why This Matters:				
What is the overall <u>deductible</u> ?	\$0 at Indian Health Care Provider (IHCP) or with IHCP <u>referral</u> at non-IHCP; or \$6,450/person or \$12,900/family for Non-IHCP In- <u>Network Providers</u> .	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 <u>deductible</u> ?	Yes. All services for Indian Health Care <u>Providers</u> (IHCP). Primary Care <u>Specialist</u> Visit <u>Preventive Care</u> for Non-IHCP <u>Providers</u> . Certain <u>Prescription</u> <u>Drugs</u> for Non-IHCP <u>Providers</u> . Vision for Non-IHCP <u>Providers</u> . For more information see below.	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</u> <u>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 <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .				
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.				
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	\$9,450/person or \$18,900/family for Non-IHCP In- <u>Network</u> <u>Providers</u> .	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 <u>out-of-pocket limit</u> .				
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes. See <u>www.anthem.com/find-</u> <u>care/?alphaprefix=GAP</u> or call (855) 738-6652 for a list of <u>network providers.</u> Costs may	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</u> <u>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>				

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	vary by site of service and how the <u>provider</u> bills.	for some services (such as lab work). Check with your provider before you get services.
Do you need a <u>referral</u>	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if
to see a <u>specialist</u> ?		you have a <u>referral</u> before you see the <u>specialist</u> .

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

			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	
	Primary care visit to treat an injury or illness	No charge	\$25/visit <u>deductible</u> does not apply	Not covered	Virtual visits (Telehealth) benefits available.	
If you visit a health care provider's office	<u>Specialist</u> visit	No charge	\$75/visit <u>deductible</u> does not apply	Not covered	Virtual visits (Telehealth) benefits available.	
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 <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> 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	20% <u>coinsurance</u>	Not covered	none	
	Imaging (CT/PET scans, MRIs)	No charge	\$500/visit then 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.anthe	Generic drugs (Tier 1)	No charge	Level 1 \$3/prescription, deductible does not apply (retail) and \$9/prescription, deductible does not apply (home delivery) Level 2 \$15/prescription,	Not covered (retail and home delivery)	For more information, refer to "Select Drug List" at <u>http://www.anthem.com/pharma</u> <u>cyinformation/</u> *See Prescription Drug section.	

* For more information about limitations and exceptions, see the **plan** or policy document at <u>https://eoc.anthem.com/eocdps/9KZHIND01012024</u>.

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			What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	der Non-IHCP In- Network Provider (You will pay more) Mon-IHCP In- Of-Network Provider (You will pay the most)		Limitations, Exceptions, & Other Important Information	
<u>m.com/pharmacyi</u> <u>nformation/</u>			deductible does not apply (retail only)			
	Preferred brand drugs (Tier 2)	No charge	Level 1 \$40/prescription, deductible does not apply (retail) and \$120/prescription, deductible does not apply (home delivery) Level 2 \$55/prescription, deductible does not apply (retail only)	Not covered (retail and home delivery)		
	Non-preferred brand drugs (Tier 3)	No charge	Level 1 40% <u>coinsurance</u> (retail and home delivery) Level 2 50% <u>coinsurance</u> (retail only)	Not covered (retail and home delivery)		
	<u>Specialty drugs</u> (Tier 4)	No charge	Level 1 50% <u>coinsurance</u> (retail and home delivery) Level 2 60% <u>coinsurance</u> (retail only)	Not covered (retail and home delivery)		
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No charge	20% <u>coinsurance</u>	Not covered	none	
surgery	Physician/surgeon fees	No charge	20% coinsurance	Not covered	none	
If you need immediate	Emergency room care	No charge		Covered as In- <u>Network</u>	Copayment waived if admitted.	

* For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/9KZHIND01012024</u>.

			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	
medical attention	Emergency medical transportation	No charge	20% coinsurance	Covered as In- <u>Network</u>	Non-emergency Non- <u>Network</u> Ambulance Services are limited to \$50,000 per occurrence.	
	<u>Urgent care</u>	No charge	\$85/visit <u>deductible</u> does not apply	Covered as In- <u>Network</u>	none	
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	\$500/admission then 50% <u>coinsurance</u>	Not covered	60 days/year for Inpatient rehabilitation and skilled nursing services combined for Indian Health Care <u>Providers</u> (IHCP) and Non-IHCP In- <u>Network</u> <u>Providers</u> combined.	
	Physician/surgeon fees	No charge	20% <u>coinsurance</u>	Not covered	none	
If you need mental health, behavioral health, or	Outpatient services	Office Visit No charge Other Outpatient No charge	Office Visit 20% <u>coinsurance</u> Other Outpatient 20% <u>coinsurance</u>	Office Visit Not covered Other Outpatient Not covered	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatient none	
substance abuse services	Inpatient services	No charge	\$500/admission then 50% <u>coinsurance</u>	Not covered	none	
	Office visits	No charge	20% coinsurance	Not covered		
If you are	Childbirth/delivery professional services	No charge	20% coinsurance	Not covered	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Maternity	
pregnant	Childbirth/delivery facility services No ch	No charge	\$500/admission then 50% <u>coinsurance</u>	Not covered	care may include tests and services described elsewhere in the SBC (i.e., ultrasound).	
If you need help recovering or have other	Ip Home health care No c		20% <u>coinsurance</u>	Not covered	120 visits/year for Indian Health Care <u>Providers</u> (IHCP) and Non- IHCP In- <u>Network Providers</u> combined.	
special health needs	Rehabilitation services	No charge	20% <u>coinsurance</u>	Not covered	*See Thomas Somissa action	
	Habilitation services	No charge	20% <u>coinsurance</u>	Not covered	*See Therapy Services section.	

* For more information about limitations and exceptions, see the **plan** or policy document at <u>https://eoc.anthem.com/eocdps/9KZHIND01012024</u>.

			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	
	Skilled nursing care	Skilled nursing care\$500/admissSkilled nursing careNo chargethen 20%coinsurancecoinsurance		Not covered	60 days/year for Inpatient rehabilitation and skilled nursing services combined for Indian Health Care <u>Providers</u> (IHCP) and Non-IHCP In- <u>Network</u> <u>Providers</u> combined.	
	Durable medical equipment	No charge	20% <u>coinsurance</u>	Not covered	*See <u>Durable Medical Equipment</u> Section.	
	Hospice services	No charge	No charge 20% <u>coinsurance</u>		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		
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,	•	Acupuncture	•	Bariatric surgery
	or when the life of the mother is	٠	Dental care (Adult)	٠	Infertility treatment
	endangered)	٠	Non-emergency care when traveling	•	Private-duty nursing
٠	Cosmetic surgery		outside the U.S.	•	Weight loss programs

Routine foot care unless medically

- Long-term care
- Routine eye care (Adult)
- Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

• Spinal Manipulation 20 visits/year

necessary

• Hearing aids 1 item(s)/ear every 48 months for children 18 years of age or under. \$3,000 maximum/hearing aid.

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: Georgia Office of Insurance and Safety Fire Commissioner, Consumer Services Division 2, Martin Luther King, Jr. Drive, WestTower, Suite 716, Atlanta, Georgia 30334, (800) 656-2298, <u>www.oci.ga.gov/ConsumerService/Home.aspx</u>, or contact Anthem at the number on the back of your ID card.

* For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/9KZHIND01012024</u>.

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 105449, Atlanta, GA 30548-5449

Georgia Office of Insurance and Safety Fire Commissioner, Consumer Services Division, 2 Martin Luther King, Jr. Drive, West Tower, Suite 716, Atlanta, Georgia 30334, (800) 656-2298, <u>www.oci.ga.gov/ConsumerService/Home.aspx</u>

Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes <u>plans</u>, <u>health insurance</u> available through the <u>Marketplace</u> or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of <u>Minimum Essential Coverage</u>, you may not be eligible for the <u>premium tax credit</u>.

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</u>-sharing 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)	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\$6,450Specialist copayment\$75Hospital (facility) coinsurance50%Other coinsurance20%		Specialist copayment\$75Hospital (facility) coinsurance50%		 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$6,450 \$75 50% 20%	
This EXAMPLE event includes servi like: Specialist office visits (prenatal care) Childbirth/Delivery Professional Service Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood work Specialist visit (anesthesia)	es	This EXAMPLE event includes server like: <u>Primary care physician</u> office visits (<i>inclue</i> <i>education</i>) <u>Diagnostic tests</u> (<i>blood work</i>) <u>Prescription drugs</u> <u>Durable medical equipment</u> (<i>glucose meter</i>)	ding disease	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: <u>Cost Sharing</u>		In this example, Joe would pay: <u>Cost Sharing</u>		In this example, Mia would pay: <u>Cost Sharing</u>		
Deductibles	\$0	Deductibles	\$0	Deductibles	\$0	
<u>Copayments</u>	\$0	Copayments	\$0	<u>Copayments</u>	\$ 0	
<u>Coinsurance</u> \$0		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\$60		The total Joe would pay is	\$20	The total Mia would pay is	\$0	

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

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered 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 (855) 738-6652

Amharic (**አጣርኛ**): ስለዚህ ሰነድ ጣንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን ጦረጃ በነጻ የጣግኘት ጦብት አለዎት። አስተርጓሚ ለማናንር (855) 738-6652 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 6652-738 (855) .

Armenian (հայերեն). 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) 738-6652։

Bassa (Băsóð Wùdù): M dyi dyi-diè-dè bě bédé bá céè-dè nìà kɛ dyí ní, ɔ mò nì dyí-bèdèìn-dè bé m ké gbo-kpá-kpá kè bỗ kpõ dé m bídí-wùdùǔn bó pídyi. Bé m ké wudu-ziìn-nyò dò gbo wùdù kɛ, dá (855) 738-6652.

Bengali (বাংলা): যদি এই লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন থাকে, তাহলে আপলার ভাষায় বিলামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজল দোভাষীর সাথে কথা ব্লার জন্য (855) 738-6652 –তে কল করুল।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (855) 738-6652 သို့ ခေါ်ဆိုပါ။

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) 738-6652。

Dinka (Dinka): Na noŋ thiëëc në ke de yä thorë, ke yin noŋ loŋ bë yi kuony ku wɛr alëu bë gɛɛr yic yin ne thoŋ du ke cin wëu tääuë ke piny. Te kor yin ba jam wënë ran ye thok geryic, ke yin col (855) 738-6652.

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) 738-6652.

Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ هزینهای به زبان مادریتان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره (855 (855) 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) 738-6652.

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) 738-6652.

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) 738-6652.

Gujarati (ગુજરાતી): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ચ વગર આપની ભાષામાં મદદ અને માહતીિ મેળવવાનો તમને અધકાિર છે. દુભાષયાિ સાથે વાત કરવા માટે, કોલ કરો (855) 738-6652.

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) 738-6652.

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) 738-6652 ।

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) 738-6652.

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Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ(855) 738-6652 ។

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