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/9L1LIND01012024">https://eoc.anthem.com/eocdps/9L1LIND01012024</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/9L1LIND01012024">www.healthcare.gov/sbc-glossary/eoc.anthem.com/eocdps/9L1LIND01012024</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/9L1LIND01012024">www.healthcare.gov/sbc-glossary/eoc.anthem.com/eocdps/9L1LIND01012024</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/9L1LIND01012024">www.healthcare.gov/sbc-glossary/eoc.anthem.com/eocdps/9L1LIND01012024</a>. For general definitions of common terms, such as allowed amount, balance billing, or call (855) 738-6652 to request a copy.

Important Questions	Answers	Why This Matters:			
What is the overall	\$0	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.			
deductible?					
Are there services	Yes. Primary Care. Specialist	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount.			
covered before you	Visit. <u>Preventive Care</u> . Certain	But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u>			
meet your <u>deductible?</u>	<u>Prescription Drugs</u> . Vision. For	services without cost sharing and before you meet your deductible. See a list of covered			
	more information see below.	preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.			
Are there other	No.	You don't have to meet deductibles for specific services.			
deductibles for		-			
specific services?					
What is the out-of-	\$850/person or \$1,700/family for	The out-of-pocket limit is the most you could pay in a year for covered services. If you have			
pocket limit for this	In-Network Providers.	other family members in this plan, they have to meet their own out-of-pocket limits until the			
plan?		overall family <u>out-of-pocket limit</u> has been met.			
What is not included	Premiums, balance-billing	Even though you pay these expenses, they don't count toward the out-of-pocket limit.			
in the <u>out-of-pocket</u>	charges, and health care this plan				
<u>limit</u> ?	doesn't cover.				
Will you pay less if	Yes. See	This <u>plan</u> uses a <u>provider</u> <u>network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u>			
you use a <u>network</u>	www.anthem.com/find-	network. You will pay the most if you use an out-of-network provider, and you might receive			
provider?	care/?alphaprefix=JRA	a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u>			
	or call (855) 738-6652 for a list of	pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u>			
	network providers. Costs may	for some services (such as lab work). Check with your <u>provider</u> before you get services.			
	vary by site of service and how	for some services (such as hab work). Gheek with your provider before you get services.			
	the <u>provider</u> bills.				
Do you need a <u>referral</u>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .			
to see a specialist?					



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	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	\$5/visit	Not covered	Virtual visits (Telehealth) benefits available.
If you visit a health care	Specialist visit	Not Applicable	\$75/visit	Not covered	Virtual visits (Telehealth) benefits available.
provider's office or clinic	Preventive care/screening/immunization	Not Applicable	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)	Not Applicable	20% coinsurance	Not covered	none
	Imaging (CT/PET scans, MRIs)	Not Applicable	\$100/visit then 20% 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)	\$3/prescription, deductible does not apply (retail) and \$9/prescription, deductible does not apply (home delivery)	\$15/prescription, deductible does not apply (retail only)	Not covered (retail and home delivery)	
	Preferred brand drugs (Tier 2)	\$10/prescription, deductible does not apply (retail) and \$30/prescription, deductible does not apply (home delivery)	\$25/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 acyinformation/ *See Prescription Drug section
	Non-preferred brand drugs (Tier 3)	35% <u>coinsurance</u> (retail and home delivery)	45% <u>coinsurance</u> (retail only)	Not covered (retail and home delivery)	
	Specialty drugs (Tier 4)	40% <u>coinsurance</u> (retail and home delivery)	50% <u>coinsurance</u> (retail only)	Not covered (retail and home delivery)	

<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/9L1LIND01012024">https://eoc.anthem.com/eocdps/9L1LIND01012024</a>.

Common Medical Event  Services You May Need  Services You May Need  Level 1 Pharmacy- RX Only (You will pay the more)  In-Network Provider (You will pay more)	Provider	Limitations, Exceptions, & Other Important Information	
least)	111000)	Limitations, Exceptions, & Other Important Information	
If you have outpatient Facility fee (e.g., ambulatory surgery center)  Not Applicable 20% coinsurar	nce Not covered	none	
surgery Physician/surgeon fees Not Applicable 20% coinsurar	nce Not covered	none	
Emergency room care  Not Applicable  \$250/visit the 20% coinsurar		Copayment waived if admitted.	
If you need immediate medical attention  Emergency medical transportation  Emergency medical Not Applicable 20% coinsurar	Covered as In- Network	Non-emergency Non-Network Ambulance Services are limited to \$50,000 per occurrence.	
<u>Urgent care</u> Not Applicable \$75/visit	Covered as In- <u>Network</u>	none	
If you have a hospital stay  Facility fee (e.g., hospital room)  Not Applicable  20% coinsurar	nce Not covered	60 days/year for Inpatient rehabilitation and skilled nursing services combined for In- Network Providers.	
Physician/surgeon fees Not Applicable 20% coinsurar	nce Not covered	none	
If you need mental health, behavioral health, or substance abuse services  Outpatient services  Outpatient services  Not Applicable  Other Outpatient 20% coinsurar 20% co	Not covered ient Other Outpatient	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatientnone	
Inpatient services Not Applicable 20% coinsurar	nce Not covered	none	
Office visits Not Applicable 20% coinsurar	nce Not covered		
If you are pregnant Childbirth/delivery professional services Not Applicable 20% coinsurar	nce Not covered	Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).	
Childbirth/delivery facility services  Not Applicable 20% coinsurar	nce Not covered		
Home health care Not Applicable 20% coinsurar	nce Not covered	120 visits/year In- <u>Network</u> <u>Providers</u> .	
If you need help Rehabilitation services Not Applicable 20% coinsurar	nce Not covered	*Coo Thomasy Commisso soction	
recovering or <u>Habilitation services</u> Not Applicable 20% <u>coinsurar</u>	nce Not covered	*See Therapy Services section.	
have other special health needs  Skilled nursing care  Not Applicable 20% coinsurar	nce Not covered	60 days/year for Inpatient rehabilitation and skilled nursing services combined for In-Network Providers.	

<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/9L1LIND01012024">https://eoc.anthem.com/eocdps/9L1LIND01012024</a>.

	Services You May Need		What You Will Pay			
Common Medical Event		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	
	Durable medical equipment	Not Applicable	20% coinsurance	Not covered	*See <u>Durable Medical</u> <u>Equipment</u> Section	
	Hospice services	Not Applicable	20% <u>coinsurance</u>	Not covered	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% coinsurance	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, or when the life of the mother is endangered)
- Cosmetic surgery
- Long-term care
- Routine eye care (Adult)

- Acupuncture
- Dental care (Adult)
- Non-emergency care when traveling outside the U.S.
- Routine foot care unless <u>medically</u> <u>necessary</u>

- Bariatric surgery
- Infertility treatment
- Private-duty nursing
- Weight loss programs

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

- Hearing aids 1 item(s)/ear every 48 months for children 18 years of age or under. \$3,000 maximum/hearing aid.
- Spinal Manipulation 20 visits/year

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, West Tower, Suite 716, Atlanta, Georgia 30334, (800) 656-2298, <a href="www.oci.ga.gov/ConsumerService/Home.aspx">www.oci.ga.gov/ConsumerService/Home.aspx</a>, 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="https://example.com/Health\_Insurance\_Marketplace">Health\_Insurance\_Marketplace</a>. For more information about the <a href="https://example.com/Marketplace">Marketplace</a>, visit <a href="https://example.com/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:

<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/9L1LIND01012024">https://eoc.anthem.com/eocdps/9L1LIND01012024</a>.

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, <a href="https://www.oci.ga.gov/ConsumerService/Home.aspx">www.oci.ga.gov/ConsumerService/Home.aspx</a>

### 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 can hospital delivery)	ire 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)		
<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other coinsurance</li> </ul>	\$0 \$75 20% 20%	<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other coinsurance</li> </ul>	\$0 \$75 20% 20%	<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other coinsurance</li> </ul>	\$0 \$75 20% 20%	
This EXAMPLE event includes servilike:  Specialist office visits (prenatal care) Childbirth/Delivery Professional Service Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood wor Specialist visit (anesthesia)	es	This EXAMPLE event includes serve like:  Primary care physician office visits (includeducation)  Diagnostic tests (blood work)  Prescription drugs  Durable medical equipment (glucose meter)	ding disease	This EXAMPLE event includes se like:  Emergency room care (including medical Diagnostic test (x-ray)  Durable medical equipment (crutches)  Rehabilitation services (physical therapy)	il supplies)	
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		
<u>Deductibles</u>	\$0	<u>Deductibles</u>	\$0	<u>Deductibles</u>	\$0	
<u>Copayments</u>	\$0	<u>Copayments</u>	\$700	<u>Copayments</u>	\$200	
<u>Coinsurance</u>	\$900	<u>Coinsurance</u>	\$20	Coinsurance	\$500	
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	\$910	The total Joe would pay is	\$740	The total Mia would pay is	\$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) 738-6652

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 (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) 738-6652։

Bassa (Băsóò Wùdù): M dyi dyi-diè-dè bě bédé bá céè-dè nià 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) 738-6652.

Bengali (বাংলা): যদি এই নথিপত্রের বিষয়ে আপনার কোনো প্রশ্ন থাকে, তাংলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য (৪55) 738-6652 –তি কল করুন।

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

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) 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 (فارسی): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ (هناهی با شماره مناس با مناس با مناس با مناس با مناس با درید، این مناس با مناس با

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 ખર્ય વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા 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.

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) 738-6652.

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) 738-6652.

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) 738-6652.

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) 738-6652

**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) 738-6652 にお電話ください。

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