Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services
 Coverage Period: 01/01/2025 - 12/31/2025

 Anthem Health Plans of NH, INC. (DBA Anthem Blue Cross and Blue Shield)
 Coverage for: Individual + Family | Plan Type: PPO +

 Anthem Silver Preferred Blue PPO 5000/0%/8000 w/HSA
 HSA

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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, <u>https://eoc.anthem.com/eocdps/8NWVSMG01012025</u>. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>,

coinsurance, copayment, deductible, provider, 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) 330-1103 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall	\$5,000/person or \$10,000/family	Generally, you must pay all of the costs from providers up to the deductible amount before
deductible?	for In- <u>Network Providers</u> .	this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member
	\$10,000/person or	must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid
	\$20,000/family for <u>Out-of-</u>	by all family members meets the overall family <u>deductible</u> .
	Network Providers.	
Are there services	Yes. Preventive Care. Vision. For	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount.
covered before you	more information see below.	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>		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	No.	You don't have to meet <u>deductibles</u> for specific services.
deductibles for		
specific services?		
What is the <u>out-of-</u>	\$8,000/person or \$16,000/family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have
pocket limit for this	for In- <u>Network</u> Providers.	other family members in this plan, they have to meet their own out-of-pocket limits until the
<u>plan</u> ?	\$16,000/person or	overall family <u>out-of-pocket limit</u> has been met.
	\$32,000/family for <u>Out-of-</u>	
	Network Providers.	
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	
limit?	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
provider?	care/?alphaprefix=YGR	receive a bill from a provider for the difference between the provider's charge and what your
	or call (855) 330-1103 for a list of	plan pays (balance billing). Be aware, your network provider might use an Out-of-Network
	network providers. Benefits may	

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NH/SG/Anthem Silver Preferred Blue PPO 5000/0%/8000 w/HSA/8NWV/01-25

	be limited by Site of Service.	Provider for some services (such as lab work). Check with your provider before you get
	Costs may vary by site of service	services.
	and how the provider 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 <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.

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			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)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	Not Applicable	PPC 0% <u>coinsurance</u> PCP \$0/visit	20% <u>coinsurance</u>	Please see <u>http://www.anthem.com</u> for a list of <u>Preferred Primary Care</u> (PPC) <u>Providers. Copayment</u> waived after <u>deductible</u> is met for members under 19 years old. Virtual visits (Telehealth) benefits available.	
	<u>Specialist</u> visit	Not Applicable	\$0/visit	20% <u>coinsurance</u>	Virtual visits (Telehealth) benefits available.	
	<u>Preventive care/screening</u> / immunization	Not Applicable	No charge	20% <u>coinsurance</u>	Prescribed FDA approved contraceptives are not subject to cost shares. 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)	Not Applicable	0% <u>coinsurance</u>	20% <u>coinsurance</u>	none	
	Imaging (CT/PET scans, MRIs)	Not Applicable	0% <u>coinsurance</u>	20% <u>coinsurance</u>	none	
If you need drugs to treat your illness or condition	Typically Lower Cost Generic (Tier 1a)	\$3/prescription (retail) and \$6/prescription (home delivery)	\$13/prescription (retail only)	50% <u>coinsurance</u> (retail only)	For more information, refer to "Select Drug List" at <u>http://www.anthem.com/pharm</u> acvinformation/	
More information about prescription	Typically Generic (Tier 1b)	\$25/prescription (retail) and	\$35/prescription (retail only) 50% <u>coinsurance</u> (retail only)		*See Prescription Drug section.	

* For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/8NWVSMG01012025</u>.

			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)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
drug coverage is available at		\$50/prescription (home delivery)			
http://www.anthe m.com/pharmacyi nformation/	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	\$80/prescription (retail) and \$160/prescription (home delivery)	\$90/prescription (retail only)	50% <u>coinsurance</u> (retail only)	
	Typically Non-Preferred Brand and Generic drugs (Tier 3)	30% <u>coinsurance</u> up to \$400/prescription (retail) and 30% <u>coinsurance</u> up to \$800/prescription (home delivery)	40% <u>coinsurance</u> up to \$500/prescription (retail only)	50% <u>coinsurance</u> (retail only)	
	Typically Preferred <u>Specialty</u> (brand and generic) (Tier 4)	40% <u>coinsurance</u> up to \$550/prescription (retail and home delivery)	50% <u>coinsurance</u> up to \$650/prescription (retail only)	50% <u>coinsurance</u> (retail only)	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	Not Applicable	0% coinsurance	20% <u>coinsurance</u>	\$0/visit for Ambulatory Surgical Center for In- <u>Network</u> <u>Providers</u> .
surgery	Physician/surgeon fees	Not Applicable	0% coinsurance	20% coinsurance	none
	Emergency room care	Not Applicable	\$350/visit	Covered as In- <u>Network</u>	Copayment waived if admitted.
If you need immediate medical attention	Emergency medical transportation	Not Applicable	0% coinsurance	Covered as In- <u>Network</u>	Non-emergency <u>Out-of-</u> <u>Network</u> Ambulance Services are limited to \$50,000 per trip.
	<u>Urgent care</u>	Not Applicable	\$0/visit	20% coinsurance	In- <u>Network</u> <u>Urgent Care</u> benefit limited to preferred New Hampshire locations.
If you have a hospital stay	Facility fee (e.g., hospital room)	Not Applicable	0% <u>coinsurance</u>	20% <u>coinsurance</u>	100 days/benefit period for Inpatient rehabilitation and skilled nursing services combined.

* For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/8NWVSMG01012025</u>.

	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)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Physician/surgeon fees	Not Applicable	0% <u>coinsurance</u>	20% coinsurance	none	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Not Applicable	Office Visit \$0/visit Other Outpatient 0% <u>coinsurance</u>	Office Visit 20% <u>coinsurance</u> Other Outpatient 20% <u>coinsurance</u>	Office Visit <u>Copayment</u> waived after <u>deductible</u> is met for members under 19 years old. Virtual visits (Telehealth) benefits available. Other Outpatient none	
	Inpatient services	Not Applicable	0% <u>coinsurance</u>	20% coinsurance	none	
	Office visits	Not Applicable	0% <u>coinsurance</u>	20% coinsurance	Cost sharing does not apply for	
	Childbirth/delivery professional services	Not Applicable	0% coinsurance	20% coinsurance	In- <u>Network preventive services</u> . Depending on the type of	
If you are pregnant	Childbirth/delivery facility services	Not Applicable	0% <u>coinsurance</u>	20% <u>coinsurance</u>	services, a <u>copayment</u> , <u>coinsurance</u> or <u>deductible</u> may apply. 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	0% <u>coinsurance</u>	20% coinsurance	none	
	Rehabilitation services	Not Applicable	\$0/visit	20% coinsurance	* C /The man C	
If you need help	Habilitation services	Not Applicable	\$0/visit	20% coinsurance	*See Therapy Services section.	
If you need help recovering or have other special health needs	Skilled nursing care	Not Applicable	0% coinsurance	20% coinsurance	100 days/benefit period for Inpatient rehabilitation and skilled nursing services combined.	
	Durable medical equipment	Not Applicable	0% coinsurance	20% <u>coinsurance</u>	*See <u>Durable Medical</u> <u>Equipment</u> section.	
	Hospice services	Not Applicable	0% <u>coinsurance</u>	20% 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.	

* For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/8NWVSMG01012025</u>.

	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)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	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> .)						
Cosmetic surgery	• Dental care (Adult)	• Long-term care				
Private-duty nursing	• Routine foot care unless <u>medically necessary</u>	Weight loss programs				
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)						
Abortion	• Acupuncture 20 visits/benefit period	Bariatric surgery				
Chiropractic care 36 visits/benefit period	Hearing aids	Infertility treatment				
 Most coverage provided outside the United States. See <u>www.bcbsglobalcore.com</u> 	• Routine eye care (Adult) 1 exam/benefit period					

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, Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), <u>www.dol.gov/ebsa/healthreform</u>, 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 <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 518, North Haven, CT 06473-0518

Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.gov/ebsa/healthreform

* For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/8NWVSMG01012025</u>.

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New Hampshire Insurance Department, 21 So Fruit St, Suite 14, Concord, NH 03301, Consumer Hotline (800) 852-3416

Additionally, a consumer assistance program can help you file your appeal. Contact New Hampshire State Insurance Department 21 South Fruit Street, Suite 14, Concord, NH 03301, (800) 852-3416, TTY/TDD Relay Services: (800) 735-2964, <u>http://www.nh.gov/insurance/, consumerservices@ins.nh.gov</u>

Does this plan provide Minimum Essential Coverage? Yes.

<u>Minimum Essential Coverage</u> 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? Yes.

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 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 <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$5,000 \$0 0% 0%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$5,000 \$0 0% 0%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$5,000 \$0 0% 0%
This EXAMPLE event includes serviceslike:Specialist office visits (prenatal care)Childbirth/Delivery Professional ServicesChildbirth/Delivery Facility ServicesDiagnostic tests (ultrasounds and blood work)Specialist visit (anesthesia)		This EXAMPLE event includes serviceslike:Primary care physician office visits (including diseaseeducation)Diagnostic tests (blood work)Prescription drugsDurable medical equipment (glucose meter)		This EXAMPLE event includes serviceslike: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:		In this example, Joe would pay:		In this example, Mia would pay:	
<u>Cost Sharing</u>		Cost Sharing		<u>Cost Sharing</u>	
Deductibles	\$5,000	Deductibles	\$5,000	Deductibles	\$2,800
<u>Copayments</u>	\$10	Copayments	\$200	<u>Copayments</u>	\$ 0
Coinsurance	\$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	\$5,070	The total Joe would pay is	\$5,220	The total Mia would pay is	\$2,800

(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) 330-1103

Amharic (**አጣርኛ**): ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የማማኘት መብት አለዎት። አስተርዓሚ ለማናንር (855) 330-1103 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 1103-330 (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) 330-1103։

Bassa (Băsóð Wùdù): À 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) 330-1103.

Bengali (বাংলা): যদি এই নথিপত্রের বিষয়ে আপনার কোনো প্রশ্ন থাকে, ভাহলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য (855) 330-1103 –তে কল করুন।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (855) 330-1103 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) 330-1103。

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) 330-1103.

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) 330-1103.

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 (853) 530-310 (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) 330-1103.

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) 330-1103.

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) 330-1103.

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) 330-1103.

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) 330-1103.

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Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ(855) 330-1103 ។

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