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, <a href="https://eoc.anthem.com/eocdps/8NUWSMG01012025">https://eoc.anthem.com/eocdps/8NUWSMG01012025</a>. 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) 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-Network Providers.	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. 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. Preventive Care. 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 <u>deductibles</u> for specific services.
deductibles for		
specific services?		
What is the out-of-	\$9,000/person or \$18,000/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-Network Providers.	other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the
plan?	\$18,000/person or	overall family <u>out-of-pocket limit</u> has been met.
	\$36,000/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 <u>out-of-pocket limit</u> .
in the <u>out-of-pocket</u>	charges, and health care this <u>plan</u>	
<u>limit</u> ?	doesn't cover.	
Will you pay less if	Yes. See	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>
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 <u>provider</u> for the difference between the <u>provider's</u> charge and what your
	or call (855) 330-1103 for a list of	<u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>Out-of-Network</u>
	network providers. Benefits may	

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	be limited by Site of Service. Costs may vary by site of service and how the <u>provider</u> bills.	<u>Provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a referral	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .
to see a specialist?		



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)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	Not Applicable	PPC No charge PCP \$40/visit, deductible does not apply	20% coinsurance	Please see <a href="http://www.anthem.com">http://www.anthem.com</a> for a list of <a href="Preferred Primary Care">Preferred Primary Care</a> (PPC) <a href="Providers">Providers</a> . <a href="Copayment">Copayment</a> waived for members under 19 years old. <a href="Virtual visits">Virtual visits</a> (Telehealth) benefits available.
If you visit a health care provider's office or clinic	<u>Specialist</u> visit	Not Applicable	\$80/visit, deductible does not apply	20% coinsurance	Virtual visits (Telehealth) benefits available.
	Preventive care/screening/ immunization	Not Applicable	No charge	20% coinsurance	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	<u>Diagnostic test</u> (x-ray, blood work)	Lab – Office Not Applicable X-Ray – Office Not Applicable	Lab – Office No charge X-Ray – Office 0% coinsurance	Lab – Office 20% <u>coinsurance</u> X-Ray – Office 20% <u>coinsurance</u>	none
TC 1.1	Imaging (CT/PET scans, MRIs)	Not Applicable	0% <u>coinsurance</u>	20% coinsurance	none
If you need drugs to treat your illness or condition	Typically Lower Cost Generic (Tier 1a)	\$3/prescription, deductible does not apply (retail) and \$6/prescription,	\$13/prescription, deductible does not apply (retail only)	50% <u>coinsurance</u> , <u>deductible</u> does not apply (retail only)	For more information, refer to "Select Drug List" at <a href="http://www.anthem.com/pharm">http://www.anthem.com/pharm</a>

<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/8NUWSMG01012025">https://eoc.anthem.com/eocdps/8NUWSMG01012025</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)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
More information about <b>prescription drug coverage</b> is		deductible does not apply (home delivery)			acyinformation/ *See Prescription Drug section.
available at <a href="http://www.anthem.com/pharmacyinformation/">http://www.anthem.com/pharmacyinformation/</a>	Typically Generic (Tier 1b)	\$25/prescription, deductible does not apply (retail) and \$50/prescription, deductible does not apply (home delivery)	\$35/prescription, deductible does not apply (retail only)	50% <u>coinsurance</u> , <u>deductible</u> does not apply (retail only)	
	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	\$80/prescription, deductible does not apply (retail) and \$160/prescription, deductible does not apply (home delivery)	\$90/prescription, deductible does not apply (retail only)	50% <u>coinsurance</u> , <u>deductible</u> does not apply (retail only)	
	Typically Non-Preferred Brand and Generic drugs (Tier 3)	30% coinsurance up to \$400/prescription, deductible does not apply (retail) and 30% coinsurance up to \$800/prescription, deductible does not apply (home delivery)	40% coinsurance up to \$500/prescription, deductible does not apply (retail only)	50% <u>coinsurance</u> , <u>deductible</u> does not apply (retail only)	
	Typically Preferred Specialty (brand and generic) (Tier 4)	40% coinsurance up to \$550/prescription, deductible does not apply (retail and home delivery)	50% coinsurance up to \$650/prescription, deductible does not apply (retail only)	50% <u>coinsurance</u> , <u>deductible</u> does not apply (retail only)	

<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/8NUWSMG01012025">https://eoc.anthem.com/eocdps/8NUWSMG01012025</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)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Not Applicable	\$500/visit	20% <u>coinsurance</u>	\$250/visit, <u>deductible</u> does not apply for Ambulatory Surgical Center for In- <u>Network</u> <u>Providers</u> .
	Physician/surgeon fees	Not Applicable	0% <u>coinsurance</u>	20% <u>coinsurance</u>	none
	Emergency room care	Not Applicable	\$350/visit	Covered as In- <u>Network</u>	Copayment waived if admitted.
If you need immediate	Emergency medical transportation	Not Applicable	0% <u>coinsurance</u>	Covered as In- <u>Network</u>	Non-emergency <u>Out-of-</u> <u>Network</u> Ambulance Services are limited to \$50,000 per trip.
medical attention	<u>Urgent care</u>	Not Applicable	\$100/visit, deductible does not apply	20% coinsurance	In-Network <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% coinsurance	100 days/benefit period for Inpatient rehabilitation and skilled nursing services combined.
	Physician/surgeon fees	Not Applicable	0% <u>coinsurance</u>	20% <u>coinsurance</u>	none
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Not Applicable	Office Visit \$25/visit, deductible does not apply Other Outpatient 0% coinsurance	Office Visit 20% <u>coinsurance</u> Other Outpatient 20% <u>coinsurance</u>	Office Visit <u>Copayment</u> waived for members under 19 years old. Virtual visits (Telehealth) benefits available. Other Outpatientnone
	Inpatient services	Not Applicable	0% <u>coinsurance</u>	20% <u>coinsurance</u>	none
	Office visits	Not Applicable	0% <u>coinsurance</u>	20% <u>coinsurance</u>	Cost sharing does not apply for
If you are pregnant	Childbirth/delivery professional services	Not Applicable	0% <u>coinsurance</u>	20% <u>coinsurance</u>	In-Network preventive services.  Depending on the type of
	Childbirth/delivery facility services	Not Applicable	0% <u>coinsurance</u>	20% <u>coinsurance</u>	services, a copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). Postpartum

<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/8NUWSMG01012025">https://eoc.anthem.com/eocdps/8NUWSMG01012025</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)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
					office visits are part of the professional maternity services.
	Home health care	Not Applicable	0% <u>coinsurance</u>	20% coinsurance	none
If you need help recovering or have other special health needs	Rehabilitation services	Not Applicable	\$40/visit, deductible does not apply	20% coinsurance	*See Therapy Services section.
	Habilitation services	Not Applicable	\$40/visit, deductible does not apply	20% coinsurance	occ Therapy Services section.
	Skilled nursing care	Not Applicable	0% <u>coinsurance</u>	20% coinsurance	100 days/benefit period for Inpatient rehabilitation and skilled nursing services combined.
	Durable medical equipment	Not Applicable	0% <u>coinsurance</u>	20% coinsurance	*See <u>Durable Medical</u> <u>Equipment</u> section.
	Hospice services	Not Applicable	0% <u>coinsurance</u>	20% <u>coinsurance</u>	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>	*C - V'-' C'
	Children's glasses	Not Applicable	No charge	\$0 <u>copayment</u> up to <u>plan</u> 's Maximum <u>Allowed Amount</u>	*See Vision Services section.
	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 medically necessary
- Weight loss programs

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

• Abortion

- Acupuncture 20 visits/benefit period
- Bariatric surgery

<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/8NUWSMG01012025">https://eoc.anthem.com/eocdps/8NUWSMG01012025</a>.

- Chiropractic care 36 visits/benefit period
- Most coverage provided outside the United States. See <a href="www.bcbsglobalcore.com">www.bcbsglobalcore.com</a>
- Hearing aids
- Routine eye care (Adult) 1 exam/benefit period

• Infertility treatment

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), <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</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="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 <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), <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>

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, <a href="http://www.nh.gov/insurance/">http://www.nh.gov/insurance/</a>, <a href="mailto:consumerservices@ins.nh.gov">consumerservices@ins.nh.gov</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? 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 care and a
hospital delivery)

# Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

### Mia's Simple Fracture (in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$5,000
Specialist copayment	\$80
Hospital (facility) coinsurance	0%
Other coinsurance	0%

■ The <u>plan's</u> overall <u>deductible</u>	\$5,000
Specialist copayment	\$80
■ Hospital (facility) coinsurance	0%
Other coinsurance	0%

■ The plan's overall deductible	\$5,000
■ Specialist copayment	\$80
■ Hospital (facility) coinsurance	0%
Other coinsurance	0%

# This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

In this example Peg would pay

# This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

This EXAMPLE event includes se	rvices
like:	

Emergency room care (including medical supplies)
Diagnostic test (x-ray)

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$12,700
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Total Example Cost	\$5,600
In this example, Joe would pay:	

Total Example Cost	\$2,800
	Total Example Cost

Cost Sharing			
<u>Deductibles</u>	\$5,000		
Copayments	\$10		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions	\$60		
The total Peg would pay is	\$5,070		

Cost Sharing			
<u>Deductibles</u>	\$0		
Copayments	\$2,300		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions	\$20		
The total Joe would pay is	\$2,320		

,100		
<b>\$</b> 400		
\$0		
What isn't covered		
\$0		
,500		

(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

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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).
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**Armenian (hայերեն).** 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 (Băsóò Wùdù): M dyi dyi-diè-dè bě bédé bá céè-dè nìà 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) 330-1103.

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) 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 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) 330-1103。

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) 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 (فارسی): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ (هنینه ای به زبان مادریتان دریافت کنید، برای گفتگو با یک مترجم شفاهی، با شماره

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