Coverage for: Individual + Family | Plan Type: HMO

Anthem Classic HMO 30/50/500 admit/250 OP

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/ca/fi">https://eoc.anthem.com/eocdps/ca/fi</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/socdps/ca/fi">www.healthcare.gov/sbc-glossary/</a> or call (855) 333-5730 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0.	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
Are there services covered before you meet your deductible?	Yes. Primary Care Specialist Visit Preventive Care for In- Network Providers. Tier 1a Tier 1b Tier 2 Tier 3 Tier 4 Prescription Drugs for In- Network and Non-Network Providers.	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?	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> ?	\$2,500/person or \$5,000/family for In-Network Providers.	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, California Care HMO. See www.anthem.com/ca or call (855) 333-5730 for a list of network providers.	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 <u>referral</u> to see a <u>specialist</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



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

C	Services You May Need	What You			
Common Medical Event		In-Network Provider (You will pay the least)	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	\$30/visit	Not covered	none	
	Specialist visit	\$50/visit	Not covered	none	
	Preventive care/screening/immunization	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	<u>Diagnostic test</u> (x-ray, blood work)	No charge	Not covered	none	
	Imaging (CT/PET scans, MRIs)	\$100/service	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/	Tier 1a - Typically Lower Cost Generic	\$5/prescription (retail) and \$12.50/prescription (home delivery)	50% <u>coinsurance</u> up to \$250/prescription (retail) and Not covered (home delivery)		
	Tier 1b - Typically Generic	\$15/prescription (retail) and 50% <u>coinsurance</u> up to \$37.50/prescription (home delivery)  Not covered (home delivery)		Most home delivery is 90-day supply. For more information, refer to "Essential Drug List" at	
	Tier 2 - Typically Preferred Brand & Non-Preferred Generic Drugs	\$30/prescription (retail) and \$90/prescription (home delivery)	50% <u>coinsurance</u> up to \$250/prescription (retail) and Not covered (home delivery)	http://www.anthem.com/pharmacyinformation/ *See Prescription Drug section of the plan or policy document (e.g. evidence of coverage or certificate).	
	Tier 3 - Typically Non-Preferred Brand and Generic drugs	\$50/prescription (retail) and \$150/prescription (home delivery)	50% <u>coinsurance</u> up to \$250/prescription (retail) and Not covered (home delivery)		
	Tier 4 - Typically Preferred Specialty (brand and generic)	30% <u>coinsurance</u> up to \$250/prescription (retail and home delivery)	50% <u>coinsurance</u> up to \$250/prescription (retail) and Not covered (home delivery)		
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	\$250/visit	Not covered	none	
surgery	Physician/surgeon fees	No charge	Not covered	none	
If you need immediate medical attention	Emergency room care	\$125/visit	Covered as In- <u>Network</u>	Copay waived if admitted. No charge for Emergency Room Physician Fee.	

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

C - 112 112 11	Services You May Need	What You		
Common Medical Event		In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Emergency medical transportation	\$100/trip	Covered as In- <u>Network</u>	none
<u>I</u>	Urgent care	\$30/visit	Covered as In- <u>Network</u>	none
If you have a Hospital stay	Facility fee (e.g., hospital room)	\$500/admission	Not covered	150 days/benefit period for Inpatient rehabilitation and skilled nursing services combined for In-Network Providers.
F	Physician/surgeon fees	No charge	Not covered	none
		Office Visit	Office Visit	Office Visit
If you need mental health,	Outpatient services	\$30/visit Other Outpatient No charge	Not covered Other Outpatient Not covered	Other Outpatient
behavioral health, or substance	Inpatient services	\$500/admission	Not covered	No charge for Inpatient Physician Fee In-Network Providers. No Coverage for Inpatient Physician Fee Non-Network Providers.
	Office visits	\$30/visit	Not covered	Maternity care may include tests
	Childbirth/delivery professional services	No charge	Not covered	and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery facility services	\$500/admission	Not covered	*Coverage includes fertility preservation services, see Fertility Preservation section.
<u> </u>	Home health care	\$30/visit	Not covered	100 visits/benefit period for In- Network Providers.
<u> </u>	Rehabilitation services	\$30/visit	Not covered	Costs may vary by site of service.
<u>I</u>	Habilitation services	\$30/visit	Not covered	*See Therapy Services section.
If you need help recovering or have other special health needs	Skilled nursing care	No charge	Not covered	150 days/benefit period for Inpatient rehabilitation and skilled nursing services combined for In-Network Providers.
Ι	Durable medical equipment	20% coinsurance	Not covered	*See <u>Durable Medical</u> <u>Equipment</u> Section
<u>I</u>	Hospice services	No charge	Not covered	none

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

Common Medical Event	Services You May Need	What You	Limitations, Exceptions, &	
		In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Other Important Information
If your child	Children's eye exam	No charge	Not covered	*See Vision Services section
needs dental or	Children's glasses	Not covered	Not covered	"See vision services section
eye care	Children's dental check-up	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>.)

- Cosmetic surgery
- Dental Check-up
- Infertility treatment
- Routine foot care unless you have been diagnosed with diabetes
- Dental care (Adult)
- Glasses for a child
- Long-term care
- Weight loss programs

- Dental care (Pediatric)
- Hearing aids
- Non-emergency care when traveling outside the U.S.

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

- Acupuncture 20 visits/benefit period
- Private-duty nursing in a Home Setting only
- Bariatric surgery
- Routine eye care (Adult) 1 exam/benefit period
- Chiropractic care 20 visits/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: Department of Managed Health Care, California Help Center, 980 9th Street, Suite 500, Sacramento, CA 95814-2725, (888) 466-2219, <a href="https://www.dmhc.ca.gov/">https://www.dmhc.ca.gov/</a>, Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), <a href="https://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="https://www.HealthCare.gov">Health Insurance Marketplace</a>. For more information about the <a href="https://www.HealthCare.gov">Marketplace</a>, visit <a href="https://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 4310, Woodland Hills, CA 91365-4310

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

Department of Managed Health Care, California Help Center, 980 9th Street, Suite 500, Sacramento, CA 95814-2725, (888) 466-2219, <a href="https://www.dmhc.ca.gov/">https://www.dmhc.ca.gov/</a>

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

California Consumer Assistance Program, Operated by the California Department of Managed Health Care, 980 9th St, Suite #500, Sacramento, CA 95814, (888) 466-2219, <a href="https://www.dmhc.ca.gov/">https://www.dmhc.ca.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 plan might cover costs for a sample medical situation, see the next 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/ca/fi">https://eoc.anthem.com/eocdps/ca/fi</a>.

### **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)	re and a	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)	
<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) copayment</li> <li>Other coinsurance</li> </ul>	\$0 \$50 \$500 0%	<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) copayment</li> <li>Other coinsurance</li> </ul>	\$0 \$50 \$500 0%	<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) copayment</li> <li>Other coinsurance</li> </ul>	\$0 \$50 \$500 0%
This EXAMPLE event includes servi like:  Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood wo Specialist visit (anesthesia)	es	This EXAMPLE event includes serve like:  Primary care physician office visits (in disease education)  Diagnostic tests (blood work)  Prescription drugs  Durable medical equipment (glucose in the content of the conten	acluding	This EXAMPLE event includes ser like:  Emergency room care (including medical price in the price	cal supplies) s)
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>	\$1,000	Copayments	\$1,300	<u>Copayments</u>	\$600
Coinsurance	\$0	<u>Coinsurance</u>	\$0	<u>Coinsurance</u>	\$50
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 \$1,060		The total Joe would pay is	\$1,320	The total Mia would pay is	\$650

(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 1-888-254-2721

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 2721-888-1.

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՝ 1-888-254-2721։

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 kpỗ dé mì bídí-wùdùǔn bó pídyi. Bé mì ké wudu-zììn-nyò dò gbo wùdù kɛ, dá 1-888-254-2721.

Bengali (বাংলা): যদি এই লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন খাকে, তাংলে আপলার ভাষায় বিলামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য 1-888-254-2721 –তে কল করুল।

Burmese (မြန်မာ): ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု 1-888-254-2721 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1-888-254-2721。

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 1-888-254-2721.

**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 1-888-254-2721.

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

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 1-888-254-2721.

**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 1-888-254-2721.

**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 1-888-254-2721.

Gujarati (ગુજરાતી): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ય વગર આપની ભાષામાં મદદ અને માહતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો 1-888-254-2721.

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 1-888-254-2721.

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 करें1-888-254-2721

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 1-888-254-2721.

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 1-888-254-2721.

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 1-888-254-2721.

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 1-888-254-2721.

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 1-888-254-2721

**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、1-888-254-2721 にお電話ください。

Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ1-888-254-2721 ។

**Kirundi (Kirundi):** Ugize ikibazo ico arico cose kuri iyi nyandiko, ufise uburenganzira bwo kuronka ubufasha mu rurimi rwawe ata giciro. Kugira uvugishe umusemuzi, akura 1-888-254-2721.

Korean (한국어): 본 문서에 대해 어떠한 문의사항이라도 있을 경우, 귀하에게는 귀하가 사용하는 언어로 무료 도움 및 정보를 얻을 권리가 있습니다. 통역사와 이야기하려면1-888-254-2721 로 문의하십시오.

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