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, contact Anthem at 833-995-1483. 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 www.dol.gov/ebsa/healthreform or call 1-866-936-6003 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-network: **$2,000** single **$4,000** family Out-of-network: **$5,000** single **$10,000** family	With single coverage, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, the total amount of expenses paid by all covered family members is combined toward the overall family deductible before the plan begins to pay.
Are there services covered before you meet your deductible?	Yes. Preventive care are covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive 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 deductibles for specific services?	No.	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan?	For network providers $3,250 single / $6,500 family; for out-of-network providers $6,350 single $12,700 family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Penalties, premiums, balance-billed 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 network provider?	Yes. See www.anthem.com or call 1-833-995-1483 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 referral to see a specialist?	No.	You can see the specialist you choose without a referral.

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

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	20% coinsurance	50% coinsurance	Pediatrician & OB/GYN are considered primary care providers
	Specialist visit	20% coinsurance	50% coinsurance	None.
	Preventive care/screening/ immunization	No charge	50% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	10% coinsurance tier 1 20% coinsurance tier 2	50% coinsurance	
	Imaging (CT/PET scans, MRIs)	10% coinsurance tier 1 20% coinsurance tier 2	50% coinsurance	
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.anthem.com	Generic drugs (tier 1)	20% coinsurance	50% coinsurance	30-day retail. Certain diabetic, asthma, cholesterol and mental health drugs covered at 100%. See anthem.com for a list of eligible drugs & supplies. See anthem.com for a list of eligible drugs & supplies.
	Preferred brand drugs	20% coinsurance	50% coinsurance	
	Non-preferred brand drugs	20% coinsurance	50% coinsurance	
	Specialty drugs	20% coinsurance	50% coinsurance	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance tier 1 20% coinsurance tier 2	50% coinsurance	
	Physician/surgeon fees	20% coinsurance	50% coinsurance	
If you need immediate medical attention	Emergency room care	20% coinsurance	20% coinsurance	.
	Emergency medical transportation	No charge	No charge	
	Urgent care	20% coinsurance	20% coinsurance	
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance tier 1 20% coinsurance tier 2	50% coinsurance	Prior authorization is required.
	Physician/surgeon fees	20% coinsurance	50% coinsurance	

[* For more information about limitations and exceptions, see the plan or policy document at www.anthem.com.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% coinsurance	50% coinsurance	20% coinsurance other outpatient services
	Inpatient services	10% coinsurance tier 1 20% coinsurance tier 2	50% coinsurance	
If you are pregnant	Office visits	20% coinsurance	50% coinsurance	
	Childbirth/delivery professional services	20% coinsurance	50% coinsurance	
	Childbirth/delivery facility services	10% coinsurance tier 1 20% coinsurance tier 2	50% coinsurance	
If you need help recovering or have other special health needs	Home health care	10% coinsurance tier 1 20% coinsurance tier 2	50% coinsurance	
	Rehabilitation services	20% coinsurance	50% coinsurance	PT/OT limit 60 visits per calendar year; ST limit 30 visits per year.
	Habilitation services	20% coinsurance	50% coinsurance	See SPD for limitations.
	Skilled nursing care	20% coinsurance	50% coinsurance	100 days per calendar year limit
	Durable medical equipment	20% coinsurance	50% coinsurance	
	Hospice services	20% coinsurance	20% coinsurance	
If your child needs dental or eye care	Children's eye exam	No charge	50% coinsurance	Limited to one preventive eye exam per year.
	Children's glasses	Not covered	Not covered	
	Children's dental check-up	Not covered	Not covered	

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Cosmetic surgery
- Routine foot care
- Long-term care
- Dental care (adult & child)

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

- Acupuncture
- Bariatric surgery
- Chiropractic care
- Hearing aids
- Infertility treatment
- Non-emergency care when traveling outside U.S.
- Private-duty nursing (inpatient)
- Routine eye care (adult & child)
- Weight loss programs (physician supervised)

[* For more information about limitations and exceptions, see the plan or policy document at www.anthem.com.

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: [insert State, HHS, DOL, and/or other applicable agency contact information]. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov 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 claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Anthem Claims Appeal Unit, P.O. Box 105187, Atlanta, GA 30348-5187 (E-Mail: **Ohio.Appeals@anthem.com**).

Does this plan provide Minimum Essential Coverage? **Yes**
If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

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.

Language Access Services:
[Spanish (Español): Para obtener asistencia en Español, llame al 1-866-936-6003.
[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-936-6003.
[Chinese (中文): 如果需要中文的帮助，请拨打这个号码1-866-936-6003.
[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-866-936-6003.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

[* For more information about limitations and exceptions, see the plan or policy document at www.anthem.com.

About these Coverage Examples:

This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. 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)

The plan's overall deductible	$2000
Specialist *[cost sharing]*	20%
Hospital (facility) *[cost sharing]*	10%
Other *[cost sharing]*	20%

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)*

Total Example Cost	**$12,800**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$2,000
Copayments	$0
Coinsurance	$1,000
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$3,060**

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

The plan's overall deductible	$2000
Specialist *[cost sharing]*	20%
Hospital (facility) *[cost sharing]*	10%
Other *[cost sharing]*	20%

This EXAMPLE event includes services like:
Primary care physician office visits (*including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Durable medical equipment *(glucose meter)*

Total Example Cost	**$7,400**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$2,000
Copayments	$0
Coinsurance	$994
What isn't covered	
Limits or exclusions	$55
The total Joe would pay is	**$3,049**

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

The plan's overall deductible	$2000
Specialist *[cost sharing]*	20%
Hospital (facility) *[cost sharing]*	10%
Other *[cost sharing]*	20%

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	**$1,900**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$1,332
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,332**

The plan would be responsible for the other costs of these EXAMPLE covered services.