**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, https://eoc.anthem.com/eocdps/fi. 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.healthcare.gov/sbc-glossary/ or call (855) 333-5735 to request a copy.

| Important Questions | Answers | Why This Matters: |
|---|---|---|
| **What is the overall deductible?** | **$4,500**/single or **$9,000**/family for In-Network Providers. **$9,000**/single or **$18,000**/family for Non-Network Providers. | Generally, 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, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible. |
| **Are there services covered before you meet your deductible?** | Yes. Preventive care for In-Network Providers. | 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 don't have to meet deductibles for specific services. |
| **What is the out-of-pocket limit for this plan?** | **$6,350**/single or **$12,700**/family for In-Network Providers. **$12,700**/single or **$25,400**/family for Non-Network Providers. | 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?** | Pre-Authorization Penalties, 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 network provider?** | Yes, KeyCare. See www.anthem.com or call (855) 333-5735 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** | No. | You can see the specialist you choose without a referral. |

| to see a specialist? | | |
|---|---|---|

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 |
|---|---|---|---|---|
| | | In-Network Provider (You will pay the least) | Non-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 | $25/visit | 40% coinsurance | --------none-------- |
| | Specialist visit | $50/visit | 40% coinsurance | --------none-------- |
| | Preventive care/screening/ immunization | No charge | 40% coinsurance | 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) | 40% coinsurance | 40% coinsurance | --------none-------- |
| | Imaging (CT/PET scans, MRIs) | 40% coinsurance | 40% coinsurance | --------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 1 - Typically Generic | $15/prescription (retail) and $38/prescription (home delivery) | $15/prescription (retail) and $38/prescription (home delivery) | *See Prescription Drug section |
| | Tier 2 - Typically Preferred / Brand | $60/prescription (retail) and $150/prescription (home delivery) | $60/prescription (retail) and $150/prescription (home delivery) | |
| | Tier 3 - Typically Non-Preferred / Specialty Drugs | $100/prescription (retail) and $250/prescription (home delivery) | $100/prescription (retail) and $250/prescription (home delivery) | |
| | Tier 4 - Typically Specialty (brand and generic) | 40% coinsurance up to $500/prescription (retail and home delivery) | 40% coinsurance (retail and home delivery) | |
| **If you have outpatient surgery** | Facility fee (e.g., ambulatory surgery center) | 40% coinsurance | 40% coinsurance | --------none-------- |
| | Physician/surgeon fees | 40% coinsurance | 40% coinsurance | --------none-------- |
| **If you need immediate medical attention** | Emergency room care | 40% coinsurance | Covered as In-Network | --------none-------- |
| | Emergency medical transportation | 40% coinsurance | Covered as In-Network | --------none-------- |
| | Urgent care | $50/visit | 40% coinsurance | --------none-------- |
| **If you have a hospital stay** | Facility fee (e.g., hospital room) | 40% coinsurance | 40% coinsurance | --------none-------- |
| | Physician/surgeon fees | 40% coinsurance | 40% coinsurance | --------none-------- |
| **If you need mental health,** | Outpatient services | Office Visit 0% coinsurance | Office Visit 40% coinsurance | Office Visit --------none-------- |

* For more information about limitations and exceptions, see **plan** or policy document at https://eoc.anthem.com/eocdps/fi.

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|---|---|---|---|
| | | In-Network Provider (You will pay the least) | Non-Network Provider (You will pay the most) | |
| **behavioral health, or substance abuse services** | | Other Outpatient 40% coinsurance | Other Outpatient 40% coinsurance | Other Outpatient --------none-------- |
| | Inpatient services | 40% coinsurance | 40% coinsurance | --------none-------- |
| **If you are pregnant** | Office visits | $50/visit | 40% coinsurance | Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). |
| | Childbirth/delivery professional services | 40% coinsurance | 40% coinsurance | |
| | Childbirth/delivery facility services | 40% coinsurance | 40% coinsurance | |
| **If you need help recovering or have other special health needs** | Home health care | 40% coinsurance | 40% coinsurance | 100 visits/benefit period. |
| | Rehabilitation services | 40% coinsurance | 40% coinsurance | *See Therapy Services section |
| | Habilitation services | 40% coinsurance | 40% coinsurance | |
| | Skilled nursing care | 40% coinsurance | 40% coinsurance | 100 day limit/stay. |
| | Durable medical equipment | 40% coinsurance | 40% coinsurance | --------none-------- |
| | Hospice services | 40% coinsurance | 40% coinsurance | --------none-------- |
| **If your child needs dental or eye care** | Children's eye exam | $15/visit | Not covered | *See Vision Services section |
| | Children's glasses | Not covered | Not covered | |
| | Children's dental check-up | Not covered | Not covered | *See Dental Services section |

## 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.)**

- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care (adult)
- Dental Check-up
- Glasses for a child
- Hearing aids
- Infertility treatment
- Long- term care
- Non-emergency care when traveling outside the U.S.
- Routine foot care unless you have been diagnosed with diabetes.
- Weight loss programs

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

- Abortion
- Chiropractic care 30 visits/benefit period.
- Private-duty nursing Outpatient services limited to 16 hours per member per calendar year.
- Routine eye care (adult) Coverage is limited to 1 screening exam

* For more information about limitations and exceptions, see **plan** or policy document at https://eoc.anthem.com/eocdps/fi.

**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: Virginia Bureau of Insurance, 1300 East Main Street, P. O. Box 1157, Richmond, VA 23218, (800) 552-7945. Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.gov/ebsa/healthreform. 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:

ATTN: Grievances and Appeals, P.O. Box 27401, Richmond, VA 23279

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

Virginia Bureau of Insurance, 1300 East Main Street, P. O. Box 1157, Richmond, VA 23218, (800) 552-7945

**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.

*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 **plan** or policy document at https://eoc.anthem.com/eocdps/fi.

## 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 | $4,500 |
| Specialist *copayment* | $50 |
| Hospital (facility) *coinsurance* | 40% |
| Other *coinsurance* | 40% |

**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** | **$12,840** |

**In this example, Peg would pay:**

| *Cost Sharing* | |
|---|---|
| Deductibles | $2,064 |
| Copayments | $0 |
| Coinsurance | $4,286 |
| *What isn't covered* | |
| Limits or exclusions | $60 |
| **The total Peg would pay is** | **$6,410** |

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

| | |
|---|---|
| The plan's overall deductible | $4,500 |
| Specialist *copayment* | $50 |
| Hospital (facility) *coinsurance* | 40% |
| Other *coinsurance* | 40% |

**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** | **$7,460** |

**In this example, Joe would pay:**

| *Cost Sharing* | |
|---|---|
| Deductibles | $1,160 |
| Copayments | $5,140 |
| Coinsurance | $49 |
| *What isn't covered* | |
| Limits or exclusions | $55 |
| **The total Joe would pay is** | **$6,404** |

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

| | |
|---|---|
| The plan's overall deductible | $4,500 |
| Specialist *copayment* | $50 |
| Hospital (facility) *coinsurance* | 40% |
| Other *coinsurance* | 40% |

**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** | **$2,010** |

**In this example, Mia would pay:**

| *Cost Sharing* | |
|---|---|
| Deductibles | $979 |
| Copayments | $150 |
| Coinsurance | $653 |
| *What isn't covered* | |
| Limits or exclusions | $0 |
| **The total Mia would pay is** | **$1,782** |

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