This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.anthem.com or by calling 1-800-421-1880.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	In-network: **$300**/Individual; **$600**/Family Out-of-network: **$1,000** Individual; **$2,000** Family Does not apply to: preventive care, doctor visits, in-office surgery, mental health and substance abuse office visits, lab and diagnostic x-rays in an office setting, urgent care, physical therapy, occupational therapy and speech therapy, chiropractic services, home health care, hospice, routine vision, routine outpatient pre- and post-natal maternity services, and allergy testing, serum and injections; any other services that require a copay. **Services not subject to deductible are noted in Limitations & Exceptions.**	See the chart on page 3 for your costs for services this plan covers.
Are there other deductibles for specific services?	No.	You don't have to meet **deductibles** for specific services, but see the chart starting on page 3 for other costs for services this plan covers.
Is there an out–of–pocket limit on my expenses?	Yes. In-network: **$2,000** Individual / **$4,000** Family. Out-of-network: **$3,500** Individual/ **$7,000** Family	The **out-of-pocket limit** is the most you could pay during a coverage period (one calendar year) for your share of the cost of covered services. This limit helps you plan for health care expenses.

What is not included in the out–of–pocket limit?	Costs associated with prescription drug copayments, routine vision care, the cost of care when the benefit limits have been reached, and the cost of non-covered services.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit**.
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 3 describes any limits on what the plan will pay for *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes. For a list of **HMO providers**, see www.anthem.com or call 1-800-421-1880.	If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 3 for how this plan pays different kinds of **providers**.
Do I need a referral to see a specialist?	No.	You can see a **specialist** you choose for covered services without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 6. See your policy or plan document for additional information about **excluded services**.

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use HMO **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use HMO Providers	Your Cost If You Use Non-HMO Providers	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$20 copay/visit	30% Coinsurance	Deductible does not apply.
	Specialist visit	$40 copay/visit	30% Coinsurance	Deductible does not apply.
	Other practitioner office visit	$25 copay /visit	30% Coinsurance	Spinal manipulation and manual medical therapy limited to 30 visits per calendar year. Deductible does not apply.
	Preventive care/screening/immunization	No charge	30% Coinsurance	Deductible does not apply.
If you have a test	Diagnostic test (x-ray, blood work)	**Outpatient office setting:** $20 PCP/ $40 specialist copay/visit **Outpatient facility setting:** 20% coinsurance	30% Coinsurance	A copay does not apply when these services are provided by the same provider on the same dat as the office visit. Deductible does not apply if services are obtained in an outpatient office setting. Deductible does apply if services are received in a facility setting.
	Imaging (CT/PET scans, MRIs)	20% coinsurance	30% Coinsurance	Preauthorization required

Common Medical Event	Services You May Need	Your Cost If You Use HMO Providers	Your Cost If You Use Non-HMO Providers	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.anthem.com	Tier 1	$10 copay/ prescription for Retail $10 copay / prescription for Mail order	$10 copay/ prescription for Retail $10 copay / prescription for Mail order*	Retail pharmacy drugs are limited to a 30-day supply. Mail order drugs are limited to a 90-day day supply. If you visit an out-of-network pharmacy, you will pay the full cost of your prescription at the pharmacy then file a claim for reimbursement. Reimbursement will be based on what a participating pharmacy would receive had the prescription been filled at a participating pharmacy. ***You may also be subject to any costs above the allowed amount.** Your plan uses a preferred drug list (formulary) which identifies the status of covered drugs. Some drugs may require prior authorization, while other drugs are subject to step therapy and quantity limit requirements. If the necessary prior authorization is not obtained, the drug may not be covered.
	Tier 2	$35 copay/ prescription for Retail $70 copay / prescription for Mail order	$35 copay/ prescription for Retail $70 copay / prescription for Mail order*	
	Tier 3	$55 copay/ prescription for Retail $110 copay / prescription for Mail order	$55 copay/ prescription for Retail $110 copay / prescription for Mail order*	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	30% Coinsurance	——————none——————
	Physician/surgeon fees	No charge after facility fee is paid	30% Coinsurance	——————none——————

Common Medical Event	Services You May Need	Your Cost If You Use HMO Providers	Your Cost If You Use Non-HMO Providers	Limitations & Exceptions
If you need immediate medical attention	Emergency room services	20% coinsurance	30% Coinsurance	——————none——————
	Emergency medical transportation	$100/ transport	30% Coinsurance	——————none——————
	Urgent care	$20 PCP/$40 specialist copay/visit	30% Coinsurance	Deductible does not apply.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	30% Coinsurance	Precertification required.
	Physician/surgeon fee	No charge after facility fee is paid	30% Coinsurance	——————none——————
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	**Outpatient office setting:** $20 copay /visit **Outpatient facility setting:** No Charge	30% Coinsurance	Deductible does not apply if services are obtained in an outpatient office setting.
	Mental/Behavioral health inpatient services	20% coinsurance	30% Coinsurance	Precertification required.
	Substance use disorder outpatient services	**Outpatient office setting:** $20 copay /visit **Outpatient facility setting:** No Charge	30% Coinsurance	Deductible does not apply if services are obtained in an outpatient office setting.
	Substance use disorder inpatient services	20% coinsurance	30% Coinsurance	Precertification required.
If you are pregnant	Prenatal and postnatal care	$200/ pregnancy	30% Coinsurance	Onetime copay of $20 PCP/$40 specialist for initial visit to confirm pregnancy. Deductible does not apply. $200 copay excludes diagnostic testing.
	Delivery and all inpatient services	20% coinsurance	30% Coinsurance	——————none——————

Common Medical Event	Services You May Need	Your Cost If You Use HMO Providers	Your Cost If You Use Non-HMO Providers	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	20% coinsurance	30% Coinsurance	90 visit limit per calendar year.
	Rehabilitation services	**Outpatient office setting:** $25 copay /visit **Outpatient facility setting:** 20% coinsurance	30% Coinsurance	30 combined visits for physical therapy and occupational therapy; 30 visits for speech therapy. Deductible does not apply if services are obtained in an outpatient office setting.
	Habilitation services	**Outpatient office setting:** $25 copay /visit **Outpatient facility setting:** 20% coinsurance	30% Coinsurance	Deductible does not apply if services are obtained in an outpatient office setting.
	Skilled nursing care	20% coinsurance	30% Coinsurance	100 day per stay limit.
	Durable medical equipment	20% coinsurance	30% Coinsurance	——none——
	Hospice service	No charge	30% Coinsurance	——none——
If your child needs dental or eye care	Eye exam	$15 copay/ visit	$30 allowance/visit	One eye exam per member per calendar year. Deductible does not apply.
	Glasses	Not covered	Not covered	——none——
	Dental check-up	Not covered	Not covered	——none——

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover **(This isn't a complete list. Check your policy or plan document for other excluded services.)**

- Acupuncture
- Cosmetic surgery
- Dental care
- Hearing aids
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine foot care

Other Covered Services **(This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)**

- Chiropractic care
- Private duty nursing
- Morbid Obesity
- Autism Spectrum Disorder

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 540-586-1803. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact:

Anthem Blue Cross and Blue Shield: Appeals, Attention Member Services, P.O. Box 27401, Richmond, VA 23279.

Express Scripts, Inc.: Attention: Pharmacy Appeals, Mail Route BL0390, 6625 West 78th Street, Bloomington, MN 55439.

You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-EBSA (3272) or www.dol/ebsa/healthreform.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

Si no es miembro todavía y necesita ayuda en idioma español, le suplicamos que se ponga en contacto con su agente de ventas o con el administrador de su grupo. Si ya está inscrito, le rogamos que llame al número de servicio de atención al cliente que aparece en su tarjeta de identificación.

如果您是非會員並需要中文協助，請聯絡您的銷售代表或小組管理員。如果您已參保，則請使用您 ID 卡上的號碼聯絡客戶服務人員。

Kung hindi ka pa miyembro at kailangan ng tulong sa wikang Tagalog, mangyaring makipag-ugnayan sa iyong sales representative o administrator ng iyong pangkat. Kung naka-enroll ka na, mangyaring makipag-ugnayan sa serbisyo para sa customer gamit ang numero sa iyong ID card.

Doo bee a'tah ni'liigoo eí dooda'í, shikáa adoołwoł íínízinigo t'áá diné k'éjíígo, t'áá shoodí ba na'ałníhí ya sidáhí bich'į naabídíílkiid. Eí doo biigha daago ni ba'nija'go ho'aałagíí bich'į hodiilní. Hai'dąą iini'taago eíya, t'áá shoodí diné ya atáh halne'ígíí ní béésh bee hane'í wólta' bi'ki si'niilígíí bi'kéhgo bich'į hodiilní.

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

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $5,710
- **Patient pays** $1,830

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays:

Deductibles	$300
Copays	$490
Coinsurance	$890
Limits or exclusions	$150
Total	**$1,830**

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $4,070
- **Patient pays** $1,330

Sample care costs:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits and Procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays:

Deductibles	$300
Copays	$740
Coinsurance	$210
Limits or exclusions	$80
Total	**$1,330**

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.