Anthem Platinum 90 EPO AI-AN

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/6R4KIND01012023">https://eoc.anthem.com/eocdps/ca/6R4KIND01012023</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/eocdps/ca/6R4KIND01012023">www.healthcare.gov/sbc-glossary/or call (833) 913-2232</a> to request a copy.

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Important Questions	Answers	Why This Matters:
What is the overall	\$0.	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
deductible?		
Are there services	Yes. All services for Indian	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount.
covered before you	Health Care <u>Providers</u> (IHCP).	But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u>
meet your deductible?	Primary Care Specialist Visit	services without cost-sharing and before you meet your deductible. See a list of covered
-	Preventive Care for Non-IHCP	preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
	Providers. Certain Prescription	
	Drugs for Non-IHCP	
	Providers. Dental Vision for	
	Non-IHCP <u>Providers</u> . For more	
	information see below.	
Are there other	No.	You don't have to meet <u>deductibles</u> for specific services.
<u>deductibles</u> for		
specific services?		
What is the out-of-	\$4,500/person or \$9,000/family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have
pocket limit for this	for Non-IHCP In-Network	other family members in this plan, they have to meet their own out-of-pocket limits until the
plan?	Providers.	overall family <u>out-of-pocket limit</u> has been met.
What is not included	Premiums, balance-billing	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
in the <u>out-of-pocket</u>	charges, and health care this	
<u>limit</u> ?	<u>plan</u> doesn't cover.	
Will you pay less if	Yes, Pathway - EPO. See	You pay the least if you use a <u>provider</u> in Indian Health Care <u>Provider</u> (IHCP). You pay more
you use a <u>network</u>	www.anthem.com/ca or call	if you use a <u>provider</u> in Non-IHCP In- <u>Network</u> . You will pay the most if you use a <u>Non-</u>
provider?	(833) 913-2232 for a list of	IHCP Out-Of-Network Provider, and you might receive a bill from a provider for the
	network providers. Costs may	difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware,
	vary by site of service and how	your <u>network provider</u> might use a <u>Non-IHCP Out-Of-Network Provider</u> for some services
	the provider bills.	your <u>network provider</u> inight use a <u>non-trice out-of-includik 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	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Out- Of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	No charge	\$15/visit	Not covered	Virtual visits (Telehealth) benefits available.	
If you visit a health care	Specialist visit	No charge	\$30/visit	Not covered	Virtual visits (Telehealth) benefits available.	
provider's office or clinic	Preventive care/screening/immunization	No charge	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	Diagnostic test (x-ray, blood work)	Lab – Office No charge X-Ray – Office No charge	Lab – Office \$15/visit X-Ray – Office \$30/visit	Lab – Office Not covered X-Ray – Office Not covered	none	
	Imaging (CT/PET scans, MRIs)	No charge	10% <u>coinsurance</u>	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 1 - Typically Generic	No charge	\$5/prescription (retail) and \$15/prescription (home delivery)	Not covered (retail and home delivery)	Most home delivery is 90-day	
	Tier 2 - Typically Preferred Brand & Non-Preferred Generic Drugs	No charge	\$15/prescription (retail) and \$45/prescription (home delivery)	Not covered (retail and home delivery)	supply. For more information, refer to "Select Drug List" at <a href="http://www.anthem.com/pharmacyinformation/">http://www.anthem.com/pharmacyinformation/</a> *See Prescription	
	Tier 3 - Typically Non-Preferred Brand	No charge	\$25/prescription (retail) and \$75/prescription (home delivery)	Not covered (retail and home delivery)	Drug section of the <u>plan</u> or policy document (e.g. evidence of coverage or certificate).	
	Tier 4 - Typically Specialty (brand and generic)	No charge	10% <u>coinsurance</u> up to	Not covered (retail and home delivery)		

<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/6R4KIND01012023">https://eoc.anthem.com/eocdps/ca/6R4KIND01012023</a>.

			What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Out- Of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
			\$250/prescription (retail) and 10% coinsurance up to \$750/prescription (home delivery)			
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No charge	10% coinsurance	Not covered	none	
surgery	Physician/surgeon fees	No charge	10% <u>coinsurance</u>	Not covered	none	
If you need immediate medical attention	Emergency room care	No charge	\$150/visit	Covered as In- <u>Network</u>	Cost share except deductible waived if admitted. No charge for Emergency Room Physician Fee Indian Health Care Providers (IHCP). No charge for Emergency Room Physician Fee Non-IHCP In-Network Providers and Non-IHCP Out-Of-Network Providers.	
	Emergency medical transportation	No charge	\$150/trip	Covered as In- <u>Network</u>	Non-emergency non- <u>network</u> Ambulance Services are limited to \$50,000 per occurrence.	
	Urgent care	No charge	\$15/visit	Covered as In- <u>Network</u>	none	
If you have a	Facility fee (e.g., hospital room)	No charge	10% <u>coinsurance</u>	Not covered	none	
hospital stay	Physician/surgeon fees	No charge	10% <u>coinsurance</u>	Not covered	none	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit No charge Other Outpatient No charge	Office Visit \$15/visit Other Outpatient 10% coinsurance, up to a \$15 maximum	Office Visit Not covered Other Outpatient Not covered	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatientnone	

<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/6R4KIND01012023">https://eoc.anthem.com/eocdps/ca/6R4KIND01012023</a>.

	Services You May Need		What You Will Pay			
Common Medical Event		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Out- Of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Inpatient services	No charge	10% coinsurance	Not covered	No charge for Inpatient Physician Fee Indian Health Care <u>Providers</u> (IHCP). 10% <u>coinsurance</u> for Inpatient Physician Fee Non-IHCP In- <u>Network Providers</u> . No Coverage for Inpatient Physician Fee Non-IHCP Out-Of- <u>Network Providers</u> .	
	Office visits	No charge	No charge	Not covered	Cost sharing does not apply for	
	Childbirth/delivery professional services	No charge	10% <u>coinsurance</u>	Not covered	preventive services. \$15/visit for Postnatal Non-IHCP In-Network	
If you are pregnant	Childbirth/delivery facility services	No charge	10% coinsurance	Not covered	Providers. In-Network preventative prenatal and postnatal services are covered at 100%. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). *Coverage includes fertility preservation services, see Fertility Preservation section.	
If you need help recovering or have other special health needs	Home health care	No charge	10% coinsurance	Not covered	100 visits/benefit period for Home Health and Private Duty Nursing combined for Indian Health Care <u>Providers</u> (IHCP) and Non-IHCP In- <u>Network</u> <u>Providers</u> combined.	
	Rehabilitation services	No charge	\$15/visit	Not covered	*Coo'Thougany Compines sention	
	Habilitation services	No charge	\$15/visit	Not covered	*See Therapy Services section.	
	Skilled nursing care	No charge	10% <u>coinsurance</u>	Not covered	100 days/benefit period for skilled nursing services for Indian Health Care <u>Providers</u> (IHCP)	

<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/6R4KIND01012023">https://eoc.anthem.com/eocdps/ca/6R4KIND01012023</a>.

	Services You May Need		What You Will Pay		
Common Medical Event		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Out- Of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
					and Non-IHCP In-Network Providers combined.
	Durable medical equipment	No charge	10% <u>coinsurance</u>	Not covered	*See <u>Durable Medical Equipment</u> Section.
	Hospice services	No charge	No charge	Not covered	none
If your child needs dental or	Children's eye exam	No charge	No charge	Not covered	*See Vision Services section.
	Children's glasses	No charge	No charge	Not covered	OCC VISIOII SCIVICES SECTIOII.
eye care	Children's dental check-up	No charge	No charge	Not covered	*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>.)

- Chiropractic care
- Hearing aids
- Routine eye care (Adult)

- Cosmetic surgery
- Long-term care
- Routine foot care unless <u>medically</u> <u>necessary</u>

- Dental care (Adult)
- Non-emergency care when traveling outside the U.S.
- Weight loss programs

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

- Abortion (including Non-Hyde Abortion Services)
- Infertility treatment

- Acupuncture
- Private-duty nursing 100 visits/benefit period combined with Home Health
- Bariatric surgery

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>, 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.dmhc.ca.gov/">Health Insurance Marketplace</a>. For more information about the <a href="https://www.dmhc.ca.gov/">Marketplace</a>, visit <a href="https://www.dmhc.ca.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:

<sup>\*</sup> For more information about limitations and exceptions, see plan or policy document at https://eoc.anthem.com/eocdps/ca/6R4KIND01012023.

ATTN: Grievances and Appeals, P.O. Box 4310, Woodland Hills, CA 91365-4310

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>

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? Not Applicable

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.

<sup>\*</sup> For more information about limitations and exceptions, see plan or policy document at https://eoc.anthem.com/eocdps/ca/6R4KIND01012023.

### **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 ca hospital delivery)	ere and a	Managing Joe's Type 2 Diabe (a year of routine in-network care of 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) coinsurance</li> <li>Other copayment</li> </ul>	\$0 \$30 10% \$15	<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other copayment</li> </ul>	\$0 \$30 10% \$15	<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other copayment</li> </ul>	\$0 \$30 10% \$15
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)		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)		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	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay: <u>Cost Sharing</u>		In this example, Joe would pay: <u>Cost Sharing</u>		In this example, Mia would pay: <u>Cost Sharing</u>	
<u>Deductibles</u>	\$0	<u>Deductibles</u>	\$0	<u>Deductibles</u>	\$0
Copayments	\$0	Copayments	\$0	Copayments	\$0
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$0
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 \$60		The total Joe would pay is	\$20	The total Mia would pay is	<b>\$0</b>

Note: These numbers assume the patient received care from an IHCP provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without referral from an IHCP your costs may be higher.

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

(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 2721-1-888.

**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 kpɔ̃ 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, তাহলে 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, kpoo 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

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