Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services

Coverage Period: 01/01/2025–12/31/2025

Anthem Blue Cross:

Coverage for: Individual + Family | Plan Type: CDHP

Specialists in Medical Imaging (SMI): HDHP HRA 4000

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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/ca/aso. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary/</u> or call (855) 333-5730 to request a copy.

| Important Questions | Answers | Why This Matters: |
|-----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| What is the overall deductible? | \$4,000/individual or \$8,000/family for Network Providers. \$8,000/individual or \$16,000/family for Non- Network Providers. | Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> . This HRA account reimburses you for certain deductibles and coinsurance amounts up to \$1,000. |
| Are there services covered before you meet your deductible? | Yes. <u>Preventive care</u> for <u>Network Providers</u> . | This <u>plan</u> 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 preventive services without <u>cost-sharing</u> and before you meet your <u>deductible</u> . 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 <u>deductibles</u> for specific services. |
| What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ? | \$5,000/individual or \$10,000/family for Network Providers. \$10,000/individual or \$20,000/family for Non- 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 <u>out-of-pocket limit</u> . |
| Will you pay less if you use a <u>network</u> <u>provider</u> ? | Yes, Blue Card PPO. See www.anthem.com/ca or call (844) 451-2077 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? | | |

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

| Common | | What You Will Pay | | Limitations, Exceptions, & Other |
|---------------------------------------------------------------|--------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Medical Event | Services You May Need | Network Provider (You will pay the least) | Non-Network Provider (You will pay the most) | Important Information |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | 20% <u>coinsurance</u> | 40% coinsurance | For other services received during an office visit, additional cost share may apply. |
| | Specialist visit | 20% <u>coinsurance</u> | 40% <u>coinsurance</u> | For other services received during an office visit, additional <u>cost share</u> may apply. |
| | Preventive care/screening/immunization | No charge | 40% <u>coinsurance</u> | You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for. |
| If you have a test | <u>Diagnostic test</u> (x-ray, blood work) | Free-standing Facility: 20% co-insurance after deductible Outpatient Hospital: \$25 co-payment/visit after deductible + 20% co- insurance after deductible | 40% <u>coinsurance</u> | none |
| | Imaging (CT/PET scans, MRIs) | Radiology Center: 20% co-insurance after deductible Outpatient Hospital: \$100 co-payment/visit after deductible + 20% co- insurance after deductible | 40% <u>coinsurance</u> | none |
| If you need drugs to treat your illness or condition | Tier 1 - Typically Generic | Retail (30 days): \$15 co-payment Optum Rx Mail Order: \$37.50 co-payment | Not covered | For a list of In- <u>network</u> retail and mail pharmacies, log on to www.optumrx.com or call 1-888-850-5269. |

^{*} For more information about limitations and exceptions, see <u>plan</u> or policy document at https://eoc.anthem.com/eocdps/ca/aso.

| Common | | What You Will Pay | | Limitations, Exceptions, & Other |
|--------------------------------------------------------------------------|------------------------------------------------------------|------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Medical Event | Services You May Need | Network Provider (You will pay the least) | Non-Network Provider (You will pay the most) | Important Information |
| More information about prescription drug coverage is available at | Tier 2 - Typically <u>Preferred</u> / Brand | Retail (30 days): \$35 co-payment Optum Rx Mail Order: \$87.50 co-payment | Not covered | Retail: Up to ninety (90) day supply. CVS Retail: 2.5x 30-day copayment. Non-CVS Retail: 3x 30-day |
| www.optumrx.com. | Tier 3 - Typically Non-Preferred | Retail (30 days): \$60 co-payment Optum Rx Mail Order: \$150 co-payment | Not covered | copayment. Optum Rx Mail Order: Limited to ninety (90) day supply. Co-payments are per prescription. |
| | Tier 4 - Typically <u>Specialty</u> (brand and generic) | 20% co-insurance (up to \$200) | Not covered | Not all prescription drugs are covered. To determine if a specific drug is covered under your plan, log into your account at www.optumrx.com . Pre-authorization is required for some specialty drugs. Failure to obtain preauthorization will result in a denial of benefits unless retroactive review of services proves medical necessity. Optum® Specialty Pharmacy will be your exclusive specialty pharmacy. If you use a copay card, the amount covered by the copay card will not go toward your deductible or out-of-pocket limit. Only what you pay out-of-pocket counts toward that. |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 20% <u>coinsurance</u> | 40% <u>coinsurance</u> | \$600 per day maximum allowed amount for non-network providers. Plan participants are responsible for 40% of this \$600 per day, plus all charges in excess of \$600. Pre-certification is required. |
| | Physician/surgeon fees | 20% <u>coinsurance</u> | 40% <u>coinsurance</u> | none |
| If you need immediate medical attention | Emergency room care | \$100 co-payment/visit after deductible + 20% co- insurance after deductible | \$100 co-payment/visit after deductible + 20% co- insurance after deductible | Copay waived if admitted. 20% coinsurance for Emergency Room Physician Fee. |

^{*} For more information about limitations and exceptions, see <u>plan</u> or policy document at https://eoc.anthem.com/eocdps/ca/aso.

| Common What You Will Pay | | ı Will Pay | Limitations, Exceptions, & Other | | |
|---------------------------------------------------------------------------------------|-------------------------------------------|------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| Medical Event | Services You May Need | Network Provider (You will pay the least) | Non-Network Provider (You will pay the most) | Important Information | |
| | Emergency medical transportation | 20% co-insurance after deductible | 20% co-insurance after deductible | none | |
| | Urgent care | 20% co-insurance after deductible | 40% co-insurance after deductible | none | |
| If you have a | Facility fee (e.g., hospital room) | \$100 co-payment/visit after deductible + 20% co- insurance after deductible | 40% co-insurance after deductible | \$600 maximum/day for Non-Network Providers. Pre-certification is required. | |
| hospital stay | Physician/surgeon fees | 20% co-insurance after deductible | 40% co-insurance after deductible | none | |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | Office Visit 20% <u>coinsurance</u> Other Outpatient 20% <u>coinsurance</u> | Office Visit 40% <u>coinsurance</u> Other Outpatient 40% <u>coinsurance</u> | Other Outpatient \$600 maximum/day for Non-Network Providers. Pre-certification is required for intensive outpatient and partial hospitalization. | |
| | Inpatient services | \$100/visit then 20% <u>coinsurance</u> | 40% <u>coinsurance</u> | \$600 maximum/day for Non-Network Providers. 10% coinsurance for Inpatient Physician Fee Network Providers. 30% coinsurance for Inpatient Physician Fee Non-Network Providers. | |
| | Office visits | 20% <u>coinsurance</u> | 40% <u>coinsurance</u> | Pre-certification is required Cost sharing does not apply for | |
| If you are pregnant | Childbirth/delivery professional services | 20% coinsurance | 40% coinsurance | <u>preventive services</u> . Depending on the type of service, <u>co-insurance</u> or | |
| | Childbirth/delivery facility services | \$100/visit then 20% coinsurance | 40% <u>coinsurance</u> | deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). \$600 maximum/day for Non-Network Providers. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). | |

^{*} For more information about limitations and exceptions, see <u>plan</u> or policy document at https://eoc.anthem.com/eocdps/ca/aso.

| Common | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other |
|-------------------------------------------------------------------------|----------------------------|-------------------------------------------|----------------------------------------------|-------------------------------------------------------------------------------------------------------------|
| Medical Event | | Network Provider (You will pay the least) | Non-Network Provider (You will pay the most) | Important Information |
| | Home health care | 20% <u>coinsurance</u> | 40% <u>coinsurance</u> | 100 days limit/benefit period for network and non-network services combined Pre-certification is required. |
| | Rehabilitation services | 20% <u>coinsurance</u> | 40% <u>coinsurance</u> | Rehabilitation services are limited to |
| | | | | physical, occupational, speech and respiratory therapies. |
| If you need help recovering or have other special health needs | Habilitation services | 20% <u>coinsurance</u> | 40% <u>coinsurance</u> | 90 visits per benefit period /Physical, Occupational and Speech Therapy combined. |
| | | | | \$600 maximum/day for Non-Network Outpatient Hospital Services. |
| | Skilled nursing care | 20% <u>coinsurance</u> | 40% <u>coinsurance</u> | 100 days limit/benefit period – innetwork and out-of-network combined. |
| | | | | \$600 maximum/day for Non-Network Outpatient Hospital Services. |
| | | | | Pre-certification is required. |
| | Durable medical equipment | 20% <u>coinsurance</u> | 40% <u>coinsurance</u> | none |
| | Hospice services | 0% <u>coinsurance</u> | 0% <u>coinsurance</u> | Respite care maximum: 5 consecutive days limit/per confinement. |
| If your child | Children's eye exam | Not covered | Not covered | none |
| needs dental or eye care | Children's glasses | Not covered | Not covered | |
| | Children's dental check-up | Not covered | Not covered | none |

^{*} For more information about limitations and exceptions, see <u>plan</u> or policy document at https://eoc.anthem.com/eocdps/ca/aso.

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</u> <u>services</u>.)

- Cosmetic surgery
- Dental Check-up
- Long- term care
- Routine foot care unless you have been diagnosed with diabetes.
- Hearing Aid
- Eye exams for a child
- Private-duty nursing
- Weight loss programs

- Dental care (adult)
- Glasses for a child
- Routine eye care (adult)
- 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.)

- Abortion
- Acupuncture 20 visits/benefit period.
- Bariatric surgery

- Chiropractic care 20 visits/benefit period.
- Infertility treatment covered through Kindbody
- Hearing aids \$3,000 maximum/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 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 <u>plan</u> 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 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, PO Box 54159, Los Angeles, CA 90054-0159

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

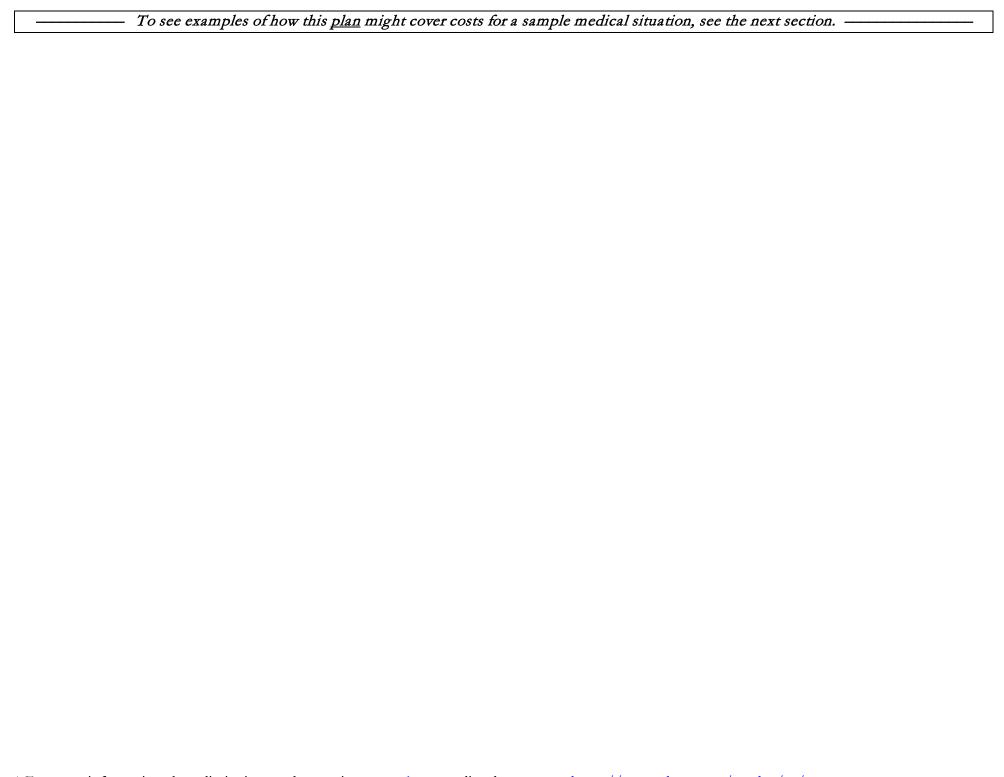
Does this plan provide Minimum Essential Coverage? Yes/No

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/No

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.

^{*} For more information about limitations and exceptions, see <u>plan</u> or policy document at https://eoc.anthem.com/eocdps/ca/aso.



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 care and a hospital delivery)

| ■ The <u>plan's</u> overall <u>deductible</u> | \$4,000 |
|-----------------------------------------------|---------|
| ■ Specialist coinsurance | 20% |
| ■ Hospital (facility) copayment | \$100 |
| ■ Other <i>coinsurance</i> | 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 | \$12,700 |
|---------------------------------|----------|
| In this example, Peg would pay: | |
| C C1 | |

| Cost Sharing | | | |
|----------------------------|---------|--|--|
| <u>Deductibles</u> | \$4,000 | | |
| <u>Copayments</u> | \$0 | | |
| Coinsurance | \$1,000 | | |
| What isn't covered | | | |
| Limits or exclusions | \$70 | | |
| The total Peg would pay is | \$5,070 | | |

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

| ■ The plan's overall deductible | \$4,000 |
|----------------------------------------|---------|
| Specialist coinsurance | 20% |
| ■ Hospital (facility) <i>copayment</i> | \$100 |
| ■ Other <i>coinsurance</i> | 20% |

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

| Total Example Cost | \$5,600 |
|---------------------------------|---------|
| In this example, Joe would pay: | |
| <u>Cost Sharing</u> | |
| <u>Deductibles</u> | \$1,100 |
| <u>Copayments</u> | \$0 |
| <u>Coinsurance</u> | \$0 |
| What isn't covered | |
| Limits or exclusions | \$4,300 |
| The total Joe would pay is | \$5,400 |

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

| ■ The <u>plan's</u> overall <u>deductible</u> | \$4,000 |
|-----------------------------------------------|---------|
| Specialist coinsurance | 20% |
| ■ Hospital (facility) <u>copayment</u> | \$100 |
| Other coinsurance | 20% |

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

<u>Diagnostic test</u> (x-ray)

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

| Total Example Cost | \$2,800 |
|---------------------------------|---------|
| In this example, Mia would pay: | |
| <u>Cost Sharing</u> | |
| <u>Deductibles</u> | \$2,800 |
| <u>Copayments</u> | \$0 |
| <u>Coinsurance</u> | \$0 |
| What isn't covered | |
| Limits or exclusions | \$10 |
| The total Mia would pay is | \$2,810 |

(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 (855) 333-5730

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 5730-333 (855).

Armenian (հայերեն). Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվձար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով։ Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (855) 333-5730։

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 (855) 333-5730.

Bengali (বাংলা): যদি এই লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন খাকে, তাংলে আপলার ভাষায় বিলামূল্য সাংযায় পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য (৪55) 333-5730 –তে কল করুল।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖုန် (855) 333-5730 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 (855) 333-5730。

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 (855) 333-5730.

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 (855) 333-5730.

Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ الاینهای به زبان مادریتان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره (855) 333-5730 را بگیرید.

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 (855) 333-5730.

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 (855) 333-5730.

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 (855) 333-5730.

Gujarati (**ગુજરાતી**): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ચ વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો (855) 333-5730.

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 (855) 333-5730.

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 करें (855) 333-5730

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 (855) 333-5730.

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 (855) 333-5730.

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