Coverage for: Individual + Family | Plan Type: POS

E J Brooks Company: Anthem Blue Open Access POS OAP5 PrevRX Enhanced

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/aso. 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) 397-9267 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall	\$1,000/member or \$2,000/family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before
deductible?	for In-Network Providers.	this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member
	\$2,000/member or \$4,000/family	must meet their own individual deductible until the total amount of deductible expenses paid
	for Out-of-Network Providers.	by all family members meets the overall family <u>deductible</u> .
Are there services	Yes. Primary Care. Specialist	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount.
covered before you	Visit. Preventive Care. For more	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?	information see below.	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	No.	You don't have to meet deductibles for specific services.
deductibles for		
specific services?		
What is the out-of-	\$3,000/member or \$6,000/family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have
pocket limit for this	for In-Network Providers.	other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the
plan?	\$6,000/member or	overall family out-of-pocket limit has been met.
	\$12,000/family for <u>Out-of-</u>	
	Network Providers.	
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, health care this <u>plan</u>	
<u>limit</u> ?	doesn't cover, and Out-of-	
	Network Transplants.	
Will you pay less if	Yes. See	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u>
you use a <u>network</u>	www.anthem.com/find-	network. You will pay the most if you use an Out-of-Network Provider, and you might
provider?	care/?alphaprefix=KZZ	receive a bill from a provider for the difference between the provider's charge and what your
	or call (855) 397-9267 for a list of	<u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>Out-of-Network</u>
	network providers. Costs may	<u>Provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get
		services.

	vary by site of service and how the provider bills.	
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.

			What You Will Pay		
Common Medical Event	Services You May Need	Level 1 Pharmacy- RX Only (You will pay the least)	In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	Same as In- <u>Network</u>	\$25/visit, deductible does not apply	40% <u>coinsurance</u>	Virtual visits (Telehealth) benefits available.
If you vioit a	<u>Specialist</u> visit	Same as In- <u>Network</u>	\$50/visit, deductible does not apply	40% coinsurance	Virtual visits (Telehealth) benefits available.
If you visit a health care provider's office or clinic	Preventive care/screening/immunization	Same as In- <u>Network</u>	No charge	40% <u>coinsurance</u>	Out-of-Network preventive care services for children prior to their 6th birthday have no deductible. 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	<u>Diagnostic test</u> (x-ray, blood work)	Same as In- <u>Network</u>	\$50/visit, deductible does not apply	40% coinsurance	none
	Imaging (CT/PET scans, MRIs)	Same as In- <u>Network</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none
If you need drugs to treat your illness or condition More information	Typically Generic (Tier 1)	\$15/prescription, deductible does not apply (retail and home delivery)	\$25/prescription, deductible does not apply (retail and home delivery)	\$40/prescription, deductible does not apply (retail only)	For more information, refer to "National Direct Plus Drug List" at http://www.anthem.com/pharm

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

Common Medical Event	Services You May Need	Level 1 Pharmacy- RX Only (You will pay the least)	In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
about prescription drug coverage is available at http://www.anthem.com/pharmacyinformation/	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	\$40/prescription, deductible does not apply (retail) and \$80/prescription, deductible does not apply (home delivery)	\$50/prescription, deductible does not apply (retail) \$80/prescription, deductible does not apply (home delivery)	\$40/prescription, deductible does not apply (retail only)	acyinformation/ *See Prescription Drug section.
	Typically Non-Preferred Brand and Generic drugs (Tier 3)	\$70/prescription, deductible does not apply (retail) and \$140/prescription, deductible does not apply (home delivery)	\$80/prescription, deductible does not apply (retail) \$140/prescription, deductible does not apply (home delivery)	\$70/prescription, deductible does not apply (retail only)	
	Typically Preferred <u>Specialty</u> (brand and generic) (Tier 4)	20% coinsurance up to \$300/prescription, deductible does not apply (retail and home delivery)	20% coinsurance up to \$300/prescription, deductible does not apply (retail and home delivery)	20% coinsurance up to \$300/prescription, deductible does not apply (retail only)	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	Same as In- <u>Network</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none
surgery	Physician/surgeon fees	Same as In- <u>Network</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none
	Emergency room care	Same as In- <u>Network</u>	\$500/visit, deductible does not apply	Covered as In- <u>Network</u>	Copayment waived if admitted.
If you need immediate medical attention	Emergency medical transportation	Same as In- <u>Network</u>	20% <u>coinsurance</u>	Covered as In- <u>Network</u>	Non-emergency <u>Out-of-</u> <u>Network</u> Ambulance Services are limited to \$50,000 per trip.
	<u>Urgent care</u>	Same as In- <u>Network</u>	\$75/visit, deductible does not apply	40% <u>coinsurance</u>	none

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

			What You Will Pay		
Common Medical Event	Services You May Need	Level 1 Pharmacy- RX Only (You will pay the least)	In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have a hospital stay	Facility fee (e.g., hospital room)	Same as In- <u>Network</u>	20% coinsurance	40% coinsurance	60 days/benefit period for Inpatient rehabilitation and skilled nursing services combined.
	Physician/surgeon fees	Same as In- <u>Network</u>	20% <u>coinsurance</u>	40% coinsurance	none
If you need mental health, behavioral health, or substance	Outpatient services	Same as In- <u>Network</u>	Office Visit \$25/visit, deductible does not apply Other Outpatient 20% coinsurance	Office Visit 40% <u>coinsurance</u> Other Outpatient 40% <u>coinsurance</u>	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatientnone
abuse services	Inpatient services	Same as In- <u>Network</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none
	Office visits	Same as In- <u>Network</u>	20% <u>coinsurance</u>	40% coinsurance	Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
If you are pregnant	Childbirth/delivery professional services	Same as In- <u>Network</u>	20% <u>coinsurance</u>	40% coinsurance	
	Childbirth/delivery facility services	Same as In- <u>Network</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	in the SDC (i.e., unrasound).
	Home health care	Same as In- <u>Network</u>	20% <u>coinsurance</u>	40% coinsurance	none
If you need help recovering or have other special health needs	Rehabilitation services	Same as In- <u>Network</u>	\$50/visit, deductible does not apply	40% coinsurance	*See Therapy Services section.
	Habilitation services	Same as In- <u>Network</u>	\$50/visit, deductible does not apply	40% coinsurance	See Therapy Services section.
	Skilled nursing care	Same as In- <u>Network</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	60 days/benefit period for Inpatient rehabilitation and skilled nursing services combined.
	Durable medical equipment	Same as In- <u>Network</u>	20% coinsurance	40% coinsurance	*See <u>Durable Medical</u> <u>Equipment</u> section.

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			What You Will Pay		
Common Medical Event	Services You May Need	Level 1 Pharmacy- RX Only (You will pay the least)	In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Hospice services	Same as In- <u>Network</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none
If your child	Children's eye exam	Not covered	Not covered	Not covered	2020
needs dental or	Children's glasses	Not covered	Not covered	Not covered	none
eye care	Children's dental check-up	Not covered	Not covered	Not covered	none

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>.)

- Acupuncture
- Cosmetic surgery
- Glasses for a child
- Routine eye care (Adult)

- Bariatric surgery
- Dental care (Adult)
- Infertility treatment
- Routine foot care unless medically necessary
- Children's dental check-up
- Eye exams for a child
- Long-term care
- Weight loss programs

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

- Hearing aids 1 item(s)/hearing impaired ear every 48 months for children 18 years of age or under. \$3,000 maximum/hearing aid.
- Spinal Manipulation 60 visits/benefit period
- Most coverage provided outside the United States. See www.bcbsglobalcore.com
- Private-duty nursing in a Home Setting only

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: Georgia Office of Insurance and Safety Fire Commissioner, Consumer Services Division, 2 Martin Luther King, Jr. Drive, West Tower, Suite 716, Atlanta, Georgia 30334, (800) 656-2298, www.oci.ga.gov/ConsumerService/Home.aspx, Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.gov/ebsa/healthreform, 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 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>

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

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:

ATTN: Grievances and Appeals, P.O. Box 105449, Atlanta, GA 30548-5449

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

Additionally, a consumer assistance program can help you file your appeal. Contact Georgia Office of Insurance and Safety Fire Commissioner Customer Services Division, 2 Martin Luther King, Jr. Drive West Tower, Suite 702 Atlanta, GA 30334, (800) 656-2298, https://oci.georgia.gov/insurance-resources/health

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 <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

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

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 costsharing 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	ı Baby
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(9 months of in-network pre-natal care and a hospital delivery)

■ The plan's overall deductible \$1,000

■ Specialist copayment \$50 ■ Hospital (facility) coinsurance 20%

Other copayment

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a wellcontrolled condition)

\$1,000

\$50

20%

\$50

■ The plan's overall deductible

■ Specialist copayment ■ Hospital (facility) coinsurance

Other copayment

up care)

Mia's Simple Fracture

(in-network emergency room visit and follow

■ The plan's overall deductible ■ Specialist copayment

■ Hospital (facility) coinsurance 20%

Other copayment

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

\$50

Total Example Cost \$2,800

In this example, Peg would pay:

Cost Sharing		
<u>Deductibles</u>	\$1,000	
Copayments	\$600	
Coinsurance	\$1,400	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$3,060	

111	tins example, for would pay.
	<u>Cost Sharing</u>

In this example Toe would nave

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$0
Copayments	\$1,600
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$1,620

In this example, Mia would pay:

Cost Sharing		
Deductibles	\$1,000	
Copayments	\$700	
Coinsurance	\$50	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$1,750	

\$1,000

\$50

\$50

(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) 397-9267

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 9267-397 (855).

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՝ (855) 397-9267։

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) 397-9267.

Bengali (বাংলা): যদি এই নখিপত্রের বিষয়ে আপনার কোনো প্রশ্ন খাকে, তাংলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য (৪55) 397-9267 –তি কল করুন।

Burmese (မြန်မာ): ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (855) 397-9267 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) 397-9267。

Dinka (Dinka): Na noŋ thiëëc në ke de ya thorë, ke yin noŋ loŋ bë yi kuony ku wɛr alëu bë gεεr yic yin ne thoŋ du ke cin wëu tauë ke piny. Te kor yin ba jam wënë ran ye thok geryic, ke yin col (855) 397-9267.

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) 397-9267.

Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ (فارسی): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ (هذینه 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 (855) 397-9267.

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) 397-9267.

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) 397-9267.

Gujarati (ગુજરાતી): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ય વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો (855) 397-9267.

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) 397-9267.

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) 397-9267

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) 397-9267.

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) 397-9267.

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 (855) 397-9267.

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 (855) 397-9267.

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 (855) 397-9267

Japanese (日本語): この文書についてなにかご不明な点があれば、あなたにはあなたの言語で無料で支援を受け情報を得る権利があります。通訳と話すには、(855) 397-9267 にお電話ください。

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