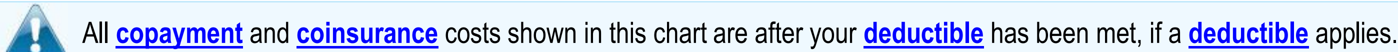
The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, contact HealthComp at 1-800-442-7247. 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 https://www.healthcare.gov/sbc-glossary or call 1-800-442-7247 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network Provider $500/individual or $1,500/family Out-of-Network Provider Not Applicable	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 , Urgent care, Office visits, Hospice Services, diabetes education, qualified travel expenses for Bariatric, Sex Change and Organ transplant surgeries are covered before you meet your deductible.	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?	For network providers $3,400 individual; $6,800 two party; $10,000 family; out-of-network providers: Not Applicable. Prescription Drugs: $1,600 per person; $3,200 family	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?	premiums, balance-billing charges, utilization management penalties 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. See www.anthem.com/ca or call 1-800-442-7247 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 to see a specialist?	No.	You can see the specialist you choose without a referral.


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
		Network Provider (You will pay the least)	Out-of-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	$30 copay/visit	Not Covered	Copay applies to office visit charges only. Additional services billed at the time of the visit may be subject to deductible and applicable coinsurance.
	Specialist visit	$40 copay/visit	Not Covered	Copay applies to office visit charges only. Additional services billed at the time of the visit may be subject to deductible and applicable coinsurance.
	Preventive care/screening/ immunization	No charge	Not Covered	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for. As defined by the Patient Protection and Affordable Care Act.
If you have a test	Diagnostic test (x-ray, blood work)	10% coinsurance	Not Covered	None
	Imaging (CT/PET scans, MRIs)	10% coinsurance	Not Covered	Precertification may be required.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at **www.envisionrx.com**	Generic drugs (Tier 1)	Retail: $15 copay/prescription Mail order: $23 copay/prescription	Retail: $15 copay/prescription, plus all charges in excess of allowable charge Mail Order: Not Covered	Covers up to a 30-day supply (retail prescription); 31-90 day supply (mail order prescription). Retail not available for Specialty drugs (Tier 4), and limited to a 30 day supply.
	Preferred brand drugs (Tier 2)	Retail: $35 copay/prescription Mail order: $53 copay/prescription	Retail: $35 copay/prescription, plus all charges in excess of allowable charge Mail Order: Not Covered	
	Non-preferred brand drugs (Tier 3)	Retail: $50 copay/prescription Mail order: $75 copay/prescription	Retail: $50 copay/prescription, plus all charges in excess of allowable charge Mail Order: Not Covered	
	Specialty drugs (Tier 4)	Retail: Not Available Mail Order: $150 copay/prescription	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	Not Covered	Precertification may be required. If you don't get precertification, benefits could be reduced.
	Physician/surgeon fees	10% coinsurance	Not Covered	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need immediate medical attention	Emergency room care	$150 copay	$150 copay	Copay waived if admitted. Copay applies to facility charge only; emergency room physician may be separate charge.
	Emergency medical transportation	10% coinsurance	10% coinsurance	None.
	Urgent care	$30 copay/visit	$30 copay/visit	None.
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	Not Covered	Precertification is required. If you don't get precertification benefits may be reduced; waived for emergency admissions.
	Physician/surgeon fees	10% coinsurance	Not Covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$30 copay/visit and 10% coinsurance for other outpatient services	Not Covered	None
	Inpatient services	10% coinsurance	Not Covered	Precertification is required. If you don't get precertification benefits may be reduced; waived for emergency admissions.
If you are pregnant	Office visits	Prenatal: No Charge Postnatal: $30 copay/visit	Not Covered	Cost sharing does not apply to certain preventive services. Depending on the type of services, coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	10% coinsurance	Not Covered	
	Childbirth/delivery facility services	10% coinsurance	Not Covered	
If you need help recovering or have other special health needs	Home health care	10% coinsurance	Not Covered	100 visits/plan year. Precertification is required. If you don't get a precertification, benefits could be reduced.
	Rehabilitation services	Physical, Speech, Occupational Therapy, & Chiropractic, Other Therapies: 10% coinsurance	Not Covered	24 visits/plan year combined for chiropractic care, physical therapy and occupational therapy. Additional visits allowed for physical and occupational therapies if medically necessary.
	Habilitation services	Physical, Speech & Occupational Therapy, Other Therapies: 10% coinsurance	Not Covered	
	Skilled nursing care	10% coinsurance	Not Covered	100 days/plan year. Precertification is required. If you don't get a precertification, benefits could be reduced.
	Durable medical equipment	10% coinsurance	Not Covered	Precertification may be required.
	Hospice services	No charge	Not Covered	None.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Must enroll in separate vision plan for vision benefits
	Children's glasses	Not covered	Not covered	Must enroll in separate vision plan for vision benefits
	Children's dental check-up	Not covered	Not covered	Must enroll in separate dental plan for dental benefits

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.)

- Cosmetic Surgery
- Dental Care
- Infertility Treatment
- Long Term Care
- Non-emergency care when traveling outside the U.S.
- Private Duty Nursing
- Routine eye care (Adult)
- Routine Foot Care
- Weight Loss Programs

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

- Acupuncture (if prescribed for rehabilitation purposes)
- Bariatric Surgery
- Chiropractic Care
- Hearing Aids

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 (for ERISA Plans): Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or 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: HealthComp Administrators at 1-800-442-7247 or Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

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 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.

Language Access Services:
Spanish (Español): Para obtener asistencia en Español, llame al 1-800-442-7247.
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-442-7247
Chinese (中文): 如果需要中文的帮助，请拨打这个号码1-800-442-7247.
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-442-7247.

To see examples of how this plan 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 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** **$500**
- **Specialist copayment** **$40**
- **Hospital (facility) coinsurance** **10%**
- **Other coinsurance** **10%**

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	**$12,800**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$500
Copayments	$30
Coinsurance	$1,014
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$1,604**

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

- **The plan's overall deductible** **$500**
- **Specialist copayment** **$40**
- **Hospital (facility) coinsurance** **10%**
- **Other coinsurance** **10%**

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	**$7,400**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$500
Copayments	$330
Coinsurance	$124
What isn't covered	
Limits or exclusions	$60
The total Joe would pay is	**$1,014**

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

- **The plan's overall deductible** **$500**
- **Specialist copayment** **$40**
- **Hospital (facility) coinsurance** **10%**
- **Other coinsurance** **10%**

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	**$1,900**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$500
Copayments	$150
Coinsurance	$125
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$775**

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: Human Resources Department.

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