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, www.anthem.com/capitalone. 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 (844) 390-4133 to

request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$1,000/individual or \$2,000/family for In-Network Providers. \$3,000/individual or \$6,000/family for Out-of-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> .
Are there services covered before you meet your deductible?	Yes. Preventive care and Vision exam for In-Network and Out-of-Network Providers. Primary Care visit and Specialist visit for In-Network Providers. Also, pharmacy benefits and In-Network and Out-of-Network mental health office visits.	This plan 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the out-of-pocket limit for this plan?	\$4,000/individual or \$8,000/family for In-Network Providers. \$10,000/individual or \$20,000/family for Out-of-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 out-of-pocket limit?	Services deemed not medically necessary by Medical Management and/or Anthem, Premiums, balance-billing charges, 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	Yes, Blue Card PPO. 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>
use a <u>network</u> <u>provider</u> ?	www.anthem.com or call (844) 390-4133 for a list of network	<u>network</u> . You will pay the most if you use an out-of- <u>network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider</u> 's charge and what your <u>plan</u> pays
	providers.	( <u>balance billing</u> ). Be aware your <u>network provider</u> might use an out-of- <u>network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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

		What You Will Pay			
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	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	50% coinsurance	none	
If you visit a health care	Specialist visit	\$60/visit <u>deductible</u> does not apply	50% <u>coinsurance</u>	OB/GYN \$30 OV copay	
provider's office or clinic	Preventive care/screening/immunization	No charge	No charge	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	Diagnostic test (x-ray, blood work)	Lab – Office No charge X-Ray – Office No charge	Lab – Office No charge X-Ray – Office 50% <u>coinsurance</u>	Lab – Office  X-Ray – Office none	
	Imaging (CT/PET scans, MRIs)	30% coinsurance	50% <u>coinsurance</u>	none	
If you need drugs to treat your	Tier 1 - Typically Generic	\$10/prescription (retail) and \$20/prescription (home delivery)	Not covered	Maintenance medications must be filled as a 90 day supply via either mail order or	
illness or condition  More information	Tier 2 - Typically Preferred / Brand \$50/prescription (retail) and \$100/prescription (home delivery)	Not covered	CVS store locations.  Specialty drugs available in 30 day supply		
about <u>prescription</u> <u>drug coverage</u> is available at	Tier 3 - Typically Non- <u>Preferred</u> / <u>Specialty Drugs</u>	\$100/prescription (retail) and \$200/prescription (home delivery)	Not covered	through CVS Specialty Pharmacy only.  These terms may vary for prescriptions filled in certain states.	
www.caremark.com	Tier 4 - Typically Specialty (brand and generic)	\$40 copay/generic 30 day supply;	Not covered		

<sup>\*</sup> For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>www.anthem.com/capitalone</u>.

	What You Will Pay			
Common  Medical Event  Services You May Nee		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
		\$100 copay/preferred 30 day supply \$200 copay/NP 30 day supply		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	50% <u>coinsurance</u>	none
outputient ourgery	Physician/surgeon fees	30% coinsurance	50% <u>coinsurance</u>	none
	Emergency room care	30% <u>coinsurance</u>	Covered as In-Network	none
If you need immediate	Emergency medical transportation	30% coinsurance	Covered as In-Network	none
medical attention	Urgent care	\$60/visit <u>deductible</u> does not apply	50% <u>coinsurance</u>	none
If you have a	Facility fee (e.g., hospital room)	30% <u>coinsurance</u>	50% <u>coinsurance</u>	none
hospital stay	Physician/surgeon fees	30% coinsurance	50% <u>coinsurance</u>	none
If you need mental health, behavioral health, or substance	Outpatient services	Office Visit \$30/visit <u>deductible</u> does not apply Other Outpatient 30% <u>coinsurance</u>	Office Visit 50% coinsurance deductible does not apply Other Outpatient 50% coinsurance	Office Visitnone Other Outpatientnone
abuse services	Inpatient services	30% coinsurance	50% <u>coinsurance</u>	none
	Office visits	\$30/visit_deductible does not apply	50% coinsurance	Maternity care may include tests and services described elsewhere in the
If you are pregnant	Childbirth/delivery professional services	30% coinsurance	50% <u>coinsurance</u>	SBC (i.e. ultrasound). 1st Prenatal visit applies copayment then all other
	Childbirth/delivery facility services	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Prenatal visits apply at 100%. In-Network initial office visit to confirm pregnancy is payable at 100% with \$0 PCP/\$30 SPC copay.
	Home health care	30% <u>coinsurance</u>	50% <u>coinsurance</u>	120 visits/benefit period.
If you need help recovering or have	Rehabilitation services	\$60/visit <u>deductible</u> does not apply	50% <u>coinsurance</u> <u>deductible</u> does not apply	*See Therapy Services section
other special health needs	Habilitation services	\$60/visit <u>deductible</u> does not apply	50% <u>coinsurance</u>	*See Therapy Services section
	Skilled nursing care	30% coinsurance	50% <u>coinsurance</u>	90 days limit/benefit period.

<sup>\*</sup> For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>www.anthem.com/capitalone</u>.

		d In-Network Provider (You will pay the least) Out-of-Network Provider (You will pay the most)			
Common Medical Event	Services You May Need			Limitations, Exceptions, & Other Important Information	
	Durable medical equipment	30% coinsurance	50% <u>coinsurance</u>	none	
	Hospice services	30% coinsurance	50% <u>coinsurance</u>	none	
If your child	Children's eye exam	No charge	No charge	*See Vision Services section	
needs dental or	Children's glasses	Not covered	Not covered		
eye care	Children's dental check-up	Not covered	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</u> <u>services</u>.)

- Cosmetic surgery
- Glasses for a child
- Weight loss programs

- Dental care (adult)
- Long- term care

- Dental Check-up
- Routine foot care unless you have been diagnosed with diabetes.

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

- Acupuncture
- Hearing aids \$2,000 maximum/ear every 24 months.
- Private-duty nursing 70, 8-hour shifts/benefit period/member.
- Bariatric surgery for In-Network Providers.
- Infertility treatment
- Routine eye care (adult)

- Chiropractic care
- Emergency coverage provided outside the United States. See <a href="https://www.bcbsglobalcore.com">www.bcbsglobalcore.com</a>

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), <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="health-l

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>

<sup>\*</sup> For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>www.anthem.com/capitalone</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, P.O. Box 105568, Atlanta GA 30348-5568

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

### 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? Yes

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>.



<sup>\*</sup> For more information about limitations and exceptions, see <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/aso">https://eoc.anthem.com/eocdps/aso</a>.

#### 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 plan's overall deductible	\$1,000
■ Specialist copayment	\$30
■ Hospital (facility) coinsurance	30%
Other coinsurance	0%

## \$1,000

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

■ The plan's overall deductible	\$1,000
■ Specialist copayment	\$60
■ Hospital (facility) coinsurance	30%
■ Other <u>coinsurance</u>	0%

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

■ The plan's overall deductible	<b>\$1,000</b>
■ Specialist copayment	\$60
■ Hospital (facility) coinsurance	30%
■ Other <i>coinsurance</i>	0%

### 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)

In this example. Peg would pay

Total Example Cost	\$12,700

Cost Sharing		
<u>Deductibles</u>	\$1,000	
Copayments	\$30	
Coinsurance	\$2,200	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$3,290	

### This EXAMPLE event includes services like:

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

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600	
In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u>	\$0	
<u>Copayments</u>	<b>\$1,5</b> 00	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,520	

### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches) <u>Rehabilitation services</u> (physical therapy)

Total Example Cost	\$2,800
In this example, Mia would pay:	
Cost Sharing	
<u>Deductibles</u>	\$1,000
Copayments	\$400
<u>Coinsurance</u>	\$300
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,700

(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 (844) 390-4133

Amharic (አማርኛ)፦ ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የማግኘት መብት አለዎት። አስተርጓሚ ለማናገር (844) 390-4133 ይደውሉ።

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساحدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 4133-390 (844).

Armenian (հայերեն). Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվճար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով: Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (844) 390-4133:

Bassa (Băsô Wùdù): Mì dyi dyi-diè-dè bě bédé bá céè-dè nìà ke dyí ní, ɔ mò nì dyí-bèdèìn-dè bé mì ké gbo-kpá-kpá kè bỗ kpõ dé mì bídí-wùdùǔn bó pídyi. Bé mì ké wudu-zììn-nyò dò gbo wùdù ke, dá (844) 390-4133.

Bengali (বাংলা): যদি এই নখিপত্রের বিষয়ে আপনার কোনো প্রশ্ন খাকে, তাহলে আপনার ভাষায় বিনামূল্য সাহাষ্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য (844) 390-4133 –তে কল করুন।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖုန် (844) 390-4133 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 (844) 390-4133。

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 wene ran ye thok geryic, ke yin col (844) 390-4133.

**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 (844) 390-4133.

Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ در اهرینه ای به زبان مادریتان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره (844) 390-4133 نماس 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 (844) 390-4133.

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 (844) 390-4133.

**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 (844) 390-4133.

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 (844) 390-4133.

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 (844) 390-4133.

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<sup>(844)</sup> <sup>390-4133</sup>

**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 (844) 390-4133.

Igbo (Igbo): O bur u na i nwere ajuju o bula gbasara akwukwo a, i nwere ikike inweta enyemaka na ozi n'asusu gi na akwughi ugwo o bula. Ka gi na okowa okwu kwuo okwu, kpoo (844) 390-4133.

**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 (844) 390-4133.

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 (844) 390-4133.

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 (844) 390-4133

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 (844) 390-4133 にお電話ください。

Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ(844) 390-4133

**Kirundi (Kirundi):** Ugize ikibazo ico arico cose kuri iyi nyandiko, ufise uburenganzira bwo kuronka ubufasha mu rurimi rwawe ata giciro. Kugira uvugishe umusemuzi, akura (844) 390-4133.

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Nepali (नेपाली): यदि यो कागजातबारे तपाईँसँग केही प्रश्नहरू छन् भने, आफ्नै भाषामा निःशुल्क सहयोग तथा जानकारी प्राप्त गर्न पाउने हक तपाईँसँग छ। दोभाषेसँग कुरा गर्नका लागि, यहाँ कल गर्नुहोस् (844) 390-4133

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