

of coverage, <u>www.anthem.com/capitalone</u>. 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 (844) 390-4133 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	 \$500/individual or \$1,000/family for In-<u>Network</u> <u>Providers</u>. \$1,500/individual or \$3,000/family for Out-of-<u>Network Providers</u>. 	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 <u>deductible?</u>	Yes. <u>Preventive care</u> and Vision exam for In- <u>Network</u> and Out-of- <u>Network Providers</u> . Primary Care visit and <u>Specialist</u> visit for In- <u>Network Providers</u> . Also, pharmacy benefits and In- <u>Network</u> and Out-of- <u>Network</u> mental health office visits.	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 <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	 \$3,000/individual or \$6,000/family for In-<u>Network</u> <u>Providers</u>. \$6,000/individual or \$12,000/family for Out-of-<u>Network Providers</u>. 	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> ?	Services deemed not medically necessary by Medical Management and/or Anthem, <u>Premiums, balance-billing</u> charges, and health care this <u>plan</u> 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	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> provider?	www.anthem.com or call (844) 390-4133 for a list of <u>network</u>	<u>network</u> . You will pay the most if you use an out-of- <u>network provider</u> , and you might receive a
+	providers.	bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<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	ı 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	40% coinsurance	none	
If you visit a health care	<u>Specialist</u> visit	\$40/visit <u>deductible</u> does not apply	40% coinsurance	OB/GYN \$20 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	<u>Diagnostic test</u> (x-ray, blood work)	Lab – Office No charge X-Ray – Office No charge	Lab – Office No charge X-Ray – Office 40% <u>coinsurance</u>	Lab – Office X-Ray – Office none	
	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% coinsurance	none	
If you need drugs to treat your	Tier 1 - Typically Generic	\$10/prescription (retail) and \$20/prescription (home delivery)	Not covered		
illness or condition More information	Tier 2 - Typically <u>Preferred</u> / Brand	\$50/prescription (retail) and \$100/prescription (home delivery)	Not covered	Maintenance medications must be filled as a 90 day supply via either mail order or CVS store locations.	
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	Specialty drugs available in 30 day supply through CVS Specialty Pharmacy only.	
www.caremark.com	Tier 4 - Typically <u>Specialty</u> (brand and generic)	\$40 copay/generic 30 day supply;	Not covered	These terms may vary for prescriptions filled in certain states.	

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

		What You	ı 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
		\$100 copay/preferred 30 day supply \$200 copay/NP 30 day supply		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	none
outputient surgery	Physician/surgeon fees	20% coinsurance	40% <u>coinsurance</u>	none
	Emergency room care	20% coinsurance	Covered as In- <u>Network</u>	none
If you need immediate	Emergency medical transportation	20% <u>coinsurance</u>	Covered as In- <u>Network</u>	none
medical attention	<u>Urgent care</u>	\$40/visit <u>deductible</u> does not apply	40% coinsurance	none
If you have a	Facility fee (e.g., hospital room)	20% coinsurance	40% <u>coinsurance</u>	none
hospital stay	Physician/surgeon fees	20% coinsurance	40% <u>coinsurance</u>	none
If you need mental health, behavioral health, or substance	Outpatient services	Office Visit \$20/visit <u>deductible</u> does not apply Other Outpatient 20% <u>coinsurance</u>	Office Visit 40% <u>coinsurance</u> <u>deductible</u> does not apply Other Outpatient 40% <u>coinsurance</u>	Office Visit none Other Outpatient none
abuse services	Inpatient services	20% coinsurance	40% coinsurance	none
	Office visits	\$20/visit <u>deductible</u> does not apply	40% coinsurance	Maternity care may include tests and services described elsewhere in the
If you are	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	SBC (i.e. ultrasound). 1st Prenatal visi applies copayment then all other
pregnant	Childbirth/delivery facility services	20% coinsurance	40% <u>coinsurance</u>	Prenatal visits apply at 100%. In-Network initial office visit to confirm pregnancy is payable at 100% with \$0 PCP/\$20 SPC copay.
If you need help	Home health care	20% coinsurance	40% <u>coinsurance</u>	120 visits/benefit period.
recovering or have	Rehabilitation services	\$40/visit <u>deductible</u> does not apply	40% <u>coinsurance</u> <u>deductible</u> does not apply	*See Therapy Services section

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

		What You	ı 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	
other special health needs	Habilitation services	\$40/visit <u>deductible</u> does not apply	40% coinsurance		
	Skilled nursing care	20% coinsurance	40% coinsurance	90 days limit/benefit period.	
	Durable medical equipment	20% coinsurance	40% coinsurance	none	
	Hospice services	20% coinsurance	40% coinsurance	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	See VISION Services section	
eye care	Children's dental check-up	Not covered	Not covered	*See Dental Services section	

Excluded Services & Other Covered Services:

Hearing aids \$2,000 maximum/ear every 24

Private-duty nursing 70, 8-hour shifts/benefit

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

- Dental care (adult)
- Long- term care

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

• Weight loss programs

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

Routine eye care (adult)

• Acupuncture

months.

period/member.

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- Bariatric surgery for In-<u>Network Providers</u>.
- Infertility treatment

- Chiropractic care
- Emergency service coverage provided outside the United States. See <u>www.bcbsglobalcore.com</u>

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), <u>www.dol.gov/ebsa/healthreform</u>. Other coverage

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

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options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> 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, 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 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. -

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 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.

	s Having a Baby f in-network pre-natal ca hospital delivery)	re and a	(a	Managing Joe's Type 2 Diabetes year of routine in-network care of a v controlled condition)
■ <u>Specialist</u> <u>a</u>	acility) <u>coinsurance</u>	\$500 \$20 20% 0%	■ <u>Sp</u> ■ Ho	ne <u>plan's</u> overall <u>deductible</u> <u>ecialist <i>copayment</i></u> ospital (facility) <u>coinsurance</u> her <u>coinsurance</u>

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:	
<u>Cost Sharing</u>	
<u>Deductibles</u>	\$500
<u>Copayments</u>	\$10
Coinsurance	\$1,600
What isn't covered	
Limits or exclusions	\$ 60
The total Peg would pay is	\$2,170

(a year of routine in-network care of controlled condition)	a well-
■ The <u>plan's</u> overall <u>deductible</u>	\$500
■ <u>Specialist</u> copayment	\$40
Hospital (facility) <u>coinsurance</u>	20%
Other <u>coinsurance</u>	0%

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	\$5,600
In this example, Joe would pay:	
Cost Sharing	
Deductibles	\$0
<u>Copayments</u>	\$1,400
Coinsurance	\$ 0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$1,420

Mia's Simple Fracture (in-network emergency room visit and up care)	follow
The plan's overall deductible	\$500
Specialist copayment	\$40
Hospital (facility) <u>coinsurance</u>	20%
	0%

This EXAMPLE event includes services
like:
Emergency room care (including medical supplies)
Diagnostic test (x-ray)
Durable medical equipment (crutches)
<u>Rehabilitation services</u> (physical therapy)

Other *coinsurance*

Total Example Cost	\$2,800
In this example, Mia would pay:	
Cost Sharing	
Deductibles	\$500
Copayments	\$300
Coinsurance	\$300
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,100

The plan 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 (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 المساعدة 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 (Băsôð Wùdù): Ň dyi dyi-diè-dè bě bédé bá céè-dè nìà kɛ dyí ní, ɔ mò nì dyí-bèdèìn-dè bé m̀ ké gbo-kpá-kpá kè bỗ kpõ dé m̀ bídí-wùdùǔn bó pídyi. Bé m̀ ké wudu-zììn-nyò dò gbo wùdù kɛ, dá (844) 390-4133.

Bengali (বাংলা): যদি এই নখিপত্রের বিষয়ে আপনার কোনো প্রশ্ন থাকে, তাহলে আপনার ভাষায় বিনামূল্য সাহায্য 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 noŋ thiëëc në ke de yä thorë, ke yin noŋ loŋ bë yi kuony ku wɛr alëu bë gɛɛr yic yin ne thoŋ du ke cin wëu tääuë ke piny. Te kor yin ba jam wënë 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 هزینهای به زبان مادریتان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره (844) 590-4133 بگیرید.

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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^{(844) 390-4133}।

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 bụr ụ na ị nwere ajuju o bụla gbasara akwukwo a, ị nwere ikike inweta enyemaka na ozi n'asusu gi na akwughi ugwo o bụla. 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

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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.

Korean (한국어): 본 문서에 대해 어떠한 문의사항이라도 있을 경우, 귀하에게는 귀하가 사용하는 언어로 무료 도움 및 정보를 얻을 권리가 있습니다. 통역사와 이야기하려면 (844) 390-4133 로 문의하십시오.

Lao (ພາສາລາວ): ຖ້າທ່ານມີຄຳຖາມໃດໆກ່ຽວກັບເອກະສານນີ້, ທ່ານມີສິດໄດ້ຮັບຄວາມຊ່ວຍເຫຼືອ ແລະ ຂໍ້ມູນເປັນພາສາຂອງທ່ານໂດຍບໍ່ເສຍຄ່າ. ເພື່ອໂອ້ລົມກັບລ່າມແປພາສາ, ໃຫ້ໂທຫາ ₍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

Oromo (Oromifaa): Sanadi kanaa wajiin walqabaate gaffi kamiyuu yoo qabduu tanaan, Gargaarsa argachuu fi odeeffanoo afaan ketiin kaffaltii alla argachuuf mirgaa qabdaa. Turjumaana dubaachuuf, (844) 390-4133 bilbilla.

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(Yiddish) (אידיש): אויב איר האט שאלות וועגן דעם דאקומענט, האט איר די רעכט צו באקומען דעם אינפארמאציע אין אייער שפראך אהן קיין פרייז. צו רעדן צו אן איבערזעצער, רופט 130-4133 (844).

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