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 Personify Health (aka 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 *Per Calendar Year* $2,000/Individual	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. Urgent care , diagnostic test, office visits, specialist visit, acupuncture, rehabilitation therapies, chiropractic, preventive care, in office surgery/supplies and LiveHealth Online.	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?	Network Provider *Per Calendar Year* $6,350/Individual $12,700/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.

Important Questions	Answers	Why This Matters:
Will you pay less if you use a network provider?	Yes. See www.anthem.com/ca or call 1-800-274-7767 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	$50/visit Deductible waived	Not covered	None
	Specialist visit	$100/visit Deductible waived	Not covered	None
	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.
If you have a test	Diagnostic test (x-ray, blood work)	40% coinsurance Deductible waived	Not covered	None
	Imaging (CT/PET scans, MRIs)	40% coinsurance	Not covered	Precertification may be required for certain services. If you don't get precertification, benefits could be reduced.

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 drugs to treat your illness or condition More information about **prescription drug coverage** is available at LucyRx at 1-877-860-8846.	Generic drugs	**Retail** $10/prescription **Mail Order** $10/prescription	$10/prescription + balance bill	Retail is limited to a 90-day supply. Mail order is limited to a 90-day supply. Precertification is required on select medications; Formulary drug list.
	Preferred brand drugs	**Retail** $75/prescription **Mail Order** $75/prescription	$75/prescription + balance bill	
	Non-preferred brand drugs	**Retail** $125/prescription **Mail Order** $125/prescription	$125/prescription + balance bill	
	Specialty drugs	50% coinsurance	50% coinsurance	Precertification is required. Prescription (up to a 30-day supply).
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	40% coinsurance	Not covered	Precertification may be required for certain services. If you don't get precertification, benefits could be reduced.
	Physician/surgeon fees	40% coinsurance	Not covered	None
If you need immediate medical attention	Emergency room care	$500/admit + 40% coinsurance	$500/admit + 40% coinsurance	None
	Emergency medical transportation	40% coinsurance	40% coinsurance	None
	Urgent care	$50/visit Deductible waived	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 have a hospital stay	Facility fee (e.g., hospital room)	40% coinsurance	No charge	Precertification is required. If you don't get precertification, benefits could be reduced.
	Physician/surgeon fees	40% coinsurance	No charge	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	**Office** $50/visit Deductible waived **Other** 40% coinsurance	Not covered	Precertification may be required for facility services. If you don't get precertification, benefits could be reduced.
	Inpatient services	40% coinsurance	Not covered	Precertification is required. If you don't get precertification, benefits could be reduced.
If you are pregnant	Office visits	No charge Deductible waived	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). Dependent daughters are not covered.
	Childbirth/delivery professional services	40% coinsurance	Not covered	
	Childbirth/delivery facility services	40% coinsurance	Not covered	Precertification is only required for stays exceeding 48 hours after delivery (or 96 hours after C-section). If you don't get precertification when required, benefits could be reduced. Dependent daughters are not covered. .

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 help recovering or have other special health needs	Home health care	40% coinsurance	Not covered	Precertification is required. If you don't get precertification, benefits could be reduced.
	Rehabilitation services	$80/visit Deductible waived	Not covered	Includes Physical, Speech, and Occupational Therapies.
	Habilitation services	$80/visit Deductible waived	Not covered	Habilitation services for Behavioral Health diagnosis is 40% coinsurance.
	Skilled nursing care	$300/admit + 40% coinsurance	Not covered	Limited to $75 per day up to 90 days per calendar year. Stay must begin within 7 days of a 3 day hospital stay. Precertification is required. If you don't get precertification, benefits could be reduced.
	Durable medical equipment	40% coinsurance	Not covered	Precertification may be required for certain services. If you don't get precertification, benefits could be reduced.
	Hospice services	40% coinsurance	Not covered	Limited to 180 days lifetime maximum. Precertification may be required for certain services. If you don't get precertification, benefits could be reduced.
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Must enroll in separate vision plan for benefits.
	Children's glasses	Not covered	Not covered	Must enroll in separate vision plan for benefits.
	Children's dental check-up	Not covered	Not covered	Must enroll in separate dental plan for 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	• Infertility Treatment	• Routine Eye Care (Adult)
• Dental Care (Adult)	• Long Term Care	• Routine Foot Care
• Hearing Aids	• Non-emergency care when traveling outside the U.S.	• Weight Loss Programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Acupuncture (Limited to 26 visits per Calendar Year)	• Chiropractic Care (Limited to 26 visits per Calendar Year)	• Private Duty Nursing (Outpatient)
• Bariatric Surgery		

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: Personify Health (aka HealthComp) at 1-800-442-7247 or Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. 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 on how 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: Personify Health (aka HealthComp) 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

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.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 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** **$2,000**
- **Specialist copayment** **$100**
- **Hospital (facility) coinsurance** **40%**
- **Other (Tests) coinsurance** **40%**

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:	
Cost Sharing	
Deductibles	$2,000
Copayments	$500
Coinsurance	$3,200
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$5,760**

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

- **The plan's overall deductible** **$2,000**
- **Specialist copayment** **$100**
- **Hospital (facility) coinsurance** **40%**
- **Other (Brand drugs) copayment** **$75**

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	$2,000
Copayments	$1,600
Coinsurance	$10
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$3,630**

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

- **The plan's overall deductible** **$2,000**
- **Specialist copayment** **$100**
- **Hospital(ER) copay+coinsurance** **$500+40%**
- **Other (Physical Therapy) copayment** **$80**

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	**$2,800**
In this example, Mia would pay:	
Cost Sharing	
Deductibles	$2,000
Copayments	$600
Coinsurance	$10
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$2,610**

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