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, call 216-267-3344 or 888-424-7488. 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 216-267-3344 or 888-424-7488 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$650 individual / $1,300 family	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 is 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 $5,650 individual / $11,300 family. Not applicable for out-of-network providers.	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 for combined medical and prescription coverage. This plan does **not** have out-of-pocket limits on your expenses at out-of-network providers.
What is not included in the out-of-pocket limit?	Copayments for certain services, 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. This plan does **not** have out-of-pocket limits on your expenses at out-of-network providers.
Will you pay less if you use a network provider?	Yes. See www.anthem.com/health-insurance/provider-directory/searchcriteria or call 216-267-3344 or 888-424-7488 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; deductible does not apply	30% coinsurance	You will pay 15% coinsurance for other outpatient services rendered by network providers.
	Specialist visit	$30 copay/visit; deductible does not apply	30% coinsurance	
	Preventive care/screening/ immunization	No charge	No charge	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	Diagnostic test (x-ray, blood work)	15% coinsurance	30% coinsurance	None
	Imaging (CT/PET scans, MRIs)	15% coinsurance	30% coinsurance	None
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.express-scripts.com	Generic drugs	20% coinsurance (retail & mail order)	20% coinsurance (retail & mail order)	No deductible. Covers a 30-day supply or 100 unit dose (retail); 31-90 day supply or 300 unit dose (must use mail order prescription). If you choose a brand name drug when a generic drug is available, you are also required to pay the difference in cost between the name brand and generic in addition to the coinsurance amount. This difference in cost is additional and not counted toward your overall out-of-pocket maximum. Preauthorization is required for some prescription drugs.
	Formulary (Preferred) brand drugs	20% coinsurance (retail & mail order)	20% coinsurance (retail & mail order)	
	Non-Formulary (Non-preferred) brand drugs	20% coinsurance (retail & mail order)	20% coinsurance (retail & mail order)	
	Brand drug when generic drug is available	40% coinsurance (retail & mail order)	40% coinsurance (retail & mail order)	
	Specialty drugs	20% coinsurance (retail & mail order)	20% coinsurance (retail & mail order)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	15% coinsurance	30% coinsurance	Preauthorization may be required. If you don't get preauthorization, benefits could be reduced by 100% of the total cost of the service.
	Physician/surgeon fees	15% coinsurance	30% coinsurance	

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	$175 copay/visit and 15% coinsurance	$175 copay/visit and 30% coinsurance plus the difference between (a) the providers' charges and (b) the amount collected from the Plan and co-pay	None.
	Emergency medical transportation	15% coinsurance	30% coinsurance	May be subject to medical necessity review. Air ambulance only available when ground or sea ambulance is not appropriate and when being transported to an acute care facility.
	Urgent care	$30 copay/visit	$30 copay/visit	None.
If you have a hospital stay	Facility fee (e.g., hospital room)	15% coinsurance	30% coinsurance	Maximum allowed amount is based on the Hospital's semiprivate/prevalent room rate. Preauthorization required. If you don't get preauthorization, benefits could be reduced by 100% of the total cost of the service.
	Physician/surgeon fees	15% coinsurance	30% coinsurance	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	15% coinsurance	30% coinsurance	None
	Inpatient services	15% coinsurance	30% coinsurance	Preauthorization required. If you don't get preauthorization, benefits could be reduced by 100% of the total cost of the service.
If you are pregnant	Office visits	$30 copay/office visit and 15% coinsurance for other outpatient services	30% coinsurance	Cost sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	15% coinsurance	30% coinsurance	
	Childbirth/delivery facility services	15% coinsurance	30% coinsurance	

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	15% coinsurance	30% coinsurance	Preauthorization required. If you don't get preauthorization, benefits could be reduced by 100% of the total cost of the service.
	Rehabilitation services	15% coinsurance	30% coinsurance	Physical, Occupational, and Speech Therapies are limited to a maximum of 30 visits per calendar year, Network Providers and Out-of-Network Providers combined.
	Habilitation services	15% coinsurance	30% coinsurance	
	Skilled nursing care	15% coinsurance	30% coinsurance	Maximum allowed amount is based on the semiprivate/prevalent room rate. Preauthorization required. If you don't get preauthorization, benefits could be reduced by 100% of the total cost of the service.
	Durable medical equipment	15% coinsurance	30% coinsurance	Durable Medical Equipment may be bought if fair market value exceeds $1,500. Plan will cover rental of Durable Medical Equipment up to purchase price.
	Hospice services	15% coinsurance	30% coinsurance	None
If your child needs dental or eye care	Children's eye exam	$10 copay/visit, Deductible does not apply	$45 copay/visit, Deductible does not apply	Coverage limited to one exam/year. Basic exam included with a well-child visit.
	Children's glasses	$25 copay /exam for materials, Billed charges above $150 for frames, Deductible does not apply	Billed charges above $30 for single vision lenses, $50 for bifocal lenses, $65 for trifocal lenses $100 for lenticular lenses, $70 for frames, Deductible does not apply	Coverage limited to one pair of glasses/year.
	Children's dental check-up	20% coinsurance, Deductible does not apply	20% coinsurance, Deductible does not apply	Basic exam included with well-child visit. Subject to $1,500 maximum (single), $3,000 maximum (family). You will pay more out-of-pocket for out-of-network providers.

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.)

- Acupuncture
- Bariatric Surgery, unless medically necessary under limited circumstances
- Cosmetic Surgery
- Infertility Treatment
- Long Term Care
- Private Duty Nursing, except for home health care and inpatient private duty nursing under limited circumstances
- Routine Foot Care, unless medically necessary for certain conditions
- Weight loss programs

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

- Chiropractic Care, $520 Annual Maximum
- Dental Care (Adult)
- Hearing Aids, once every 3 years; $1,000 maximum
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)

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: Employee Benefits Security Administration, 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthrefrom. 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: Employee Benefits Security Administration, 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthrefrom.

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 216-267-3344 or 888-424-7488.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 216-267-3344 or 888-424-7488.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 216-267-3344 or 888-424-7488.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 216-267-3344 or 888-424-7488.

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	$650
Specialist copay	$30
Hospital (facility) coinsurance	15%
Other coinsurance	15%

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	$650
Copayments	$0
Coinsurance	$1,800
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$2,510**

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

The plan's overall deductible	$650
Specialist copay	$30
Hospital (facility) coinsurance	15%
Other coinsurance	15%

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	$650
Copayments	$300
Coinsurance	$700
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$1,670**

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

The plan's overall deductible	$650
Specialist copay	$30
Hospital (facility) coinsurance	15%
Other coinsurance	15%

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	$650
Copayments	$300
Coinsurance	$200
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,150**

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