Your summary of benefits



Anthem® Blue Cross

Your Plan: Talend, Inc. Custom Anthem PPO HSA 2800/0

Your Network: Prudent Buyer PPO

Covered Medical Benefits	Cost if you use an In- Network Provider	Cost if you use a Non-Network Provider
Overall Deductible	\$2,800 person / \$5,600 family	\$3,000 person / \$6,000 family
Out-of-Pocket Limit	\$5,000 person / \$10,000 family	\$10,000 person / \$20,000 family

The family deductible and out-of-pocket maximum are embedded, meaning the cost shares of one family member will be applied to both per person deductible and per person out-of-pocket maximum; in addition, amounts for all covered family members apply to both the family deductible and family out-of-pocket maximum. No one member will pay more than the per person deductible or per person out-of-pocket maximum.

Your copays, coinsurance and deductible count toward your out of pocket amount(s).

In-network and out-of-network deductibles and out-of-pocket maximum amounts are separate and do not accumulate toward each other.

Preventive Care / Screening / Immunization	No charge	Not covered
Preventive Care for Chronic Conditions per IRS guidelines	No charge	Not covered
<u>Virtual Care (Telemedicine / Telehealth Visits)</u>		
Virtual Visits - Online visits with Doctors who also provide services in person		
Primary Care (PCP)	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Mental Health and Substance Use Disorder care	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Specialist	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Virtual Visits from Online Provider LiveHealth Online via www.livehealthonline.com ; our mobile app, website or Anthem-enabled device		
Primary Care (PCP) and Mental Health and Substance Use Disorder	\$0 copay per visit at	ter deductible is met
Specialist Care	0% coinsurance aft	er deductible is met

Covered Medical Benefits	Cost if you use an In- Network Provider	Cost if you use a Non-Network Provider
<u>Visits in an Office</u>		
Primary Care (PCP)	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Specialist Care	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Other Practitioner Visits		
Routine Maternity Care (Prenatal and Postnatal)	No charge	30% coinsurance after deductible is met
Retail Health Clinic	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Manipulation Therapy Coverage is limited to 24 visits per benefit period.	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Acupuncture Coverage is limited to 20 visits per benefit period.	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Other Services in an Office		
Allergy Testing	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Chemo/Radiation Therapy	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Dialysis/Hemodialysis	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Prescription Drugs Dispensed in the office Maximum of \$250 member cost share per drug.	30% coinsurance after deductible is met	30% coinsurance after deductible is met
Surgery	0% coinsurance after deductible is met	30% coinsurance after deductible is met
<u>Diagnostic Services</u> Lab		
Office	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Freestanding Lab	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Outpatient Hospital	0% coinsurance after deductible is met	30% coinsurance after deductible is met

Covered Medical Benefits	Cost if you use an In- Network Provider	Cost if you use a Non-Network Provider
X-Ray		
Office	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Freestanding Radiology Center	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Outpatient Hospital	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Advanced Diagnostic Imaging for example: MRI, PET and CAT scans		
Office	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Freestanding Radiology Center	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Outpatient Hospital	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Emergency and Urgent Care		
Urgent Care	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Emergency Room Facility Services Copay waived if admitted.	0% coinsurance after deductible is met	Covered as In-Network
Emergency Room Doctor and Other Services	0% coinsurance after deductible is met	Covered as In-Network
Ambulance	0% coinsurance after deductible is met	Covered as In-Network
Outpatient Mental Health and Substance Use Disorder		
Doctor Office Visit	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Facility Visit		
Facility Fees	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Doctor Services	0% coinsurance after deductible is met	30% coinsurance after deductible is met

Covered Medical Benefits	Cost if you use an In- Network Provider	Cost if you use a Non-Network Provider
Outpatient Surgery		
Facility Fees		
Hospital	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Freestanding Surgical Center	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Doctor and Other Services		
Hospital	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Hospital (Including Maternity, Mental Health and Substance Use		
Disorder) Anthem's maximum payment is up to \$1,000 per day for non-emergency Inpatient admissions to Non-Network Providers.		
Facility Fees	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Doctor and other services	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Recovery & Rehabilitation		
Home Health Care Coverage is limited to 100 visits per benefit period.	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Rehabilitation services Coverage for rehabilitative, speech and habilitative physical therapy and occupational therapy.		
Office	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Outpatient Hospital	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Cardiac rehabilitation		
Office	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Outpatient Hospital	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Skilled Nursing Care (facility) Coverage for Inpatient rehabilitation and skilled nursing services is limited to 60 days combined per benefit period.	0% coinsurance after deductible is met	30% coinsurance after deductible is met

Covered Medical Benefits	Cost if you use an In- Network Provider	Cost if you use a Non-Network Provider
Inpatient Hospice	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Durable Medical Equipment	0% coinsurance after deductible is met	Not covered
Prosthetic Devices	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Hearing Aids Coverage is limited to \$2,500 per benefit period 1 per ear every 3 years. Limit is combined In- Network and Non-Network.	0% coinsurance after deductible is met	30% coinsurance after deductible is met
Covered Prescription Drug Benefits	Cost if you use an In- Network Pharmacy	Cost if you use a Non-Network Pharmacy
Pharmacy Deductible	Combined with medical deductible	Combined with medical deductible
Pharmacy Out-of-Pocket Limit	Combined with In- Network medical out- of-pocket limit	Combined with Non- Network medical out- of-pocket limit
Prescription Drug Coverage Cost shares for drugs included on the Essent the Essential drug list will not be covered. Your plan uses the Base Network medication at Retail 90 pharmacies.		
Home Delivery Pharmacy Maintenance medication are available through IngenioRx Home Delivery Pharmacy. You will need to call us on the number on your ID card to sign up when you first use the service.		
Preventive Drugs Your Pharmacy cost share is waived for drugs included on the PreventiveRX Plus drug list, a designated list of drugs for the treatment of diabetes, asthma, depression, heart health, high blood pressure, high cholesterol, and osteoporosis.		
Tier 1a Preventive - Typically Lower Cost Generic Per 30 day supply (retail pharmacy and Retail 90 pharmacy). Per 90 day supply (home delivery).	No charge	30% coinsurance up to \$250 per prescription after deductible is met (retail) and Not covered (home delivery)
Tier 1b Preventive - Typically Generic Per 30 day supply (retail pharmacy and Retail 90 pharmacy). Per 90 day supply (home delivery).	No charge	30% coinsurance up to \$250 per prescription after deductible is met (retail) and Not covered (home delivery)

Covered Prescription Drug Benefits	Cost if you use an In- Network Pharmacy	Cost if you use a Non-Network Pharmacy
Tier 2 Preventive - Typically Preferred Brand Per 30 day supply (retail pharmacy and Retail 90 pharmacy). Per 90 day supply (home delivery).	No charge	30% coinsurance up to \$250 per prescription after deductible is met (retail) and Not covered (home delivery)
Tier 1 - Typically Generic Per 30 day supply (retail pharmacy and Retail 90 pharmacy). Per 90 day supply (home delivery).	\$15 copay per prescription after deductible is met (retail) and \$30 copay per prescription after deductible is met (home delivery)	\$15 copay per prescription after deductible is met (retail) and Not covered (home delivery)
Tier 2 – Typically Preferred Brand Per 30 day supply (retail pharmacy and Retail 90 pharmacy). Per 90 day supply (home delivery).	\$40 copay per prescription after deductible is met (retail) and \$80 copay per prescription after deductible is met (home delivery)	\$40 copay per prescription after deductible is met (retail) and Not covered (home delivery)
Tier 3 - Typically Non-Preferred Brand Per 30 day supply (retail pharmacy and Retail 90 pharmacy). Per 90 day supply (home delivery).	\$60 copay per prescription after deductible is met (retail) and \$120 copay per prescription after deductible is met (home delivery)	\$60 copay per prescription after deductible is met (retail) and Not covered (home delivery)
Tier 4 - Typically Specialty (brand and generic) Per 30 day supply (specialty pharmacy).	\$60 copay per prescription after deductible is met (retail) and \$120 copay per prescription after deductible is met (home delivery)	\$60 copay per prescription after deductible is met (retail) and Not covered (home delivery)
Covered Vision Benefits	Cost if you use an In- Network Provider	Cost if you use a Non-Network Provider
This is a brief outline of your vision coverage. Only children's vision services count towards your out of pocket limit.		
Children's Vision (up to age 19) Child Vision Deductible	\$0 person	\$0 person

Covered Vision Benefits	Cost if you use an In- Network Provider	Cost if you use a Non-Network Provider
Vision exam Limited to 1 exam per benefit period.	No charge	\$0 copayment up to plan's Maximum Allowed Amount
Adult Vision (age 19 and older) Adult Vision Deductible	\$0 person	\$0 person
Vision exam Limited to 1 exam per benefit period.	No charge	Reimbursed Up to \$42

Notes:

- If you have an office visit with your Primary Care Physician or Specialist at an Outpatient Facility (e.g., Hospital or Ambulatory Surgical Facility), benefits for Covered Services will be paid under "Outpatient Facility Services".
- Costs may vary by the site of service. Other cost shares may apply depending on services provided. Check your Certificate of Coverage for details.
- Outpatient Facility tests and treatments are limited to \$350 per service for Non-Network Providers. Includes
 Diagnostic Services, X-ray, Surgery, Rehabilitation, Habilitation, and Cardiac Therapy. This also includes Surgery at
 Freestanding Facilities. Advanced Diagnostic Imaging is limited to \$800 per service for Non-Network Providers.
- Coverage includes standard fertility preservation services as a basic healthcare service including but are not limited to, injections, cryopreservation and storage for both male and female members when a medically necessary treatment may cause iatrogenic infertility. Member cost share for fertility preservation services is based on provider type and service rendered.

This summary of benefits is a brief outline of coverage, designed to help you with the selection process. This summary does not reflect each and every benefit, exclusion and limitation which may apply to the coverage. For more details, important limitations and exclusions, please review the formal Evidence of Coverage (EOC). If there is a difference between this summary and the Evidence of Coverage (EOC), the Evidence of Coverage (EOC), will prevail.

Your Plan: Talend, Inc. Custom Anthem PPO HSA 2800/0

Your Network: Prudent Buyer PPO

This summary of benefits is intended to be a brief outline of coverage. The entire provisions of benefits and exclusions are contained in the Group Contract, Certificate, and Schedule of Benefits. In the event of a conflict between the Group Contract and this description, the terms of the Group Contract will prevail.

By signing this Summary of Benefits, I agree to the benefits for the product selected as of the effective date indicated.

Authorized group signature (if applicable)	Date
Underwriting signature (if applicable)	Date

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Get help in your language



Language Assistance Services

Curious to know what all this says? We would be too. Here's the English version:

IMPORTANT: Can you read this letter? If not, we can have somebody help you read it. You may also be able to get this letter written in your language. For free help, please call right away at 1-888-254-2721. (TTY/TDD: 711)

Separate from our language assistance program, we make documents available in alternate formats for members with visual impairments. If you need a copy of this document in an alternate format, please call the customer service telephone number on the back of your ID card.

Spanish

IMPORTANTE: ¿Puede leer esta carta? De lo contrario, podemos hacer que alguien lo ayude a leerla. También puede recibir esta carta escrita en su idioma. Para obtener ayuda gratuita, llame de inmediato al 1-888-254-2721. (TTY/TDD: 711)

Arabic

مهم: هل يمكنك قراءة هذه الرسالة؟ إذا لم تستطع، فيمكننا الاستعانة بشخص ما ليساعدك على قراءتها. كما يمكنك أيضًا الحصول على هذا الخطاب مكتوبًا بلغتك. للحصول على المساعدة المجانية، يُرجى الاتصال فورًا بالرقم272-254-888-1 (TTY/TDD:711).

Armenian

ՈՒՇԱԴՐՈՒԹՅՈՒՆ. Կարողանո՞ւմ եք ընթերցել այս նամակը։ Եթե ոչ, մենք կարող ենք տրամադրել ինչ-որ մեկին, ով կօգնի Ձեզ՝ կարդալ այն։ Կարող ենք նաև այս նամակը Ձեզ գրավոր տարբերակով տրամադրել։ Անվձար օգնություն ստանալու համար կարող եք անհապաղ զանգահարել 1-888-254-2721 հեռախոսահամարով։ (TTY/TDD: 711)

Chinese

重要事項:您能看懂這封信函嗎?如果您看不懂,我們能夠找人協助您。您有可能可以獲得以您的語言而寫的本信函。如需免 費協助,請立即撥打1-888-254-2721。(TTY/TDD: 711)

Farsi

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مهم: آیا می توانید این نامه را بخوانید؟ اگر نمی توانید، می توانیم شخصی را به شما معرفی کنیم تا در خواندن این نامه شما را کمک کند. همچنین می توانید این نامه را به صورت مکتوب به زبان خودتان دریافت کنید. برای دریافت کمک رایگان، همین حالا با شماره (TTY/TDD:711)
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Hindi

महत्वपूर्ण: क्या आप यह पत्र पढ़ सकते हैं? अगर नहीं, तो हम आपको इसे पढ़ने में मदद करने के लिए किसी को उपलब्ध करा सकते हैं। आप यह पत्र अपनी भाषा में लिखवाने में भी सक्षम हो सकते हैं। निःशुल्क मदद के लिए, कृपया 1-888-254-2721 पर त्रंत कॉल करें। (TTY/TDD: 711)

Hmong

TSEEM CEEB: Koj puas muaj peev xwm nyeem tau daim ntawv no? Yog hais tias koj nyeem tsis tau, peb muaj peev xwm cia lwm tus pab nyeem rau koj mloog. Tsis tas li ntawd tej zaum koj kuj tseem yuav tau txais daim ntawv no sau ua koj hom lus thiab. Txog rau kev pab dawb, thov hu tam sim no rau tus xov tooj 1-888-254-2721. (TTY/TDD: 711)

Japanese

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重要:この書簡を読めますか?もし読めない場合には、内容を理解するための支援を受けることができます。また、この書簡を希望する言語で書いたものを入手することもできます。次の番号にいますぐ電話して、無料支援を受けてください。1-888-254-2721 (TTY/TDD: 711)

Khmer

សំខាន់៖ តើរដ្ឋការចេរមានលិខិតខេះទេ? បើមិនអាចទេ យើងអាចឲ្យនរណាម្នាក់អានវាជ្ជនរដ្ឋក។ រដ្ឋក៏អាចទទួលលិខិតនេះដោយសរសេរជាភាសារបស់រដ្ឋកផងដែរ។ ដើម្បីទទួលជំនួយឥតគិតផ្លៃ សូមហៅទូរស័ច្ចភ្លាម១ទៅលេខ 1-888-254-2721- (TTY/TDD: 711)

Korean

중요: 이 서신을 읽으실 수 있으십니까? 읽으실 수 없을 경우 도움을 드릴 사람이 있습니다. 귀하가 사용하는 언어로 쓰여진 서신을 받으실 수도 있습니다. 무료 도움을 받으시려면 즉시 1-888-254-2721로 전화하십시오. (TTY/TDD: 711)

Puniabi

ਮਹੱਤੰਵਪੂਰਨ: ਕੀ ਤੁਸ□ ਇਹ ਪੱਤਰ ਪੜਹ ਸਕਦੇ ਹੋ? ਜੇ ਨਹ□, ਤਾਂ ਅਸ□ ਇਸ ਨੂੰ ਪੜਹ੍ ਿਵੱਚ ਤੁਹਾਡੀ ਮਦਦ ਲਈ ਿਕਸੇ ਨੂੰ ਬੁਲਾ ਸਕਦਾ ਹਾਂ ਤੁਸ□ ਸ਼ਾਇਦ ਪੱਤਰ ਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਿਵੱਚ ਿਲਿਖਆ ਹੋਇਆ ਵਬੀ ਪਰ੍ਾਪ ੍ਾਪ ਕਰ ਸਕਦੇ ਹੋ। ਮੁਫ਼ਤ ਮਦਦ ਲਈ, ਿਕਰਪਾ ਕਰਕੇ ਫੌਰਨ 1-888-254-2721 ਤੇ ਕਾਲ ਕਰੋ। (TTY/TDD: 711)

Russian

ВАЖНО. Можете ли вы прочитать данное письмо? Если нет, наш специалист поможет вам в этом. Вы также можете получить данное письмо на вашем языке. Для получения бесплатной помощи звоните по номеру 1-888-254-2721. (TTY/TDD: 711)

Tagalog

MAHALAGA: Nababasa ba ninyo ang liham na ito? Kung hindi, may taong maaaring tumulong sa inyo sa pagbasa nito. Maaari ninyo ring makuha ang liham na ito nang nakasulat sa ginagamit ninyong wika. Para sa libreng tulong, mangyaring tumawag kaagad sa 1-888-254-2721. (TTY/TDD: 711)

Thai

หมายเหตุสำคัญ: ท่านสามารถอ่านจดหมายฉบับนี้หรือไม่ หากท่านไม่สามารถอ่านจดหมายฉบับนี้ เราสามารถจัดหาเจ้าหน้าที่มาอ่านให้ท่านฟังได้ ท่านยังอาจให้เจ้าหน้าที่ช่วยเขียนจดหมายในภาษาของท่านอีกด้วย หากต้องการความช่วยเหลือโดยไม่มีค่าใช้จ่าย โปรดโทรติดต่อที่หมายเลข 1-888-254-2721 (TTY/TDD: 711)

Vietnamese

QUAN TRONG: Quý vị có thể đọc thư này hay không? Nếu không, chúng tôi có thể bố trí người giúp quý vị đọc thư này. Quý vị cũng có thể nhận thư này bằng ngôn ngữ của quý vị. Để được giúp đỡ miễn phí, vui lòng gọi ngay số 1-888-254-2721. (TTY/TDD: 711)

It's important we treat you fairly

That's why we follow federal civil rights laws in our health programs and activities. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711). If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279. Or you can file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Anthem Blue Cross is the trade name of Blue Cross of California. Independent licensee of the Blue Cross Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross name and symbol are registered marks of the Blue Cross Association.

