Fremont Union HSD: Anthem Premier PPO 250/15/10

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, https://eoc.anthem.com/eocdps/. 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 (855) 333-5730 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$250/person or \$750/family for In- <u>Network Providers</u> . \$250/person or \$750/family for	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
	Out-of-Network Providers	by all family members meets the overall family <u>deductible</u> .
Are there services	Yes. Primary Care. <u>Specialist</u>	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount.
covered before you	Visit. <u>Preventive Care</u> . Certain	But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u>
meet your <u>deductible?</u>	<u>Prescription Drugs</u> . Vision Exam. For more information see below.	<u>services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other	No.	You don't have to meet <u>deductibles</u> for specific services.
<u>deductibles</u> for specific services?		
What is the out-of-	\$2,500/person or \$5,000/family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have
pocket limit for this	for In-Network Providers.	other family members in this plan, they have to meet their own out-of-pocket limits until the
plan?	\$7,500/person or \$15,000/family for <u>Out-of-Network Providers</u> .	overall family <u>out-of-pocket limit</u> has been met.
What is not included	Pre-Authorization Penalties,	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
in the <u>out-of-pocket</u>	Premiums, balance-billing	
<u>limit</u> ?	charges, and health care this <u>plan</u> doesn't cover.	
Will you pay less if	Yes. 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>
you use a <u>network</u>	www.anthem.com/find-	network. You will pay the most if you use an Out-of-Network Provider, and you might
provider?	care/?alphaprefix=JPU	receive a bill from a <u>provider</u> for the difference between the <u>provider</u> 's charge and what your
	or call (855) 333-5730 for a list of	plan pays (balance billing). Be aware, your network provider might use an Out-of-Network
	network providers. Costs may	<u>Provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get
	vary by site of service and how the <u>provider</u> bills.	services.

Do you need a referral	No.	You can see the specialist you choose without a referral.
to see a specialist?		

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

		What You			
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	\$15/visit, <u>deductible</u> does not apply	30% coinsurance	Virtual visits (Telehealth) benefits available.	
If you visit a health care	<u>Specialist</u> visit	\$15/visit, <u>deductible</u> does not apply	30% <u>coinsurance</u>	Virtual visits (Telehealth) benefits available.	
provider's office or clinic	Preventive care/screening/ immunization	No charge	30% <u>coinsurance</u>	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.	
TC 1	<u>Diagnostic test</u> (x-ray, blood work)	10% <u>coinsurance</u>	benefits available You may have to that aren't preventive. The sare preventive. The same provider if the sare preventive. The same provider is that aren't preventive. The same provider is the same provider if the sare preventive. The same provider is the same provider in the same provider in the same provider is the same provider in the same provider in the same provider is the same provider in the same provider in the same provider is the same provider in the same p	none	
If you have a test	Imaging (CT/PET scans, MRIs)	10% <u>coinsurance</u>	30% coinsurance	\$800 maximum/service for <u>Out-of-Network Providers</u> .	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://www.anthem.com/pharmacyinformation/	Typically Generic (Tier 1)	\$10/prescription, <u>deductible</u> does not apply (retail) and \$30/prescription, <u>deductible</u> does not apply (home delivery)	\$250/prescription, <u>deductible</u> does not apply (retail) and Not		
	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	\$30/prescription, deductible does not apply (retail) and \$75/prescription, deductible does not apply (home delivery)	\$250/prescription, deductible	Most home delivery is 90-day supply. For more information, refer to "CA National DMHC Drug List" at http://www.anthem.com/pharmacyinformation/ *See Prescription Drug section of the plan or policy document (e.g. evidence of coverage or certificate).	
	Typically Non-Preferred Brand and Generic drugs (Tier 3)	\$50/prescription, deductible does not apply (retail) and \$125/prescription, deductible does not apply (home delivery)	50% <u>coinsurance</u> up to \$250/prescription, <u>deductible</u> does not apply (retail) and Not covered (home delivery)		
	Typically Preferred <u>Specialty</u> (brand and generic) (Tier 4)	20% <u>coinsurance</u> up to \$150/prescription, <u>deductible</u> does not apply (retail and home delivery)	50% <u>coinsurance</u> up to \$250/prescription, <u>deductible</u> does not apply (retail) and Not covered (home delivery)		

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at https://eoc.anthem.com/eocdps/.

Common	Services You May Need	What You	Limitations, Exceptions, &	
Medical Event		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Other Important Information
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	30% coinsurance	\$350 maximum/admission for Out-of-Network Providers.
surgery	Physician/surgeon fees	10% <u>coinsurance</u>	30% <u>coinsurance</u>	none
If you need	Emergency room care	\$100/visit, then 10% coinsurance	Covered as In- <u>Network</u>	Copayment waived if admitted. 10% coinsurance for Emergency Room Physician Fee.
immediate medical attention	Emergency medical transportation	10% <u>coinsurance</u>	Covered as In- <u>Network</u>	none
	<u>Urgent care</u>	\$15/visit, <u>deductible</u> does not apply	30% coinsurance	none
If you have a hospital stay	Facility fee (e.g., hospital room) 10% coinsurance 30% coinsurance		\$500 penalty if <u>Out-of-Network</u> preauthorization is not obtained. \$1,000 maximum/day for Non-Emergency Admissions to <u>Out-of-Network Providers</u> . 150 days/benefit period for Inpatient rehabilitation and skilled nursing services combined.	
	Physician/surgeon fees	10% <u>coinsurance</u>	30% <u>coinsurance</u>	none
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit \$15/visit, <u>deductible</u> does not apply Other Outpatient 10% <u>coinsurance</u>	Office Visit 30% <u>coinsurance</u> Other Outpatient 30% <u>coinsurance</u>	Office Visit 988 lifeline/mobile crisis team covered as In-Network. Virtual visits (Telehealth) benefits available. Other Outpatientnone
	Inpatient services	10% <u>coinsurance</u>	30% <u>coinsurance</u>	\$1,000 maximum/day for Non- Emergency Admissions to <u>Out-of-Network Providers</u> . 10% <u>coinsurance</u> for Inpatient Physician Fee In- <u>Network</u> <u>Providers</u> . 30% <u>coinsurance</u> for Inpatient Physician Fee <u>Out-of-Network Providers</u> .
If you are pregnant	Office visits	\$15/visit, <u>deductible</u> does not apply	30% <u>coinsurance</u>	\$1,000 maximum/day for Non- Emergency Admissions to <u>Out-</u>

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at https://eoc.anthem.com/eocdps/.

Common	Services You May Need	What Yo	Lindadiana E anniana 0		
Medical Event		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Cimitations, Exceptions, & Other Important Information	
	Childbirth/delivery professional services	10% coinsurance	30% coinsurance	of-Network Providers. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). *Coverage includes fertility preservation services, see Fertility Preservation section.	
	Childbirth/delivery facility services	10% <u>coinsurance</u>	30% <u>coinsurance</u>		
	Home health care	10% coinsurance	30% <u>coinsurance</u>	100 visits/benefit period.	
	Rehabilitation services	10% <u>coinsurance</u>	30% <u>coinsurance</u>	*See Therapy Services section.	
If you need help	Habilitation services	10% coinsurance	30% <u>coinsurance</u>		
If you need help recovering or have other special health needs	Skilled nursing care	10% <u>coinsurance</u>	30% <u>coinsurance</u>	150 days/benefit period for Inpatient rehabilitation and skilled nursing services combined.	
	Durable medical equipment	10% coinsurance	30% coinsurance	*See <u>Durable Medical</u> <u>Equipment</u> section.	
	Hospice services	No charge	30% <u>coinsurance</u>	none	
If your child needs dental or eye care	Children's eye exam	No charge	\$0 <u>copayment</u> up to <u>plan</u> 's Maximum <u>Allowed Amount</u>	*See Vision Services section.	
	Children's glasses	Not covered	Not covered		
	Children's dental check-up	Not covered	Not covered	none	

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 services</u>.)

- Children's dental check-up
- Glasses for a child
- Long-term care

- Cosmetic surgery
- Hearing aids
- Routine foot care unless you have been diagnosed with diabetes
- Dental care (Adult)
- Infertility treatment
- Weight loss programs

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

- Acupuncture 20 visits/benefit period
- Most coverage provided outside the United States. See www.bcbsglobalcore.com
- Bariatric surgery (In-Network)
- Private-duty nursing in a Home Setting only
- Chiropractic care 30 visits/benefit period
- Routine eye care (Adult) 1 exam/benefit period

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at https://eoc.anthem.com/eocdps/.

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 Managed Health Care, California Help Center, 980 9th Street, Suite 500, Sacramento, CA 95814-2725, (888) 466-2219, https://www.dmhc.ca.gov/, Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565, www.cciio.cms.gov, or contact Anthem at the number on the back of your ID card. 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 <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 <u>rights</u>, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how 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 4310, Woodland Hills, CA 91365-4310

Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565, www.cciio.cms.gov

Department of Managed Health Care, California Help Center, 980 9th Street, Suite 500, Sacramento, CA 95814-2725, (888) 466-2219, https://www.dmhc.ca.gov/

Additionally, a consumer assistance program can help you file your appeal. Contact California Consumer Assistance Program, Operated by the California Department of Managed Health Care, 980 9th Street, Suite 500, Sacramento, CA 95814, (888) 466-2219, https://www.dmhc.ca.gov/

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>.

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:

The total Peg would pay is

\$1,520



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)		Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
 The plan's overall deductible Specialist copayment Hospital (facility) coinsurance Other coinsurance 	\$250 \$15 10% 10%	 The plan's overall deductible Specialist copayment Hospital (facility) coinsurance Other coinsurance 	\$250 \$15 10% 10%	 The plan's overall deductible Specialist copayment Hospital (facility) coinsurance Other coinsurance 	\$250 \$15 10% 10%
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)		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)		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	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay: Cost Sharing		In this example, Joe would pay: <u>Cost Sharing</u>		In this example, Mia would pay: Cost Sharing	
<u>Deductibles</u>	\$250	<u>Deductibles</u>	\$100	<u>Deductibles</u>	\$250
Copayments	\$10	<u>Copayments</u>	\$1,100	<u>Copayments</u>	\$200
Coinsurance	\$1,200	<u>Coinsurance</u>	\$0	Coinsurance	\$200
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$0

\$1,220

The total Mia would pay is

The total Joe would pay is

\$650

(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 1-888-254-2721

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 2721-1-888-254.

Armenian (**hայերեն**). Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվձար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով։ Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ 1-888-254-2721։

Bassa (Băsóò Wùdù): Mì dyi dyi-diè-dè bě bédé bá céè-dè nìà kɛ dyí ní, ɔ mò nì dyí-bèdèìn-dè bé mì ké gbo-kpá-kpá kè bỗ kpɔ̃ dé mì bídí-wùdùǔn bó pídyi. Bé mì ké wudu-zììn-nyò dò gbo wùdù kɛ, dá 1-888-254-2721.

Bengali (বাংলা): যদি এই লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন খাকে, ভাহলে আপলার ভাষায় বিলামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য 1-888-254-2721 –তে কল করুল।

Burmese (မြန်မာ): ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု 1-888-254-2721 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1-888-254-2721。

Dinka (Dinka): Na noŋ thiëëc në ke de yä thorë, ke yin noŋ loŋ bë yi kuony ku wɛr alëu bë gεεr yic yin ne thoŋ du ke cin wëu tääuë ke piny. Te kor yin ba jam wënë ran ye thok geryic, ke yin col 1-888-254-2721.

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 1-888-254-2721.

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

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 1-888-254-2721.

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 1-888-254-2721.

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 1-888-254-2721.

Gujarati (**ગુજરાતી**): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ય વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો 1-888-254-2721.

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 1-888-254-2721.

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 करें1-888-254-2721

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 1-888-254-2721.

Igbo (Igbo): O bụr ụ na ị nwere ajujụ o bụla gbasara akwukwo a, ị nwere ikike ịnweta enyemaka na ozi n'asusu gi na akwughi ugwo o bụla. Ka gi na okowa okwu kwuo okwu, kpọo 1-888-254-2721.

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 1-888-254-2721.

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 1-888-254-2721.

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 1-888-254-2721

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、1-888-254-2721 にお電話ください。

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