Virginia Bankers Association: HMO 25 (HealthKeepers Open Access)

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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/aso. 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 (833) 831-0085 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall	\$500/person or \$1,000/family for	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before
deductible?	In- <u>Network</u> <u>Providers</u> .	this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member
	\$1,000/person or \$2,000/family	must meet their own individual deductible until the total amount of deductible expenses paid
	for <u>Out-of-Network</u> <u>Providers</u> .	by all family members meets the overall family <u>deductible</u> .
Are there services	Yes. Primary Care. Specialist	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. Preventive Care. 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 deductible?	Prescription Drugs. Vision Exam.	services without cost sharing and before you meet your deductible. See a list of covered
	For more information see below.	preventive services 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.
deductibles for		
specific services?		
What is the out-of-	\$4,500/person or \$9,000/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?	\$6,000/person or \$12,000/family	overall family out-of-pocket limit has been met.
	for Out-of-Network Providers.	
What is not included	Routine eye care (Adult),	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
in the out-of-pocket	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=Z4U	receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your
	or call (833) 831-0085 for a list of	<u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>Out-of-Network</u>
	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	services.
	the <u>provider</u> bills.	

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	T		
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	\$25/visit, <u>deductible</u> does not apply	40% <u>coinsurance</u>	Virtual visits (Telehealth) benefits available.	
If you visit a health care	Specialist visit	\$50/visit, <u>deductible</u> does not apply	40% coinsurance	Virtual visits (Telehealth) benefits available.	
provider's office or clinic	Preventive care/screening/ immunization	No charge	40% <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.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% coinsurance	40% <u>coinsurance</u>	none	
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none	
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)	\$15/prescription (30 day retail), \$45/prescription (90 day retail) and \$37.50/prescription (home delivery)	\$15/prescription (30 day retail), \$45/prescription (90 day retail) and (home delivery not covered)	**Deductible does not apply** -Base Network	
	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	\$40/prescription (30 day retail), \$120/prescription (90 day retail) and \$100/prescription (home delivery)	\$40/prescription (30 day retail), \$120/prescription (90 day retail) and (home delivery not covered)	-Optional Home Delivery -National Direct Plus formulary For more information, refer to "National Direct Plus Drug List"	
	Typically Non-Preferred Brand and Generic drugs (Tier 3)			at http://www.anthem.com/pharm acyinformation/ *See Prescription Drug section.	
	Typically Preferred Specialty (brand and generic) (Tier 4)	20% <u>coinsurance</u> up to \$200/prescription (30 day retail only)	20% <u>coinsurance</u> up to \$200/prescription, <u>deductible</u> does not apply (home delivery	Cap on insulin cost - \$50/30 day supply: \$150/90 day supply	

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

Common		What You	Limitations Evantions &		
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	
			not covered) Specialty In- network only		
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none	
surgery	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none	
	Emergency room care	20% <u>coinsurance</u>	Covered as In-Network	none	
If you need immediate	Emergency medical transportation	20% coinsurance	Covered as In- <u>Network</u>	none	
medical attention	<u>Urgent care</u>	\$50/visit, <u>deductible</u> does not apply	40% <u>coinsurance</u>	none	
If you have a	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none	
hospital stay	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none	
If you need mental health, behavioral health, or substance	Outpatient services	Office Visit \$25/visit, deductible does not apply Other Outpatient 20% coinsurance	Office Visit 40% <u>coinsurance</u> Other Outpatient 40% <u>coinsurance</u>	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatientnone	
abuse services	Inpatient services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none	
	Office visits	\$25 PCP / \$50 SPC per visit	40% <u>coinsurance</u>	Matanita and in last tasks	
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).	
	Childbirth/delivery facility services	20% <u>coinsurance</u>	40% <u>coinsurance</u>		
	Home health care	20% <u>coinsurance</u>	40% <u>coinsurance</u>	100 visits/benefit period.	
If you need help	Rehabilitation services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	*See Therapy Services section.	
recovering or	<u>Habilitation services</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>		
have other special health needs	Skilled nursing care	20% <u>coinsurance</u>	40% coinsurance	150 days/benefit period for skilled nursing services.	
	Durable medical equipment	20% <u>coinsurance</u>	40% <u>coinsurance</u>	*See <u>Durable Medical</u> <u>Equipment</u> section.	
	Hospice services	No charge	40% <u>coinsurance</u>	none	
If your child needs dental or	Children's eye exam	\$15/visit <u>deductible</u> does not apply	\$30 allowance/visit	One routine eye exam per year.	
needs dental or eye care	Children's glasses	Not covered	Not covered		
- 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	Children's dental check-up	Not covered	Not covered	none	

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

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>.)

- Bariatric surgery
- Dental care (Adult)
- Long-term care

- Children's dental check-up
- Glasses for a child
- Routine foot care unless <u>medically necessary</u>
- Cosmetic surgery
- Infertility treatment
 - Weight loss programs

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

- Acupuncture
- Most coverage provided outside the United States. See <u>www.bcbsglobalcore.com</u>
- Chiropractic care
- Private-duty nursing 16 hours/member/benefit period in a Home Setting only
- Hearing aids \$1,500 maximum/hearing impaired ear every 36 months for age 18 and younger
- Routine eye care (Adult) 1 exam/member/benefit period

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: Virginia Bureau of Insurance, 1300 East Main Street, P. O. Box 1157, Richmond, VA 23218, (800) 552-7945, Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.gov/ebsa/healthreform, 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 27401, Richmond, VA 23279

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 <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 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 costsharing 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	7
(9 months	of in n	etwork o	re natal	Car

ork pre-natal care and a hospital delivery)

The plan's overall deductible	\$500
Specialist copayment	\$50

■ Hospital (facility) coinsurance Other coinsurance

like:

This EXAMPLE event includes services

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

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a wellcontrolled condition)

The plan's overall deductible	\$500
Specialist copayment	\$50
■ Hospital (facility) coinsurance	20%
Other coinsurance	20%

This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Total Example Cost

Prescription drugs

20%

20%

Durable medical equipment (glucose meter)

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$500
Specialist copayment	\$50
Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Total Example Cost

\$5,600

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

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In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
	<u>Cost Sharing</u>		<u>Cost Sharing</u>		
\$500	<u>Deductibles</u>	\$100	<u>Deductibles</u>	\$500	
\$50	Copayments	\$1,500	<u>Copayments</u>	\$200	
\$1,900	Coinsurance	\$0	Coinsurance	\$400	
	What isn't covered		What isn't covered		
\$0	Limits or exclusions	\$0	Limits or exclusions	\$0	
\$2,450	The total Joe would pay is	\$1,600	The total Mia would pay is	\$1,100	
	\$50 \$1,900 \$0	In this example, Joe would pay: Cost Sharing S500 Deductibles Copayments S1,900 Coinsurance What isn't covered Limits or exclusions	In this example, Joe would pay: Cost Sharing	In this example, Joe would pay: Cost Sharing Source Source	

\$2,800

(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 (833) 831-0085

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Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 831-0085 (833).
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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՝ (833) 831-0085։

Bassa (Băsóð Wùdù): M dyi dyi-diè-dè bě bédé bá céè-dè nìà ke dyí ní, ɔ mò nì dyí-bèdèìn-dè bé m ké gbo-kpá-kpá kè bỗ kpõ dé m bídí-wùdùǔn bó pídyi. Bé m ké wudu-zììn-nyò dò gbo wùdù ke, dá (833) 831-0085.

Bengali (বাংলা): যদি এই নখিপত্রের বিষয়ে আপনার কোনো প্রশ্ন খাকে, তাংলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য (৪33) ৪31-0085 –তে কল করুন।

Burmese (မြန်မာ): ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (833) 831-0085 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(833) 831-0085。

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 (833) 831-0085.

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 (833) 831-0085.

Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ (فارسی): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ (هناهی) با شماره (833) تماس بگیرید.

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 (833) 831-0085.

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 (833) 831-0085.

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 (833) 831-0085.

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 (833) 831-0085.

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 (833) 831-0085.

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(833) 831-0085

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 (833) 831-0085.

Igbo (Igbo): O bụr ụ na ị nwere ajujụ o bụla gbasara akwukwo a, ị nwere ikike inweta enyemaka na ozi n'asusu gi na akwughi ugwo o bula. Ka gi na okowa okwu kwuo okwu, kpọo (833) 831-0085.

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 (833) 831-0085.

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 (833) 831-0085.

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 (833) 831-0085

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、(833) 831-0085 にお電話ください。

Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ(833) 831-0085

Kirundi (Kirundi): Ugize ikibazo ico arico cose kuri iyi nyandiko, ufise uburenganzira bwo kuronka ubufasha mu rurimi rwawe ata giciro. Kugira uvugishe umusemuzi, akura (833) 831-0085.

Korean (한국어): 본 문서에 대해 어떠한 문의사항이라도 있을 경우, 귀하에게는 귀하가 사용하는 언어로 무료 도움 및 정보를 얻을 권리가 있습니다. 통역사와 이야기하려면(833) 831-0085 로 문의하십시오.

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