#### City of Canton: Anthem Blue Access PPO

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, <u>https://eoc.anthem.com/eocdps/aso</u>. 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 (844) 995-1752 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$350/individual or \$700/family for In- <u>Network Providers</u> . \$350/individual or \$700/family for Non- <u>Network Providers</u> .	Generally, you must pay all of the costs from <u>providers</u> up to the calendar year <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 by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible?</u>	Yes. <u>Preventive Care</u> . Vision. For more information see below.	This <u>plan</u> covers some items and services even if you haven't yet met the calendar year <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive 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 <u>https://www.healthcare.gov/coverage/preventive-carebenefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	\$1,350/individual or \$2,700/family for In- <u>Network</u> <u>Providers</u> . \$2,350/individual or \$4,700/family for Non- <u>Network Providers</u> .	The <u>out-of-pocket limit</u> is the most you could pay in a calendar year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket</u> <u>limit</u> ?	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes, Blue Access. See <u>www.anthem.com</u> or call (844) 995-1752 for a list of <u>network</u> <u>providers.</u> Costs may vary by site of service and how the provider bills.	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> <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u>

		for some services (such as lab work). Check with your provider before you get services.				
Do you need a <u>referral</u>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .				
to see a <u>specialist</u> ?						

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

Common		What You		
Medical Event	Services You May Need	In-Network ProviderNon-Network Prov(You will pay the least)(You will pay the n		<ul> <li>Limitations, Exceptions, &amp;</li> <li>Other Important Information</li> </ul>
	Primary care visit to treat an injury or illness	20% coinsurance	30% coinsurance	Virtual visits (Telehealth) benefits available.
If you visit a health care	<u>Specialist</u> visit	20% coinsurance	30% coinsurance	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 <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	30% coinsurance	none
	Imaging (CT/PET scans, MRIs)	20% coinsurance	30% coinsurance	none
If you need drugs	Tier 1 – Generic drugs	Retail 1-30 days supply: \$5 copayment Retail 31-90 days supply: \$15 copayment Mail Order: \$10 copayment		Deductible does not apply to prescription drugs. Once the <u>network</u> medical/prescription <u>out-of-pocket limit</u> is reached, the additional Prescription Drug
illness or condition More information about <u>prescription</u>	at your s or tionRetail 1- copayme Retail 31 copayme Mail Oinformation prescriptionTier 2 - Preferred Brand drugsRetail 31 copayme Mail Ocoverage toble at aultcare.comTier 3 - Non-Preferred drugsRetail 31 copayme Retail 31 slobe	Retail 1-30 days supply: \$20 copayment Retail 31-90 days supply: \$60 copayment Mail Order: \$40 copayment		Out-of-Pocket will apply. Copayments will track toward the additional <u>Prescription Drug</u> <u>Out-of-Pocket limit</u> of \$5,000 Individual / \$10,000 Family.
drug coverage is available at www.aultcare.com		Retail 1-30 days supply: \$35 copayment Retail 31-90 days supply: \$105 copayment Mail Order: \$70 copayment		Once the additional <u>prescription</u> <u>drug out-of-pocket limit is</u> reached, the <u>copayment</u> is \$0. You may obtain up to a 90-day supply of <u>prescription drugs</u> at the retail pharmacy or through the mail order program. <b>Specialty drugs</b> <b>must be obtained from</b>

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

Common		What You	Limitations, Exceptions, &		
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Other Important Information	
				AultCare's Preferred Specialty Pharmacies. If a prescription drugs is purchased without using your card, this Plan will pay up to the allowed amount. Certain preventive medications may be covered at 100%, with no cost to You. Also, certain classes of medications require a Prior Authorization or Step Therapy. For a complete list of these medications, please visit the AultCare website at www.aultcare.com	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	30% coinsurance	none	
surgery	Physician/surgeon fees	20% coinsurance	30% coinsurance	none	
If you need	Emergency room care	\$200/visit <u>deductible</u> does not apply	Covered as In- <u>Network</u>	Copay waived if admitted.	
immediate medical attention	Emergency medical transportation	20% coinsurance	Covered as In- <u>Network</u>	none	
	Urgent care	20% <u>coinsurance</u>	20% <u>coinsurance</u>	none	
If you have a	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	30% <u>coinsurance</u>	Preauthorization is required.	
hospital stay	Physician/surgeon fees	20% <u>coinsurance</u>	30% <u>coinsurance</u>	none	
If you need mental health, behavioral health, or substance	Outpatient services	Office Visit 20% <u>coinsurance</u> Other Outpatient 20% <u>coinsurance</u>	Office Visit 30% <u>coinsurance</u> Other Outpatient 30% <u>coinsurance</u>	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatient none	
abuse services	Inpatient services	20% coinsurance	30% coinsurance	Preauthorization is required.	
If you are pregnant	Office visits Childbirth/delivery professional services	20% <u>coinsurance</u> 20% <u>coinsurance</u>	30% <u>coinsurance</u> 30% <u>coinsurance</u>	Cost sharing does not apply for preventive services. Maternity care may include tests and	
Pregnant	Childbirth/delivery facility services	20% coinsurance	30% <u>coinsurance</u>	services described elsewhere in the SBC (i.e. ultrasound).	

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

Common		What You	Limitations, Exceptions, &		
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Other Important Information	
				Preauthorization is required.	
	Home health care	20% coinsurance	30% <u>coinsurance</u>	Preauthorization is required. 100 visits/benefit period for Home Health and Private Duty Nursing combined.	
	Rehabilitation services	20% <u>coinsurance</u>	30% coinsurance	*See Therapy Services section.	
If you need help	Habilitation services	20% coinsurance	30% coinsurance	"See Therapy Services section.	
recovering or have other special health needs	Skilled nursing care	20% coinsurance	30% coinsurance	Preauthorization is required. 120 days/benefit period for skilled nursing services.	
	Durable medical equipment	20% <u>coinsurance</u>	30% <u>coinsurance</u>	Preauthorization is required for a single item with a purchase price over \$1,500. *See <u>Durable</u> <u>Medical Equipment</u> Section	
	Hospice services	20% <u>coinsurance</u>	20% coinsurance	none	
If your child	Children's eye exam	No charge	30% <u>coinsurance</u>	*See Vision Services section	
needs dental or	Children's glasses	Not covered	Not covered	See vision services section	
eye care	Children's dental check-up	Not covered	Not covered	none	

### **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.)

- Abortion (except in cases of rape, incest, • Cosmetic surgery or when the life of the mother is Dental Check-up endangered) Long-term care
- Dental care (Pediatric) ٠
- Infertility treatment ٠
- Routine eye care (Adult) ٠

- Routine foot care

- Dental care (Adult) ٠
- Glasses for a child
- 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.)

٠	Acupuncture	•	Bariatric surgery	•	Chiropractic care 30 visits/benefit period
٠	Hearing aids 1 item/ear every 4 years	•	Private-duty nursing 100 visits/benefit		
	with a \$3,000 maximum/hearing aid.		period combined with Home Health		

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

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: Ohio Department of Insurance, 50 W. Town Street, Third Floor - Suite 300, Columbus, Ohio 43215, (800) 686-1526, (614) 644-2673, Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565, <u>www.cciio.cms.gov</u>. Other coverage options may be available to you, too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> 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 rights, 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 105568, Atlanta GA 30348-5568

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

### Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes <u>plans</u>, <u>health insurance</u> available through the <u>Marketplace</u> or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of <u>Minimum Essential Coverage</u>, you may not be eligible for the <u>premium tax credit</u>.

#### 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.

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:



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</u> <u>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.

<b>Peg is Having a Baby</b> (9 months of in-network pre-natal can hospital delivery)	re and a	Managing Joe's Type 2 Diaber (a year of routine in-network care of controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
The plan's overall deductible\$350Specialist coinsurance20%Hospital (facility) coinsurance20%Other coinsurance20%		<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist</u> <u>coinsurance</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>	\$350 20% 20% 20%	<ul> <li>The <u>plan's</u> overall <u>deductible</u></li> <li><u>Specialist</u> <u>coinsurance</u></li> <li>Hospital (facility) <u>coinsurance</u></li> <li>Other <u>coinsurance</u></li> </ul>	\$350 20% 20% 20%
This EXAMPLE event includes service like: Specialist office visits ( <i>prenatal care</i> ) Childbirth/Delivery Professional Service Childbirth/Delivery Facility Services Diagnostic tests ( <i>ultrasounds and blood wo</i> Specialist visit ( <i>anesthesia</i> )	:S	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: <u>Emergency room care</u> (including medical supplies) <u>Diagnostic test</u> (x-ray) <u>Durable medical equipment</u> (crutches) <u>Rehabilitation services</u> (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: <u>Cost Sharing</u>	
Deductibles	\$350	Deductibles	\$350	Deductibles	\$350
Copayments	\$0	Copayments \$0		<u>Copayments</u>	\$200
Coinsurance \$1,000		Coinsurance \$200		Coinsurance	\$300
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$70	Limits or exclusions	\$4,300	Limits or exclusions	\$10
The total Peg would pay is	\$1,420	The total Joe would pay is	\$4,850	The total Mia would pay is	\$860

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

### (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 (844) 995-1752

**Amharic (አጣርኛ):** ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የማግኘት መብት አለዎት። አስተርጓሚ ለማና7ር (844) 995-1752 ይደውሉ።

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 1752-995 (844).

Armenian (հայերեն). Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվձար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով։ Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (844) 995-1752։

Bassa (Băsóð Wùdù): À dyi dyi-diè-dè bě bédé bá céè-dè nìà kɛ 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-ziìn-nyò dò gbo wùdù kɛ, dá (844) 995-1752.

Bengali (বাংলা): যদি এই লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন থাকে, ভাহলে আপলার ভাষায় বিলামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজল দোভাষীর সাথে কথা ব্লার জন্য (844) 995-1752 –তে কল করুল।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (844) 995-1752 သို့ ခေါ်ဆိုပါ။

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(844) 995-1752。

Dinka (Dinka): Na noŋ thiëëc në ke de yä thorë, ke yin noŋ loŋ bë yi kuony ku wɛr alëu bë gɛɛr yic yin ne thoŋ du ke cin wëu tääuë ke piny. Te kor yin ba jam wënë ran ye thok geryic, ke yin col (844) 995-1752.

**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 (844) 995-1752.

Farsi (فارسپ): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ هزینهای به زبان مادریتان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره ( 844) 1752 (844) 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 (844) 995-1752.

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 (844) 995-1752.

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 (844) 995-1752.

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 (844) 995-1752.

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 (844) 995-1752.

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(844) 995-1752 ।

**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 (844) 995-1752.

**Igbo (Igbo):** O bụr ụ na ị nwere ajujụ o bụla gbasara akwukwo a, į nwere ikike inweta enyemaka na ozi n'asụsụ gi na akwughi ugwo o bụla. Ka gi na okowa okwu kwuo okwu, kpoo (844) 995-1752.

**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 (844) 995-1752.

**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 (844) 995-1752.

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 (844) 995-1752

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