Anthem® BlueCross

Coverage for: Individual + Family | Plan Type: EPO

loanDepot: Elite EPO

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 (844) 974-0372 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$500/single or \$1,000/family for In-Network Providers.	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 by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Primary Care. Specialist Visit. Preventive Care. For more information see below.	This <u>plan</u> covers some items and services even if you haven't yet met the <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</u> <u>services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive</u> <u>services</u> 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 <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	\$2,000/single or \$4,000/family for In-Network Providers. This plan has a separate Out of Pocket Maximum of \$2,000/single or \$4,000/family for In-Network Providers for Prescription Drugs.	The <u>out-of-pocket limit</u> is the most you could pay in a 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>	Prescription Drugs, 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.
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes, Blue Card PPO. See www.anthem.com/ca or call (844) 974-0372 for a list of network providers. Costs may	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 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>

	vary by site of service and how the provider bills.	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 <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</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	Services You May Need	What You	Limitations, Exceptions, &	
Medical Event		In- <u>Network Provider</u> (You will pay the least)	Out-of- <u>Network</u> <u>Provider</u> (You will pay the most)	Other Important Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$30/visit <u>deductible</u> does not apply	Not covered	Virtual visits (Telehealth) benefits available.
	Specialist visit	\$40/visit <u>deductible</u> does not apply	Not covered	Virtual visits (Telehealth) benefits available.
	Preventive care/screening/immunization	No charge	Not covered	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)	10% coinsurance	Not covered	none
	Imaging (CT/PET scans, MRIs)	\$100/visit <u>deductible</u> does not apply	Not covered	none
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://www.anthem.com/ca/pharmacyinformation/	Tier 1 - Typically Generic	\$10/prescription (retail) and \$20/prescription (home delivery)	Not covered (retail and home delivery)	Most home delivery is 90-day supply. For more information, refer to "Essential Drug List" at http://www.anthem.com/ca/pharmacyinformation/ *See Prescription Drug section of the plan or policy document (e.g. evidence of coverage or
	Tier 2 - Typically Preferred / Brand	\$25/prescription (retail) and \$50/prescription (home delivery)	Not covered (retail and home delivery)	
	Tier 3 - Typically Non-Preferred / Specialty Drugs	\$50/prescription (retail) and \$100/prescription (home delivery)	Not covered (retail and home delivery)	
	Tier 4 - Typically Specialty (brand and generic)	\$300/prescription (retail and home delivery)	Not covered (retail and home delivery)	certificate).
	Facility fee (e.g., ambulatory surgery center)	\$100/visit	Not covered	none

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

Common		What You	Linited and Elements of		
Medical Event	Services You May Need	In- <u>Network</u> <u>Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Cimitations, Exceptions, & Other Important Information	
If you have outpatient surgery	Physician/surgeon fees	10% <u>coinsurance</u>	Not covered	none	
If you need	Emergency room care	\$150/visit then 10% coinsurance	Covered as In- <u>Network</u>	Copay waived if admitted. 10% coinsurance for Emergency Room Physician Fee.	
immediate medical attention	Emergency medical transportation	\$100/visit <u>deductible</u> does not apply	Covered as In-Network	none	
	Urgent care	\$30/visit <u>deductible</u> does not apply	Not covered	none	
If you have a	Facility fee (e.g., hospital room)	\$200/admission then 10% coinsurance	Not covered	none	
hospital stay	Physician/surgeon fees	10% <u>coinsurance</u>	Not covered	none	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit \$30/visit deductible does not apply Other Outpatient \$30/visit deductible does not apply	Office Visit Not covered Other Outpatient Not covered	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatientnone	
	Inpatient services	\$200/admission then 10% coinsurance	Not covered	10% <u>coinsurance</u> for Inpatient Physician Fee , In- <u>Network</u> <u>Providers</u> . No Coverage for Inpatient Physician Fee <u>Non-</u> <u>Network Providers</u>	
	Office visits	\$40/visit first 1 visit deductible does not apply	Not covered	One <u>copayment</u> per pregnancy	
If you are pregnant	Childbirth/delivery professional services	10% <u>coinsurance</u>	Not covered	for office visits services. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	
	Childbirth/delivery facility services	\$200/admission then 10% coinsurance	Not covered		
If you need help recovering or have other special health needs	Home health care	\$30/visit <u>deductible</u> does not apply	Not covered	100 visits/benefit period for In- Network Providers.	
	Rehabilitation services	\$40/visit deductible does not apply	Not covered	*See Therapy Services section.	

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

Common	Services You May Need	What You	Limitations Evanations &		
Medical Event		In- <u>Network Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Habilitation services	\$40/visit <u>deductible</u> does not apply	Not covered		
	Skilled nursing care	\$200/admission then 10% coinsurance	Not covered	120 days/benefit period for skilled nursing services for In- Network Providers.	
	Durable medical equipment	20% coinsurance	Not covered	*See <u>Durable Medical</u> <u>Equipment</u> Section	
	Hospice services	10% <u>coinsurance</u>	Not covered	12 months or less to live.	
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered		
	Children's glasses	Not covered	Not covered	none	
	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>)

- Bariatric surgery
- Dental Check-up
- Infertility treatment
- Private-duty nursing
- Weight loss programs

- Cosmetic surgery
- Eye exams for a child
- Long-term care
- Routine eye care (Adult)

- Dental care (Adult)
- Glasses for a child
- Non-emergency care when traveling outside the U.S.
- Routine foot care unless you have been diagnosed with diabetes

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

- Acupuncture 24 visits/benefit period
- Chiropractic care 24 visits/benefit period
- Hearing aids 1/ear every 36 months

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 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 plan 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:

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

ATTN: Grievance and Appeals, P.O. Box 54159, Los Angeles, CA 90054-0519

Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.gov/ebsa/healthreform

California Consumer Assistance Program, Operated by the California Department of Managed Health Care, 980 9th St, 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 plan might cover costs for a sample medical situation, see the next section.

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

About these Coverage Examples:

The total Peg would pay is

\$960



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.

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 	\$500 \$40 10% 10%	 The plan's overall deductible Specialist copayment Hospital (facility) coinsurance Other coinsurance 	\$500 \$40 10% 10%	■ Specialist copayment \$ ■ Hospital (facility) coinsurance 10	
This EXAMPLE event includes services: Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood of Specialist visit (anesthesia)	ces	This EXAMPLE event includes serve like: Primary care physician office visits (in disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose medical)	acluding	This EXAMPLE event includes ser like: Emergency room care (including mediane displayment) Diagnostic test (x-ray) Durable medical equipment (crutche Rehabilitation services (physical therape)	cal supplies) s)
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay: <u>Cost Sharing</u>		In this example, Joe would pay: <u>Cost Sharing</u>		In this example, Mia would pay: <u>Cost Sharing</u>	
<u>Deductibles</u>	\$500	Deductibles	\$500	<u>Deductibles</u>	\$500
Copayments	\$400	<u>Copayments</u>	\$1,100	<u>Copayments</u>	\$500
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$50
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$0

\$1,620

The total Mia would pay is

The total Joe would pay is

\$1,050

(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 2721-888-1.

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՝ 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 kpỗ 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, তাহলে 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 1-888-254-2721 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 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 bur u na i nwere ajuju o bula gbasara akwukwo a, i nwere ikike inweta enyemaka na ozi n'asusu gi na akwughi ugwo o bula. Ka gi na okowa okwu kwuo okwu, kpoo 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。

Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ1-888-254-2721 ។

Kirundi (Kirundi): Ugize ikibazo ico arico cose kuri iyi nyandiko, ufise uburenganzira bwo kuronka ubufasha mu rurimi rwawe ata giciro. Kugira uvugishe umusemuzi, akura 1-888-254-2721.

Korean (한국어): 본 문서에 대해 어떠한 문의사항이라도 있을 경우, 귀하에게는 귀하가 사용하는 언어로 무료 도움 및 정보를 얻을 권리가 있습니다. 통역사와 이야기하려면1-888-254-2721 로 문의하십시오.

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Navajo (**Diné**): Díí naaltsoos biká'ígíí łahgo bína'ídíłkidgo ná bohónéedzá dóó bee ahóót'i' t'áá ni nizaad k'ehji bee nił hodoonih t'áadoo bááh ílínígóó. Ata' halne'ígíí ła' bich'i' hadeesdzih nínízingo koji hodíílnih 1-888-254-2721.

Nepali (नेपाली): यदि यो कागजातबारे तपाईंसँग केही प्रश्नहरू छन् भने, आफ्नै भाषामा निःशुल्क सहयोग तथा जानकारी प्राप्त गर्न पाउने हक तपाईंसँग छ। दोभाषेसँग कुरा गर्नका लागि, यहाँ कल गर्नुहोस् 1-888-254-2721

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Yoruba (Yorùbá): Tí o bá ní eyíkeyň ibere nípa akosíle vň, o ní etó láti gba iranwó ati iwífún ní ede re lófeé. Bá wa ogbùfo kan soro, pe 1-888-254-2721.

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