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, www.anthem.com/ca/cityofla. 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 (844) 348-6111 to request a copy.

| Important Questions | Answers | Why This Matters: |
|--|---|---|
| What is the overall deductible? | \$0. | See the Common Medical Events chart below for your costs for services this <u>plan</u> covers. |
| Are there services covered before you meet your deductible? | No. | You will have to meet the <u>deductible</u> before the <u>plan</u> pays for any services. |
| Are there other deductibles 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> ? | \$500/single or \$1,500/family for In-Network Providers. | 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 out-of-pocket limit? | Infertility services, <u>Premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> 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, California Care HMO. See www.anthem.com/ca/cityofla or call (844) 348-6111 for a list of network providers. | This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan 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 referral to see a specialist? | Yes. | This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <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 | Services You May Need | What You | ı Will Pay | Limitations, Exceptions, & Other |
|---|---|--|--|---|
| Medical Event | | In-Network Provider (You will pay the least) | Non-Network Provider (You will pay the most) | Important Information |
| | Primary care visit to treat an injury or illness | \$15/visit | Not covered | none |
| If you visit a | Specialist visit | \$15/visit | Not covered | none |
| health care provider's office or clinic | Preventive care/screening/immunization | No charge | Not covered | 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 | <u>Diagnostic test</u> (x-ray, blood work) | No charge | Not covered | none |
| | Imaging (CT/PET scans, MRIs) | No charge | 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/ National | Tier 1 - Typically Generic | \$10/prescription (retail) and \$20/prescription (home delivery) | \$10/prescription (retail) plus 50% of the remaining prescription drug maximum allowed amount and costs in excess of the prescription drug maximum allowed amount up to a \$250 maximum/prescription | |
| | Tier 2 - Typically <u>Preferred</u> / Brand | \$20/prescription (retail) and \$40/prescription (home delivery) | \$20/prescription (retail) plus 50% of the remaining prescription drug maximum allowed amount and costs in excess of the prescription drug maximum allowed amount up to a \$250 maximum/prescription | Most home delivery is 90-day supply. *See Prescription Drug section of the plan or policy document (e.g. evidence of coverage or certificate). |
| | Tier 3 - Typically Non- <u>Preferred</u> / <u>Specialty Drugs</u> | \$40/prescription (retail) and \$80/prescription (home delivery) | \$40/prescription (retail) plus 50% of the remaining prescription drug maximum allowed amount and costs in excess of the prescription drug | |

^{*} For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>www.anthem.com/ca/cityofla</u>.

| Common Medical Event | Services You May Need | What You In-Network Provider (You will pay the least) | ı Will Pay Non-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information |
|--|--|---|--|--|
| | | | maximum <u>allowed amount</u> up to a \$250 maximum/prescription | |
| | Tier 4 - Typically <u>Specialty</u> <u>Drugs</u> (brand and generic) | \$40/prescription (retail) | Not covered | |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | No charge | Not covered | none |
| outpatient surgery | Physician/surgeon fees | No charge | Not covered | none |
| If you need immediate | Emergency room care | \$100/visit | Covered as In-Network | If directly admitted to a hospital, ER copay is waived. No charge for Emergency Room Physician Fee. |
| medical attention | Emergency medical transportation | No charge | Covered as In-Network | none |
| | <u>Urgent care</u> | \$15/visit | Covered as In-Network | Copay waived if admitted. |
| If you have a | Facility fee (e.g., hospital room) | No charge | Not covered | none |
| hospital stay | Physician/surgeon fees | No charge | Not covered | none |
| If you need mental health, | Outpatient services | Office Visit \$15/visit Other Outpatient No charge | Office Visit Not covered Other Outpatient Not covered | Office Visitnone Other Outpatientnone |
| behavioral health, or substance abuse services | Inpatient services | No charge | Not covered | No charge for Inpatient Physician Fee In-Network Providers. No coverage for Inpatient Physician Fee Non-Network Providers. |
| | Office visits | No charge | Not covered | Cost sharing does not apply for |
| If you are | Childbirth/delivery professional services | No charge | Not covered | preventive services. Maternity care may include tests and services |
| pregnant | Childbirth/delivery facility services | No charge | Not covered | described elsewhere in the SBC (i.e. ultrasound). |
| If you need help | Home health care | No charge | Not covered | 100 visits/benefit period for In- Network Providers. |
| recovering or have | Rehabilitation services | \$15/visit | Not covered | *See Therapy Services section |
| other special | <u>Habilitation services</u> | \$15/visit | Not covered | See Therapy Services section |
| health needs | Skilled nursing care | No charge | Not covered | 100 days limit/benefit period for In- Network Providers. |

^{*} For more information about limitations and exceptions, see $\underline{\textbf{plan}}$ or policy document at $\underline{\textbf{www.anthem.com/ca/cityofla}}$.

| Common | | What You | ı Will Pay | Limitations, Exceptions, & Other | |
|-----------------|----------------------------|--|--|----------------------------------|--|
| Medical Event | Services You May Need | In-Network Provider (You will pay the least) | Non-Network Provider (You will pay the most) | Important Information | |
| | Durable medical equipment | No charge | Not covered | none | |
| | Hospice services | No charge | Not covered | none | |
| If your child | Children's eye exam | Not covered | Not covered | *See Vision Services section | |
| needs dental or | Children's glasses | Not covered | Not covered | TSee VISIOII Services section | |
| eye care | Children's dental check-up | Not covered | Not covered | *See Dental Services section | |

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</u> <u>services</u>.)

- Cosmetic surgery
- Eye exams for a child
- Long- term care
- Routine eve 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.
- Dental Check-up
- Infertility treatment
- Private-duty nursing
- Weight loss programs

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

Abortion

- Acupuncture 60 visits/benefit period combined with Chiropractic care.
- Chiropractic care 60 visits/benefit period combined with Acupuncture.
- Hearing aids one hearing aid/ear every 24 months.
- Bariatric surgery

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) HMO-2219. Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.gov/ebsa/healthreform. 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.

^{*} For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>www.anthem.com/ca/cityofla</u>.

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

Department of Managed Health Care, California Help Center, 980 9th Street, Suite 500, Sacramento, CA 95814-2725, (888) HMO-2219

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

Does this plan provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

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 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 <u>www.anthem.com/ca/cityofla</u>.

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 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) |

| ■ The plan's overall deductible | \$0 |
|---------------------------------|------|
| Specialist copayment | \$15 |
| Hospital (facility) coinsurance | 0% |
| Other <u>coinsurance</u> | 0% |

This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagraphy and bleed were

<u>Diagnostic tests</u> (ultrasounds and blood work) <u>Specialist</u> visit (anesthesia)

| In this | s exampl | le, Peg | would | pay: |
|---------|----------|---------|---------|------|
| | | Cos | t Shari | ng |

| <u>Cost Sharing</u> | |
|----------------------------|-------|
| <u>Deductibles</u> | \$0 |
| Copayments | \$70 |
| Coinsurance | \$0 |
| What isn't covered | |
| Limits or exclusions | \$60 |
| The total Peg would pay is | \$130 |

Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

| ■ The plan's overall deductible | \$0 |
|---------------------------------|------|
| Specialist copayment | \$15 |
| Hospital (facility) coinsurance | 0% |
| Other <u>coinsurance</u> | 0% |

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

| Total Example Cost | \$7,400 |
|---------------------------------|---------|
| In this example, Joe would pay: | |

| Cost Sharing | | |
|----------------------------|-------|--|
| <u>Deductibles</u> | \$0 | |
| <u>Copayments</u> | \$500 | |
| Coinsurance | \$0 | |
| What isn't covered | | |
| Limits or exclusions | \$60 | |
| The total Joe would pay is | \$560 | |

Mia's Simple Fracture (in-network emergency room visit and follow up care)

| ■ The plan's overall deductible | \$0 |
|---------------------------------|------|
| Specialist copayment | \$15 |
| Hospital (facility) coinsurance | 0% |
| Other coinsurance | 0% |

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 | \$1,900 |
|---------------------------------|---------|
| In this example, Mia would pay: | |

| Cost Sharing | |
|----------------------------|-------|
| <u>Deductibles</u> | \$0 |
| Copayments | \$400 |
| Coinsurance | \$0 |
| What isn't covered | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$400 |

(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) 348-6111

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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 6111-348 (844).
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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) 348-6111։

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 (844) 348-6111.

Bengali (বাংলা): যদি এই নখিপত্রের বিষয়ে আপনার কোনো প্রশ্ন খাকে, ভাহলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও ভখ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কখা ব্লার জন্য (844) 348-6111 — তে কল করুন।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဇုန် (844) 348-6111 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 (844) 348-6111。

Dinka (Dinka): Na non thiëëc në ke de ya thorë, ke yin non lon bë yi kuony ku wer alëu bë geer yic yin ne thon du ke cin weu taauë ke piny. Te kor yin ba jam wenë ran ye thok geryic, ke yin col (844) 348-6111.

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) 348-6111.

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Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ الایت این مین دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره (844) 348-6111) تماس بگیرید.
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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) 348-6111.

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) 348-6111.

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) 348-6111.

Gujarati (ગુજરાતી): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ચ વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો (844) 348-6111.

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) 348-6111.

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) 348-6111

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) 348-6111.

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 (844) 348-6111.

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) 348-6111.

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) 348-6111.

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) 348-6111

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、(844) 348-6111 にお電話ください。

Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ (844) 348-6111

Kirundi (Kirundi): Ugize ikibazo ico arico cose kuri iyi nyandiko, ufise uburenganzira bwo kuronka ubufasha mu rurimi rwawe ata giciro. Kugira uvugishe umusemuzi, akura (844) 348-6111.

Korean (한국어): 본 문서에 대해 어떠한 문의사항이라도 있을 경우, 귀하에게는 귀하가 사용하는 언어로 무료 도움 및 정보를 얻을 권리가 있습니다. 통역사와 이야기하려면 (844) 348-6111 로 문의하십시오.

Lao (ພາສາລາວ): ຖ້າທ່ານມີຄຳຖາມໃດໆກ່ຽວກັບເອກະສານນີ້, ທ່ານມີສິດໄດ້ຮັບຄວາມຊ່ວຍເຫຼືອ ແລະ ຂໍ້ມູນເປັນພາສາຂອງທ່ານໂດຍບໍ່ເສຍຄ່າ. ເພື່ອໂອ້ລົມກັບລ່າມແປພາສາ, ໃຫ້ໂທຫາ (844) 348-6111.

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