Eagle Imaging (Eagle): PPO 750 Option

Coverage for: Individual + Family | Plan Type: PPO

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/ca/aso. 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 <u>deductible</u> ?	\$750 /individual or \$3,000 /family for <u>Network</u> <u>Providers</u> . \$1,500 /individual or \$6,000 /family for Non- <u>Network Providers</u> .	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 <u>deductible?</u>	Yes. <u>Preventive care</u> , Primary Care visit and <u>Specialist</u> visit for <u>Network Providers</u> .	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 preventive services without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered preventive services at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</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> ?	\$5,000/individual or \$10,000/family for <u>Network</u> <u>Providers</u> . \$10,000/individual or \$20,000/family for Non- <u>Network Providers</u> .	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> ?	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 Card PPO. See www.anthem.com/ca or call (844) 451-2077 for a list of network providers.	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 out-of- <u>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 out-of- <u>network provider</u> for some services (such as lab work). Check with your <u>provider</u> 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		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	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	\$25/visit; <u>deductible</u> does not apply	40% coinsurance	none	
If you visit a health care	<u>Specialist</u> visit	\$50/visit; <u>deductible</u> does not apply	40% coinsurance	none	
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 <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)	Free-standing Facility: \$25 co-payment/visit Outpatient Hospital: \$35 co-payment/visit	40% <u>coinsurance</u>	none	
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	40% coinsurance	none	
	Tier 1 - Typically Generic	Retail: \$15 co-payment Mail Order: \$30 co-payment	Not covered	For a list of In- <u>network</u> retail and mail pharmacies, log on to <u>www.optumrx.com</u> or call 1-888-850- 5269.	
If you need drugs to treat your illness or condition More information	Tier 2 – Typically <u>Preferred</u> / Brand	Retail: \$35 co-payment Mail Order: \$70 co-payment	Not covered	Retail: Up to ninety (90) day supply. Mail Order: Limited to ninety (90) day supply. Co-payments are per prescription.	
about <u>prescription</u> <u>drug coverage</u> is available at <u>http://www.optum</u> <u>rx.com.</u>	Tier 3 – Typically Non- <u>Preferred</u>	Retail: \$60 co-payment Mail Order: \$120 co-payment	Not covered	Not all prescription drugs are covered. To determine if a specific drug is covered under your plan, log into your account at <u>www.optumrx.com.</u> Pre-authorization is required for some	
	Tier 4 – Typically Specialty (brand and generic)20% co-insurance (up to \$200)	Not covered	specialty drugs. Failure to obtain pre- authorization will result in a denial of benefits unless retroactive review of services proves medical necessity.		

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

Common		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Important Information	
				Optum [®] Specialty Pharmacy will be your exclusive specialty pharmacy. If you use a copay card, the amount covered by the copay card will not go toward your deductible or out-of- pocket limit. Only what you pay out- of-pocket counts toward that.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	 \$600 per day maximum allowed amount for non-network providers. Plan participants are responsible for 40% of this \$600 per day, plus all charges in excess of \$600. Pre-certification is required. 	
	Physician/surgeon fees	20% coinsurance	40% coinsurance	none	
If you need	Emergency room care	\$100/visit then 20% coinsurance; deductible does not apply	Covered as In- <u>Network</u>	Copay waived if admitted. 20% <u>coinsurance</u> for Emergency Room Physician Fee.	
immediate medical attention	Emergency medical transportation	20% coinsurance	Covered as In- <u>Network</u>	none	
	Urgent care	\$50/visit; <u>deductible</u> does not apply	40% coinsurance	none	
If you have a hospital stay	Facility fee (e.g., hospital room)	\$100/admission then 20% coinsurance	40% coinsurance	\$600 maximum/day for Non- <u>Network</u> <u>Providers</u> . Pre-certification is required.	
	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit \$25/visit; <u>deductible</u> does not apply Other Outpatient 20% <u>coinsurance</u>	Office Visit 40% <u>coinsurance</u> Other Outpatient 40% <u>coinsurance</u>	Other Outpatient \$600 maximum/day for Non- <u>Network</u> <u>Providers</u> . Pre-certification is required for intensive outpatient and partial hospitalization.	

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

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Important Information
	Inpatient services	\$100/admission then 20% coinsurance	40% <u>coinsurance</u>	\$600 maximum/day for Non- <u>Network</u> <u>Providers</u> . 20% <u>coinsurance</u> for Inpatient Physician Fee <u>Network</u> <u>Providers</u> . 40% <u>coinsurance</u> for Inpatient Physician Fee Non- <u>Network</u> <u>Providers</u> .
	Office visits	\$25/visit; <u>deductible</u> does	40% coinsurance	Pre-certification is required Cost sharing does not apply for
	Childbirth/delivery professional services	not apply 20% <u>coinsurance</u>	40% coinsurance	preventive services. Depending on the type of service, <u>co-insurance</u> or <u>deductible</u> may apply. Maternity care
If you are pregnant	Childbirth/delivery facility services	\$100/admission then 20% coinsurance	40% <u>coinsurance</u>	may include tests and services described elsewhere in the SBC (i.e. ultrasound). \$600 maximum/day for Non- <u>Network</u> <u>Providers</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Home health care	20% <u>coinsurance</u>	40% <u>coinsurance</u>	100 days limit/benefit period for <u>network</u> and non- <u>network</u> services combined. Pre-certification is required.
	Rehabilitation services	\$50/visit; <u>deductible</u> does not apply	40% coinsurance	Rehabilitation services are limited to physical, occupational, speech and
If you need help recovering or have other special health needs	Habilitation services	\$50/visit; <u>deductible</u> does not apply	40% <u>coinsurance</u>	Physical, occupational, speech and respiratory therapies.90 visits per benefit period /Physical, Occupational and Speech Therapy combined.
			00/	100 days limit/benefit period – in- network and out-of-network combined.
	Skilled nursing care	0% <u>coinsurance</u>	0% <u>coinsurance</u>	\$600 maximum/day for Non- <u>Network</u> Outpatient Hospital Services. Pre-certification is required.

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

Common		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Important Information	
	Durable medical equipment	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none	
	Hospice services	0% coinsurance	0% <u>coinsurance</u>	Respite care maximum: 5 consecutive days limit/per confinement.	
If your child	Children's eye exam	Not covered	Not covered		
needs dental or	Children's glasses	Not covered	Not covered	none	
eye care	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</u> <u>services</u> .)				
 Dental Check-up Long- term care Routine foot care unless you have been diagnosed with diabetes. Private-duty nursing 	 Cosmetic surgery Eye exams for a child Non-emergency care when traveling outside the U.S 	 Dental care (adult) Glasses for a child Routine eye care (adult) Weight loss programs 		
Other Covered Services (Limitations may app	ly to these services. This isn't a complete list. Ple	ase see your <u>plan</u> document.)		
 Abortion Acupuncture 20 visits/benefit period. Bariatric surgery Chiropractic care 20 visits/benefit period. Infertility treatment - covered through Kindbody Hearing aids \$3,000 maximum/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: Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), <u>www.dol.gov/ebsa/healthreform</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 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, PO Box 54159, Los Angeles, CA 90054-0159

Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), <u>www.dol.gov/ebsa/healthreform</u> * For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/ca/aso</u>.

Does this plan provide Minimum Essential Coverage? Yes/No

Minimum Essential Coverage generally includes <u>plan</u>s, 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 <u>Minimum Essential Coverage</u>, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Yes/No

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. -

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.

Peg is Having a Baby (9 months of in-network pre-natal can hospital delivery)	re and a
The <u>plan's</u> overall <u>deductible</u>	\$750
Specialist copayment	\$50
Hospital (facility) coinsurance	20%
Other <u>coinsurance</u>	0%
his EXAMPLE event includes servi	ices

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)

Total Example Cost	\$12,700
In this example, Peg would pay:	
<u>Cost Sharing</u>	
Deductibles	\$750
<u>Copayments</u>	\$50
Coinsurance	\$2,100
What isn't covered	
Limits or exclusions	\$ 60
The total Peg would pay is	\$2,900

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well- controlled condition)		
■ The <u>plan's</u> overall <u>deductible</u>	\$75	
Specialist <i>copayment</i>	\$5	
Hospital (facility) <u>coinsurance</u>	20%	
Other <u>coinsurance</u>	0%	
This EVANDIE		

This EXAMPLE event includes services like: <u>Primary care physician</u> office visits (including disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter)

Total Example Cost\$5,600

In this example, Joe would pay:

<u>Cost Sharing</u>		
Deductibles	\$750	
<u>Copayments</u>	\$50	
Coinsurance	\$1,400	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$2,200	

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

The <u>plan's</u> overall <u>deductible</u>	\$750
Specialist <u>copayment</u>	\$50
Hospital (facility) <u>coinsurance</u>	\$20
Other <u>coinsurance</u>	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	\$2,800
In this example, Mia would pay:	
<u>Cost Sharing</u>	
Deductibles	\$750
Copayments	\$150
Coinsurance	\$100
What isn't covered	
Limits or exclusions	\$10
The total Mia would pay is	\$1,000

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 (855) 333-5730

Amharic (**አጣርኛ)፦** ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን ሞረጃ በነጻ የማማኘት ሞብት አለዎት። አስተርዳሚ ለማና7ር (855) 333-5730 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 5730-333 (855).

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՝ (855) 333-5730։

Bassa (Băsôð Wùdù): M 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-zììn-nyò dò gbo wùdù kɛ, dá (855) 333-5730.

Bengali (বাংলা): যদি এই নখিপত্রের বিষয়ে আপনার কোনো প্রশ্ন থাকে, তাহলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য (855) 333-5730 –তে কল করুন।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖုန် (855) 333-5730 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 (855) 333-5730。

Dinka (Dinka): Na noŋ thiêëc 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 (855) 333-5730.

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 (855) 333-5730.

Farsi (فارسي): 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 333-5730 (855) 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 (855) 333-5730.

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 (855) 333-5730.

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 (855) 333-5730.

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 (855) 333-5730.

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 (855) 333-5730.

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 (855) 333-5730 ।

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 (855) 333-5730.

Igbo (Igbo): O bụr ụ na į nwere ajujų o bula gbasara akwukwo a, į nwere ikike įnweta enyemaka na ozi n'asusu gi na akwughi ugwo o bula. Ka gi na okowa okwu kwuo okwu, kpoo (855) 333-5730.

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 (855) 333-5730.

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