Coverage for: Individual + Family | Plan Type: HMO

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, <a href="https://eoc.anthem.com/eocdps/9VA9IND01012024">https://eoc.anthem.com/eocdps/9VA9IND01012024</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/9VA9IND01012024">https://eoc.anthem.com/eocdps/9VA9IND01012024</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/9VA9IND01012024">https://eoc.anthem.com/eocdps/9VA9IND01012024</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/9VA9IND01012024">https://eoc.anthem.com/eocdps/9VA9IND01012024</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/9VA9IND01012024">https://eoc.anthem.com/eocdps/9VA9IND01012024</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/9VA9IND01012024">https://eoc.anthem.com/eocdps/9VA9IND01012024</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/9VA9IND01012024">https://eoc.anthem.com/eocdps/9VA9IND01012024</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/9VA9IND01012024">https://eoc.anthem.com/eocdps/9VA9IND01012024</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/9VA9IND01012024">https://eoc.anthem.com/eocdps/9VA9IND01012024</a>. For general definitions of common terms, such as allowed amount, <a href="https://eoc.anthem.com/eocdps/9VA9IND01012024">https://eoc.anthem.com/eocdps/9VA9IND01012024<

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP; or \$8,000/person or \$16,000/family for Non-IHCP 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. All services for Indian Health Care <u>Providers</u> (IHCP). Primary Care <u>Preventive Care</u> for Non-IHCP <u>Providers</u> . Certain <u>Prescription Drugs</u> for Non-IHCP <u>Providers</u> . Vision for Non-IHCP <u>Providers</u> . For more information see below.	This plan 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 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
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> ?	\$9,450/person or \$18,900/family for Non-IHCP In- <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 out-of-pocket limit?	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>	Yes, Maine HMO Tiered Options. See <a href="https://www.anthem.com">www.anthem.com</a>	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

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provider?	or call (855) 738-6674 for a list of network providers. Lower cost shares may apply when using a Value Based Provider*. Costs may vary by site of service and how the provider bills.	a bill from a <u>provider</u> for the difference between the <u>provider</u> 's charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use 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> ?	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.

			What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay  more)  Of-Network Provider (You will pay (You will pay the		Limitations, Exceptions, & Other Important Information	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No charge	No charge for the first visit, then \$70/visit deductible does not apply	Not covered	Preferred Network No charge for the first visit, then \$40/visit deductible does not apply. Virtual visits (Telehealth) benefits available.	
	Specialist visit	No charge	\$120/visit	Not covered	Preferred Network \$70/visit deductible does not apply. Virtual visits (Telehealth) benefits available.	
	Preventive care/screening/immunization	No charge	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	<u>Diagnostic test</u> (x-ray, blood work)	Lab – Office No charge X-Ray – Office No charge	Lab – Office Same as In- <u>Network</u> Tier 1 X-Ray – Office 50% <u>coinsurance</u>	Lab – Office Not covered X-Ray – Office Not covered	Preferred Network \$15/service deductible does not apply for Lab. Preferred Network 30% coinsurance for X-Ray.	
	Imaging (CT/PET scans, MRIs)	No charge	50% coinsurance	Not covered	Preferred Network 30% coinsurance.	
If you need drugs to treat	Typically Generic (Tier 1)	No charge	Level 1 \$25/prescription,	Not covered (retail and home delivery)	For more information, refer to "Select Drug List" at	

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/9VA9IND01012024">https://eoc.anthem.com/eocdps/9VA9IND01012024</a>.

Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Out- Of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
your illness or condition More information about prescription drug coverage is available at http://www.anthem.com/pharmacyinformation/			deductible does not apply (retail) and \$62.50/prescriptio n, deductible does not apply (home delivery) Level 2 \$40/prescription, deductible does not apply (retail only) Level 1 \$50/prescription, deductible does not apply (retail only)		http://www.anthem.com/pharmacyinformation/*See Prescription Drug section.
	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	No charge	\$150/prescription, deductible does not apply (home delivery) Level 2 \$60/prescription, deductible does not apply (retail only)	Not covered (retail and home delivery)	
	Typically Non-Preferred Brand (Tier 3)	No charge	Level 1 30% coinsurance (retail and home delivery) Level 2 40% coinsurance (retail only)	Not covered (retail and home delivery)	
	Typically Specialty (brand and generic) (Tier 4)	No charge	Level 1 50% <u>coinsurance</u> (retail and home delivery)	Not covered (retail and home delivery)	

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/9VA9IND01012024">https://eoc.anthem.com/eocdps/9VA9IND01012024</a>.

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Out- Of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
			Level 2 50% <u>coinsurance</u> (retail only)		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	50% coinsurance	Not covered	Preferred Network 30% coinsurance. Same as In-Network Tier 1 for Ambulatory Surgical Center.
	Physician/surgeon fees	No charge	50% coinsurance	Not covered	Preferred Network 30% coinsurance.
	Emergency room care	No charge	Same as In- <u>Network</u> Tier 1	Same as In- <u>Network</u> Tier 1	Preferred Network 30% coinsurance.
If you need immediate medical attention	Emergency medical transportation	No charge	Same as In- <u>Network</u> Tier 1	Same as In- <u>Network</u> Tier 1	Preferred Network 30% coinsurance. Non-emergency non-network Ambulance Services are limited to \$50,000 per trip.
	Urgent care	No charge	Same as In- <u>Network</u> Tier 1	Same as In- <u>Network</u> Tier 1	Preferred Network \$40/visit deductible does not apply.
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	50% coinsurance	Not covered	Preferred Network 30% coinsurance. 150 days/year for Inpatient rehabilitation for Indian Health Care Providers (IHCP) and Non-IHCP In-Network Providers combined.
	Physician/surgeon fees	No charge	50% <u>coinsurance</u>	Not covered	Preferred Network 30% coinsurance.

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/9VA9IND01012024">https://eoc.anthem.com/eocdps/9VA9IND01012024</a>.

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Out- Of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit No charge Other Outpatient No charge	Office Visit No charge for the first visit, then \$70/visit deductible does not apply Other Outpatient 50% coinsurance	Office Visit Not covered Other Outpatient Not covered	Office Visit Preferred Network No charge for the first visit, then \$40/visit deductible does not apply. Virtual visits (Telehealth) benefits available. Other Outpatient Preferred Network 30% coinsurance.
	Inpatient services	No charge	50% coinsurance	Not covered	none <u>Preferred</u> Network 30% coinsurance.
	Office visits	No charge	50% coinsurance	Not covered	Cost sharing does not apply for
If you are pregnant	Childbirth/delivery professional services	No charge	50% coinsurance	Not covered	preventive services. Maternity care may include tests and
pregnant	Childbirth/delivery facility services	No charge	50% coinsurance	Not covered	services described elsewhere in the SBC (i.e. ultrasound).
	Home health care	No charge	50% coinsurance	Not covered	none <u>Preferred</u> Network 30% coinsurance.
If you need halo	Rehabilitation services	No charge	\$70/visit deductible does not apply	Not covered	Preferred Network \$40/visit deductible does not apply. *See
If you need help recovering or have other special health needs	Habilitation services	No charge	\$70/visit deductible does not apply	Not covered	Therapy Services section.
	Skilled nursing care	No charge	50% <u>coinsurance</u>	Not covered	Preferred Network 30% coinsurance. 150 days/year for skilled nursing services for Indian Health Care Providers (IHCP) and Non-IHCP In-Network Providers combined.

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/9VA9IND01012024">https://eoc.anthem.com/eocdps/9VA9IND01012024</a>.

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In- Network Provider (You will pay more)	Non-IHCP Out- Of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Durable medical equipment	No charge	50% coinsurance	Not covered	Preferred Network 30% coinsurance. *See Durable Medical Equipment Section.
	Hospice services	No charge	50% coinsurance	Not covered	Preferred Network 30% coinsurance.
If your child	Children's eye exam	No charge	No charge	Not covered	*See Vision Services section.
needs dental or	Children's glasses	No charge	No charge	Not covered	See vision services section.
eye care	Children's dental check-up	Not covered	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>)

- Acupuncture
- Dental care (Adult)
- Private-duty nursing
- Weight loss programs

- Children's dental check-up
- Long-term care
- Routine eye care (Adult)

- Cosmetic surgery
- Non-emergency care when traveling outside the U.S.
- Routine foot care

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

Abortion (including Non-Hyde Abortion Services)

Hearing aids 1 item(s) every 36 months

- Bariatric surgery for morbid obesity only
- Infertility treatment

• Chiropractic care 40 visits/year

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: Maine Bureau of Insurance, Department of Professional and Financial Regulation, 34 State House Station, Augusta, ME 04333-0334, (800) 300-5000, 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 <a href="Health Insurance Marketplace">Health Insurance Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="www.HealthCare.gov">www.HealthCare.gov</a> 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>

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at https://eoc.anthem.com/eocdps/9VA9IND01012024.

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 218, North Haven, CT 06473-0218

Maine Bureau of Insurance, Department of Professional and Financial Regulation, 34 State House Station, Augusta, ME 04333-0334, (800) 300-5000

Consumers for Affordable Health Care, 12 Church Street, PO Box 2490, Augusta, ME 04338-2490, (800) 965-7476, <a href="www.mainecahc.org">www.mainecahc.org</a>, <a href="www.mainecahc.org">consumerhealth@mainecahc.org</a>

### 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? Not Applicable

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.

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at https://eoc.anthem.com/eocdps/9VA9IND01012024.

#### **About these Coverage Examples:**

The total Peg would pay is



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 can hospital delivery)	are and a	Managing Joe's Type 2 Diabe (a year of routine in-network care of controlled condition)	Mia's Simple Fracture (in-network emergency room visit and follow up care)			
<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other copayment</li> </ul>	\$5,500 \$70 30% \$15	<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other copayment</li> </ul>	\$5,500 \$70 30% \$15	<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> <li>Hospital (facility) coinsurance</li> <li>Other copayment</li> </ul>	\$5,500 \$70 30% \$15	
This EXAMPLE event includes servelike:  Specialist office visits (prenatal care) Childbirth/Delivery Professional Service Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood work Specialist visit (anesthesia)	es	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:  Emergency room care (including medical supplies)  Diagnostic test (x-ray)  Durable medical equipment (crutches)  Rehabilitation services (physical therapy)		
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:  Cost Sharing		In this example, Mia would pay: <u>Cost Sharing</u>		
Deductibles	\$0	Deductibles Deductibles	\$0	Deductibles	\$0	
Copayments	\$0	Copayments	\$0	Copayments	\$0	
Coinsurance	\$0	Coinsurance \$0		Coinsurance	\$0	
What isn't covered		What isn't covered		What isn't covered		
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$0	

Note: These numbers assume the patient received care from an IHCP <u>provider</u> or with IHCP <u>referral</u> at a non-IHCP. If you receive care from a non-IHCP <u>provider</u> without <u>referral</u> from an IHCP your costs may be higher.

The total Joe would pay is

\$60

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

\$20

The total Mia would pay is

\$0

(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) 738-6674

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 6674-738 (855).

**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՝ (855) 738-6674։

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 (855) 738-6674.

Bengali (বাংলা): যদি এই নখিপত্রের বিষয়ে আপনার কোনো প্রশ্ন খাকে, তাংলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাখে কথা ব্লার জন্য (৪55) 738-6674 –তে কল করুন।

Burmese (မြန်မာ): ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (855) 738-6674 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(855) 738-6674。

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 (855) 738-6674.

**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) 738-6674.

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 (855) 738-6674 رفته 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) 738-6674.

**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) 738-6674.

**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) 738-6674.

Gujarati (ગુજરાતી): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ય વગર આપની ભાષામાં મદદ અને માહતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો (855) 738-6674.

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