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/9ZVGIND01012024. 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) 738-6674 to request a copy.

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 $6,500/person or $13,000/family for Non-IHCP In-Network Providers.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. All services for Indian Health Care Providers (IHCP). Primary Care Preventive Care for Non-IHCP Providers. Certain Prescription Drugs for Non-IHCP Providers. Vision for Non-IHCP Providers. For more information see below.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services 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 out-of-pocket limit for this plan?	$9,450/person or $18,900/family for Non-IHCP In-Network Providers.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit 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 network	Yes, Maine HMO Tiered Options. See www.anthem.com	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

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 provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use 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 plan will pay some or all of the costs to see a specialist for covered services but only if you have a referral before you see the specialist.

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

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		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)	
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 $60/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	$130/visit	Not covered	Preferred Network $80/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	Diagnostic test (x-ray, blood work)	Lab – Office No charge X-Ray – Office No charge	Lab – Office Same as In-Network Tier 1 X-Ray – Office 50% coinsurance	Lab – Office Not covered X-Ray – Office Not covered	Preferred Network $15/service deductible does not apply for Lab. Preferred Network 40% coinsurance for X-Ray.
	Imaging (CT/PET scans, MRIs)	No charge	50% coinsurance	Not covered	Preferred Network 40% 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

* For more information about limitations and exceptions, see the **plan** or policy document at https://eoc.anthem.com/eocdps/9ZVGIND01012024.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		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)	
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/prescription, deductible does not apply (home delivery) Level 2 $35/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	Level 1 $50/prescription, deductible does not apply (retail) and $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 up to $300/prescription (retail) and 30% coinsurance up to $900/prescription (home delivery) Level 2 50% coinsurance up to	Not covered (retail and home delivery)	

* For more information about limitations and exceptions, see the **plan** or policy document at https://eoc.anthem.com/eocdps/9ZVGIND01012024.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		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)	
			$400/prescription (retail only)		
	Typically Specialty (brand and generic) (Tier 4)	No charge	Level 1 50% coinsurance up to $600/prescription (retail and home delivery) Level 2 50% coinsurance up to $700/prescription (retail only)	Not covered (retail and home delivery)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	50% coinsurance	Not covered	Preferred Network 40% coinsurance. Same as In-Network Tier 1 for Ambulatory Surgical Center.
	Physician/surgeon fees	No charge	50% coinsurance	Not covered	Preferred Network 40% coinsurance.
If you need immediate medical attention	Emergency room care	No charge	Same as In-Network Tier 1	Same as In-Network Tier 1	Preferred Network 40% coinsurance.
	Emergency medical transportation	No charge	Same as In-Network Tier 1	Same as In-Network Tier 1	Preferred Network 40% coinsurance. Non-emergency non-network Ambulance Services are limited to $50,000 per trip.
	Urgent care	No charge	Same as In-Network Tier 1	Same as In-Network 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 40% coinsurance. 150 days/year for Inpatient rehabilitation for Indian Health Care Providers (IHCP) and Non-IHCP In-Network Providers combined.

* For more information about limitations and exceptions, see the **plan** or policy document at https://eoc.anthem.com/eocdps/9ZVGIND01012024.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		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)	
	Physician/surgeon fees	No charge	50% coinsurance	Not covered	Preferred Network 40% coinsurance.
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 $60/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 40% coinsurance.
	Inpatient services	No charge	50% coinsurance	Not covered	--------none--------Preferred Network 40% coinsurance.
If you are pregnant	Office visits	No charge	50% coinsurance	Not covered	Cost sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	No charge	50% coinsurance	Not covered	
	Childbirth/delivery facility services	No charge	50% coinsurance	Not covered	
If you need help recovering or have other special health needs	Home health care	No charge	50% coinsurance	Not covered	--------none--------Preferred Network 40% coinsurance.
	Rehabilitation services	No charge	$60/visit deductible does not apply	Not covered	Preferred Network $40/visit deductible does not apply. *See Therapy Services section.
	Habilitation services	No charge	$60/visit deductible does not apply	Not covered	
	Skilled nursing care	No charge	50% coinsurance	Not covered	Preferred Network 40% coinsurance. 150 days/year for skilled nursing services for Indian Health Care Providers (IHCP) and Non-IHCP In-Network Providers combined.

* For more information about limitations and exceptions, see the **plan** or policy document at https://eoc.anthem.com/eocdps/9ZVGIND01012024.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		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)	
	Durable medical equipment	No charge	50% coinsurance	Not covered	Preferred Network 40% coinsurance. *See Durable Medical Equipment Section.
	Hospice services	No charge	50% coinsurance	Not covered	Preferred Network 40% coinsurance.
If your child needs dental or eye care	Children's eye exam	No charge	No charge	Not covered	*See Vision Services section.
	Children's glasses	No charge	No charge	Not covered	
	Children's dental check-up	Not covered	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.)

- 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 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 claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan

* For more information about limitations and exceptions, see the **plan** or policy document at https://eoc.anthem.com/eocdps/9ZVGIND01012024.

documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. 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, www.mainecahc.org, consumerhealth@mainecahc.org

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 **plan** might cover costs for a sample medical situation, see the next section.*

* For more information about limitations and exceptions, see the **plan** or policy document at https://eoc.anthem.com/eocdps/9ZVGIND01012024.

About these Coverage Examples:

This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. 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)		**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**	**$3,000**	■ **The plan's overall deductible**	**$3,000**	■ **The plan's overall deductible**	**$3,000**
■ **Specialist copayment**	**$80**	■ **Specialist copayment**	**$80**	■ **Specialist copayment**	**$80**
■ **Hospital (facility) coinsurance**	**40%**	■ **Hospital (facility) coinsurance**	**40%**	■ **Hospital (facility) coinsurance**	**40%**
■ **Other copayment**	**$15**	■ **Other copayment**	**$15**	■ **Other copayment**	**$15**
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*)		**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:		**In this example, Joe would pay:**		**In this example, Mia would pay:**	
Cost Sharing		***Cost Sharing***		***Cost Sharing***	
Deductibles	$0	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
The total Peg would pay is	**$60**	**The total Joe would pay is**	**$20**	**The total Mia would pay is**	**$0**

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

The plan would be responsible for the other costs of these EXAMPLE covered services.

Language Access 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) 738-6674

Amharic (አማርኛ): ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የማግኘት መብት አለዎት። አስተርጓሚ ለማናገር (855) 738-6674 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 (855) 738-6674 .

Armenian (հայերեն). Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվճար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով: Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (855) 738-6674:

Bassa (Bǎsɔ̀ɔ̀ Wùdù): Ǹ dyi dyi-diè-dɛ̀ bě bédé bá céè-dɛ̀ nìà kɛ dyí ní, ɔ mɔ̀ nì dyí-bɛ̀dɛ̀ìn-dɛ̀ bɛ́ m̀ ké gbo-kpá-kpá kè bɔ̌ kpɔ̃ dé m̀ bídí-wùdùǔn bó pídyi. Bé m̀ ké wudu-zììn-nyɔ̀ dò gbo wùdù kɛ, dá (855) 738-6674.

Bengali (বাংলা): যদি এই নথিপত্রের বিষয়ে আপনার কোনো প্রশ্ন থাকে, তাহলে আপনার ভাষায় বিনামূল্যে সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা বলার জন্য (855) 738-6674 -তে কল করুন।

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

Dinka (Dinka): Na nɔŋ thiëëc në ke de yä thorë, ke yin nɔŋ loŋ bë yi kuony ku wɛr alëu bë gɛɛr yic yin ne thoŋ du ke cin wëu tääuë ke piny. Te kɔr yin ba jam wënë ran ye thok geryic, ke yin cɔl (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 تماس بگیرید.

Language Access Services:

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 ખર્ચ વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો (855) 738-6674.

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) 738-6674.

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) 738-6674 ।

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) 738-6674.

Igbo (Igbo): Ọ bụr ụ na ị nwere ajụjụ ọ bụla gbasara akwụkwọ a, ị nwere ikike ịnweta enyemaka na ozi n'asụsụ gị na akwụghị ụgwọ ọ bụla. Ka gị na ọkọwa okwu kwuo okwu, kpọọ (855) 738-6674.

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) 738-6674.

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 (855) 738-6674.

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 (855) 738-6674

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 (855) 738-6674 にお電話ください。

Language Access Services:

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