



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/9V4JIND01012024>. 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/](http://www.healthcare.gov/sbc-glossary/) or call (855) 738-6674 to request a copy.

| Important Questions   | Answers  | Why This Matters:   |
|---|--|---|
| What is the overall <a href="#">deductible</a> ?                                | \$9,450/person or \$18,900/family for Tier 1 In- <a href="#">Network Providers</a> and Tier 2 In- <a href="#">Network Providers</a> combined.  | Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .  |
| Are there services covered before you meet your <a href="#">deductible</a> ?    | Yes. <a href="#">Preventive Care</a> . For more information see below.   | This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .                                       |
| Are there other <a href="#">deductibles</a> for specific services?              | No.  | You don't have to meet <a href="#">deductibles</a> for specific services.   |
| What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ? | \$9,450/person or \$18,900/family for Tier 1 In- <a href="#">Network Providers</a> and Tier 2 In- <a href="#">Network Providers</a> combined.  | The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.   |
| What is not included in the <a href="#">out-of-pocket limit</a> ?               | <a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, and health care this <a href="#">plan</a> doesn't cover.   | Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .   |
| Will you pay less if you use a <a href="#">network provider</a> ?               | Yes. See <a href="http://www.anthem.com/find-care/?alphaprefix=MAN">www.anthem.com/find-care/?alphaprefix=MAN</a> or call (855) 738-6674 for a list of <a href="#">network providers</a> . Costs may vary by site of service and how | You pay the least if you use a <a href="#">provider</a> in Tier 1 In- <a href="#">Network</a> . You pay more if you use a <a href="#">provider</a> in Tier 2 In- <a href="#">Network</a> . You will pay the most if you use an <a href="#">Out-of-Network Provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">Out-of-Network Provider</a> for some services (such as lab work). Check with |

|  |                                     |  |
|--|-------------------------------------|--|
|  | the <a href="#">provider</a> bills. | your <a href="#">provider</a> before you get services.   |
| <b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b> | Yes.                                | This <a href="#">plan</a> will pay some or all of the costs to see a <a href="#">specialist</a> for covered services but only if you have a <a href="#">referral</a> before you see the <a href="#">specialist</a> . |



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   |
|--|--|--|--|--|--|
|  |  | Tier 1 In-Network Provider<br>(You will pay the least)   | Tier 2 In-Network Provider<br>(You will pay more)  | Out-of-Network Provider<br>(You will pay the most) |  |
| <b>If you visit a health care <a href="#">provider's</a> office or clinic</b>  | Primary care visit to treat an injury or illness                           | No charge for the first visit, then \$50/visit for 2 visits, then 0% <a href="#">coinsurance</a> | No charge for the first visit, then \$50/visit for 2 visits, then 0% <a href="#">coinsurance</a> | Not covered  | Virtual visits (Telehealth) benefits available.  |
|  | <a href="#">Specialist</a> visit   | 0% <a href="#">coinsurance</a>   | 0% <a href="#">coinsurance</a>   | Not covered  | Virtual visits (Telehealth) benefits available.  |
|  | <a href="#">Preventive care</a> / <a href="#">screening</a> /immunization  | No charge  | No charge  | Not covered  | You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.  |
| <b>If you have a test</b>  | <a href="#">Diagnostic test</a> (x-ray, blood work)                        | 0% <a href="#">coinsurance</a>   | 0% <a href="#">coinsurance</a>   | Not covered  | -----none-----   |
|  | Imaging (CT/PET scans, MRIs)   | 0% <a href="#">coinsurance</a>   | 0% <a href="#">coinsurance</a>   | Not covered  | -----none-----   |
| <b>If you need drugs to treat your illness or condition</b><br>More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.anthem.com/pharmacyinformation/">http://www.anthem.com/pharmacyinformation/</a> | Typically Generic (Tier 1)   | 0% <a href="#">coinsurance</a> (retail and home delivery)  | 0% <a href="#">coinsurance</a> (retail only)   | Not covered (retail and home delivery)             | For more information, refer to “Select Drug List” at <a href="http://www.anthem.com/pharmacyinformation/">http://www.anthem.com/pharmacyinformation/</a><br>*See Prescription Drug section |
|  | Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)           | 0% <a href="#">coinsurance</a> (retail and home delivery)  | 0% <a href="#">coinsurance</a> (retail only)   | Not covered (retail and home delivery)             |  |
|  | Typically Non-Preferred Brand and Generic drugs (Tier 3)                   | 0% <a href="#">coinsurance</a> (retail and home delivery)  | 0% <a href="#">coinsurance</a> (retail only)   | Not covered (retail and home delivery)             |  |
|  | Typically Preferred <a href="#">Specialty</a> (brand and generic) (Tier 4) | 0% <a href="#">coinsurance</a> (retail and home delivery)  | 0% <a href="#">coinsurance</a> (retail only)   | 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/9V4JIND01012024>.

| Common Medical Event  | Services You May Need                            | What You Will Pay  |  |  | Limitations, Exceptions, & Other Important Information  |
|---|--|--|--|--|---|
|   |  | Tier 1 In-Network Provider<br>(You will pay the least)   | Tier 2 In-Network Provider<br>(You will pay more)  | Out-of-Network Provider<br>(You will pay the most)             |   |
| If you have outpatient surgery  | Facility fee (e.g., ambulatory surgery center)   | 0% <a href="#">coinsurance</a>   | 0% <a href="#">coinsurance</a>   | Not covered  | -----none-----  |
|   | Physician/surgeon fees                           | 0% <a href="#">coinsurance</a>   | 0% <a href="#">coinsurance</a>   | Not covered  | -----none-----  |
| If you need immediate medical attention                                   | <a href="#">Emergency room care</a>              | 0% <a href="#">coinsurance</a>   | Same as In-<br><a href="#">Network</a> Tier 1  | Same as In-<br><a href="#">Network</a> Tier 1                  | -----none-----  |
|   | <a href="#">Emergency medical transportation</a> | 0% <a href="#">coinsurance</a>   | Same as In-<br><a href="#">Network</a> Tier 1  | Same as In-<br><a href="#">Network</a> Tier 1                  | Non-emergency non- <a href="#">network</a> Ambulance Services are limited to \$50,000 per trip.   |
|   | <a href="#">Urgent care</a>                      | 0% <a href="#">coinsurance</a>   | Same as In-<br><a href="#">Network</a> Tier 1  | Same as In-<br><a href="#">Network</a> Tier 1                  | -----none-----  |
| If you have a hospital stay   | Facility fee (e.g., hospital room)               | 0% <a href="#">coinsurance</a>   | 0% <a href="#">coinsurance</a>   | Not covered  | 150 days/year for Inpatient rehabilitation for Tier 1 In-<br><a href="#">Network</a> and Tier 2 In- <a href="#">Network</a> Providers combined. |
|   | Physician/surgeon fees                           | 0% <a href="#">coinsurance</a>   | 0% <a href="#">coinsurance</a>   | Not covered  | -----none-----  |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services                              | Office Visit<br>No charge for the first 3 visits, then<br>0% <a href="#">coinsurance</a><br>Other Outpatient<br>0% <a href="#">coinsurance</a> | Office Visit<br>No charge for the first 3 visits, then<br>0% <a href="#">coinsurance</a><br>Other Outpatient<br>0% <a href="#">coinsurance</a> | Office Visit<br>Not covered<br>Other Outpatient<br>Not covered | Office Visit<br>Virtual visits (Telehealth) benefits available.<br>Other Outpatient<br>-----none-----   |
|   | Inpatient services                               | 0% <a href="#">coinsurance</a>   | 0% <a href="#">coinsurance</a>   | Not covered  | -----none-----  |
| If you are pregnant   | Office visits                                    | 0% <a href="#">coinsurance</a>   | 0% <a href="#">coinsurance</a>   | Not covered  | Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).   |
|   | Childbirth/delivery professional services        | 0% <a href="#">coinsurance</a>   | 0% <a href="#">coinsurance</a>   | Not covered  |   |
|   | Childbirth/delivery facility services            | 0% <a href="#">coinsurance</a>   | 0% <a href="#">coinsurance</a>   | Not covered  |   |
| If you need help recovering or have other special health needs            | <a href="#">Home health care</a>                 | 0% <a href="#">coinsurance</a>   | 0% <a href="#">coinsurance</a>   | Not covered  | -----none-----  |
|   | <a href="#">Rehabilitation services</a>          | 0% <a href="#">coinsurance</a>   | 0% <a href="#">coinsurance</a>   | Not covered  | *See Therapy Services section.  |
|   | <a href="#">Habilitation services</a>            | 0% <a href="#">coinsurance</a>   | 0% <a href="#">coinsurance</a>   | Not covered  |   |
|   | <a href="#">Skilled nursing care</a>             | 0% <a href="#">coinsurance</a>   | 0% <a href="#">coinsurance</a>   | Not covered  | 150 days/year for skilled nursing services for Tier 1 In- <a href="#">Network</a>   |

\* For more information about limitations and exceptions, see the [plan](#) or policy document at <https://eoc.anthem.com/eocdps/9V4JIND01012024>.

| Common Medical Event                          | Services You May Need                     | What You Will Pay                                      |   |  | Limitations, Exceptions, & Other Important Information     |
|---|---|--|---|--|--|
|   |   | Tier 1 In-Network Provider<br>(You will pay the least) | Tier 2 In-Network Provider<br>(You will pay more) | Out-of-Network Provider<br>(You will pay the most) |  |
|   |   |  |   |  | and Tier 2 In- <a href="#">Network Providers</a> combined. |
|   | <a href="#">Durable medical equipment</a> | 0% <a href="#">coinsurance</a>                         | 0% <a href="#">coinsurance</a>                    | Not covered  | *See <a href="#">Durable Medical Equipment</a> Section     |
|   | <a href="#">Hospice services</a>          | 0% <a href="#">coinsurance</a>                         | 0% <a href="#">coinsurance</a>                    | Not covered  | -----none-----   |
| <b>If your child needs dental or eye care</b> | Children's eye exam                       | Not Applicable   | \$0/visit   | Not covered  | *See Vision Services section                               |
|   | Children's glasses                        | Not Applicable   | \$0/unit  | Not covered  |  |
|   | Children's dental check-up                | Not covered  | Not covered                                       | Not covered  | -----none-----   |

### Excluded Services & Other Covered Services:

| Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .) |  |   |  |
|---|--|---|--|
| <ul style="list-style-type: none"> <li>Acupuncture</li> <li>Dental care (Adult)</li> <li>Private-duty nursing</li> <li>Weight loss programs</li> </ul>  | <ul style="list-style-type: none"> <li>Children's dental check-up</li> <li>Long-term care</li> <li>Routine eye care (Adult)</li> </ul> | <ul style="list-style-type: none"> <li>Cosmetic surgery</li> <li>Non-emergency care when traveling outside the U.S.</li> <li>Routine foot care</li> </ul> |  |

| Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)      |  |  |  |
|---|--|--|--|
| <ul style="list-style-type: none"> <li>Abortion (including Non-Hyde Abortion Services)</li> <li>Hearing aids 1 item(s) every 36 months</li> </ul> | <ul style="list-style-type: none"> <li>Bariatric surgery for morbid obesity only</li> <li>Infertility treatment</li> </ul> | <ul style="list-style-type: none"> <li>Chiropractic care 40 visits/year</li> </ul> |  |

**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](http://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](#) 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:

\* For more information about limitations and exceptions, see the [plan](#) or policy document at <https://eoc.anthem.com/eocdps/9V4JIND01012024>.

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.maine cahc.org](http://www.maine cahc.org),  
[consumerhealth@maine cahc.org](mailto:consumerhealth@maine cahc.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.*

## 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)

|   |         |
|---|---------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$9,450 |
| ■ <a href="#">Specialist coinsurance</a>                        | 0%      |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 0%      |
| ■ Other <a href="#">coinsurance</a>                             | 0%      |

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:

| <a href="#">Cost Sharing</a> |         |
|------------------------------|---------|
| <a href="#">Deductibles</a>  | \$9,450 |
| <a href="#">Copayments</a>   | \$0     |
| <a href="#">Coinsurance</a>  | \$0     |
| <i>What isn't covered</i>    |         |
| Limits or exclusions         | \$60    |
| The total Peg would pay is   | \$9,510 |

### Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

|   |         |
|---|---------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$9,450 |
| ■ <a href="#">Specialist coinsurance</a>                        | 0%      |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 0%      |
| ■ Other <a href="#">coinsurance</a>                             | 0%      |

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*)

|                    |         |
|--------------------|---------|
| Total Example Cost | \$5,600 |
|--------------------|---------|

In this example, Joe would pay:

| <a href="#">Cost Sharing</a> |         |
|------------------------------|---------|
| <a href="#">Deductibles</a>  | \$5,200 |
| <a href="#">Copayments</a>   | \$90    |
| <a href="#">Coinsurance</a>  | \$0     |
| <i>What isn't covered</i>    |         |
| Limits or exclusions         | \$20    |
| The total Joe would pay is   | \$5,310 |

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

|   |         |
|---|---------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$9,450 |
| ■ <a href="#">Specialist coinsurance</a>                        | 0%      |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 0%      |
| ■ Other <a href="#">coinsurance</a>                             | 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:

| <a href="#">Cost Sharing</a> |         |
|------------------------------|---------|
| <a href="#">Deductibles</a>  | \$2,800 |
| <a href="#">Copayments</a>   | \$0     |
| <a href="#">Coinsurance</a>  | \$0     |
| <i>What isn't covered</i>    |         |
| Limits or exclusions         | \$0     |
| The total Mia would pay is   | \$2,800 |

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 (Bàsɔ̀ Wùdù):** M̐ dyi dyi-diè-djé bɛ́ bédé b́á céè-djé nià kɛ dyí ní, ɔ̀ m̀ò nì dyí-bédjè̀n-djé bɛ́ m̐ kɛ́ gbo-kpá-kpá kè b̐́ kp̐́ djé m̐ b́ídjí-wùdù̀ùn b́ó pídyi. B́é m̐ kɛ́ wuɖu-zìin-nyò d̀ò gbo wùdù kɛ́, d́á (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 အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (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。

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