Fremont Union HSD: Modified PPO PC1 Basic-Major Medical

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/. 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 deductible?	250/person or maximum of three separate deductibles/family for In-Network Providers. \$250/person or maximum of three separate deductibles/family for Non-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. Primary Care. Specialist Visit. Preventive Care. Certain Prescription Drugs. For more information see below.	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 <u>preventive</u> <u>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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	Yes. \$100/visit for Emergency room services. Waived if admitted. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan?</u>	\$1,000/person for In- <u>Network</u> <u>Providers</u> . \$2,000/person for Non- <u>Network</u> <u>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?	Deductibles, Prescription drugs, Premiums, balance-billing charges, basic medical care copays 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> <u>provider</u> ?	Yes. See www.anthem.com/find- care/?alphaprefix=JPU or call (855) 333-5730 for a list of network providers. Costs may vary by site of service and how	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 network</u> . You will pay the most if you use an <u>out-of-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 <u>out-of-network provider</u>

	the <u>provider</u> bills.	for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a referral	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .
to see a specialist?		



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

C		What You	Timi, dans Errandans 9	
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	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	\$20/visit <u>deductible</u> does not apply	40% <u>coinsurance deductible</u> does not apply	none
	<u>Specialist</u> visit	\$20/visit <u>deductible</u> does not apply	40% <u>coinsurance</u> <u>deductible</u> does not apply	none
	Preventive care/screening/immunization	No charge	40% <u>coinsurance</u>	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)	No charge	40% <u>coinsurance deductible</u> does not apply	none
	Imaging (CT/PET scans, MRIs)	No charge	40% <u>coinsurance deductible</u> does not apply	none
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://www.anthem.com/pharmacyinformation/	Typically Generic (Tier 1)	\$10/prescription, deductible does not apply (retail) and \$20/prescription, deductible does not apply (home delivery)	\$10/prescription plus 50% coinsurance, deductible does not apply (retail) and Not covered (home delivery)	Most home delivery is 90-day supply. For more information,
	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	\$30/prescription, deductible does not apply (retail) and \$60/prescription, deductible does not apply (home delivery)	\$30/prescription plus 50% coinsurance, deductible does not apply (retail) and Not covered (home delivery)	refer to "National Drug List" at http://www.anthem.com/pharm acyinformation/ *See Prescription Drug section of the plan or policy document
	Typically Non-Preferred Brand and Generic drugs (Tier 3)	\$50/prescription, deductible does not apply (retail) and \$100/prescription, deductible does not apply (home delivery)	\$50/prescription plus 50% coinsurance, deductible does not apply (retail) and Not covered (home delivery)	(e.g. evidence of coverage or certificate).

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

Common		What You	Limitations Essentians &	
Medical Event	Services You May Need	In-Network Provider	Non-Network Provider	Limitations, Exceptions, & Other Important Information
TYPOGROUP IN CORE		(You will pay the least)	(You will pay the most)	
	Typically Preferred <u>Specialty</u> (brand and generic) (Tier 4)	20% coinsurance up to \$150/prescription, deductible does not apply (retail) and 20% coinsurance up to \$300/prescription, deductible does not apply (home delivery)	50% <u>coinsurance</u> , <u>deductible</u> does not apply (retail) and Not covered (home delivery)	
If you have	Facility fee (e.g., ambulatory surgery center)	No charge	40% <u>coinsurance</u> <u>deductible</u> does not apply	\$350 maximum/admission for Non-Network Providers.
outpatient surgery	Physician/surgeon fees	No charge	40% coinsurance deductible	none
If you need immediate medical attention	Emergency room care	0% <u>coinsurance,</u> Emergency room services <u>deductible</u> applies	40% <u>coinsurance,</u> Emergency room services <u>deductible</u> applies	If admitted, ER <u>deductible</u> is waived. No charge for Emergency Room Physician Fee In- <u>Network Providers</u> . 40% <u>coinsurance deductible</u> does not apply for Emergency Room Physician Fee Non- <u>Network Providers</u> .
	Emergency medical transportation	No charge	Covered as In- <u>Network</u>	Non-emergency non- <u>network</u> Ambulance Services are limited to \$50,000 per trip.
	Urgent care	\$20/visit <u>deductible</u> does not apply	40% <u>coinsurance</u> <u>deductible</u> does not apply	none
If you have a	Facility fee (e.g., hospital room)	No charge	40% <u>coinsurance</u> <u>deductible</u> does not apply	none
hospital stay	Physician/surgeon fees	No charge	40% <u>coinsurance</u> <u>deductible</u> does not apply	none
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit \$20/visit <u>deductible</u> does not apply Other Outpatient No charge	Office Visit 40% coinsurance deductible does not apply Other Outpatient 40% coinsurance deductible does not apply	Office Visit Other Outpatientnone

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

Common	Services You May Need	What You	Limitationa Evaportiona &		
Medical Event		In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Inpatient services	No charge	40% <u>coinsurance deductible</u> does not apply	No charge for Inpatient Physician Fee In-Network Providers. 40% coinsurance deductible does not apply for Inpatient Physician Fee Non-Network Providers.	
If you are pregnant	Office visits	\$20/visit <u>deductible</u> does not apply	40% <u>coinsurance deductible</u> does not apply	Maternity care may include tests and services described elsewhere	
	Childbirth/delivery professional services	No charge	40% <u>coinsurance</u> <u>deductible</u> does not apply	in the SBC (i.e., ultrasound). *Coverage includes fertility	
	Childbirth/delivery facility services	No charge	40% <u>coinsurance</u> <u>deductible</u> does not apply	preservation services, see Fertility Preservation section.	
	Home health care	No charge	40% <u>coinsurance</u> <u>deductible</u> does not apply	100 visits/benefit period.	
If you need help	Rehabilitation services	No charge	40% <u>coinsurance</u>	*Saa Thomasy Somigas saction	
If you need help recovering or	Habilitation services	No charge	40% <u>coinsurance</u>	*See Therapy Services section.	
have other special health needs	Skilled nursing care	No charge	40% <u>coinsurance</u> <u>deductible</u> does not apply	100 days/benefit period for skilled nursing services.	
	Durable medical equipment	20% coinsurance	40% coinsurance	*See <u>Durable Medical</u> <u>Equipment</u> Section	
	Hospice services	20% <u>coinsurance</u>	20% <u>coinsurance</u>	none	
If your child	Children's eye exam	Not covered	Not covered	none	
needs dental or eye care	Children's glasses	Not covered	Not covered	11011C	
	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 services</u>.)

- Children's dental check-up
- Eye exams for a child
- Long-term care
- Weight loss programs

- Cosmetic surgery
- Glasses for a child
- Routine eye care (Adult)

- Dental care (Adult)
- Infertility treatment
- Routine foot care unless you have been diagnosed with diabetes

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

- Acupuncture 12 visits/benefit period
- Bariatric surgery

• Chiropractic care 24 visits/benefit period

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

- Hearing aids 1 item(s)/ear every 36 months.
- Most coverage provided outside the United States. See www.bcbsglobalcore.com
- Private-duty nursing in a Home Setting only

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) 466-2219, https://www.dmhc.ca.gov/, Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565, www.cciio.cms.gov, 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 <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 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 4310, Woodland Hills, CA 91365-4310

Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565, www.cciio.cms.gov

Department of Managed Health Care, California Help Center, 980 9th Street, Suite 500, Sacramento, CA 95814-2725, (888) 466-2219, https://www.dmhc.ca.gov/

California Consumer Assistance Program, Operated by the California Department of Managed Health Care, 980 9th St, Suite #500, Sacramento, CA 95814, (888) 466-2219, https://www.dmhc.ca.gov/

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? Yes

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:

The total Peg would pay is

\$90



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.

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 \$250 Specialist copayment \$20 Hospital (facility) coinsurance 0% Other coinsurance 0%		 The plan's overall deductible Specialist copayment Hospital (facility) coinsurance Other coinsurance 	\$250 \$20 0% 0%	 The plan's overall deductible Specialist copayment Hospital (facility) coinsurance Other coinsurance 	\$250 \$20 0% 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)		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: <u>Cost Sharing</u>		In this example, Mia would pay: <u>Cost Sharing</u>	
<u>Deductibles</u>	\$0	<u>Deductibles</u>	\$0	<u>Deductibles</u>	\$250
Copayments	\$30	<u>Copayments</u>	\$1,000	<u>Copayments</u>	\$70
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$300
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$0

\$1,020

The total Mia would pay is

The total Joe would pay is

\$620

(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 1-888-254-2721

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 2721-888-1.

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՝ 1-888-254-2721։

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 kpỗ dé mì bídí-wùdùǔn bó pídyi. Bé mì ké wudu-zììn-nyò dò gbo wùdù kɛ, dá 1-888-254-2721.

Bengali (বাংলা): যদি এই লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন খাকে, তাংলে আপলার ভাষায় বিলামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য 1-888-254-2721 –তে কল করুল।

Burmese (မြန်မာ): ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု 1-888-254-2721 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1-888-254-2721。

Dinka (Dinka): Na noŋ thiëëc në ke de yä thorë, ke yin noŋ loŋ bë yi kuony ku wɛr alëu bë gεεr yic yin ne thoŋ du ke cin wëu tääuë ke piny. Te kor yin ba jam wënë ran ye thok geryic, ke yin col 1-888-254-2721.

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 1-888-254-2721.

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

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 1-888-254-2721.

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 1-888-254-2721.

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 1-888-254-2721.

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 1-888-254-2721.

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 1-888-254-2721.

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 करें1-888-254-2721

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 1-888-254-2721.

Igbo (Igbo): O bụr ụ na ị nwere ajujụ o bụla gbasara akwukwo a, ị nwere ikike ịnweta enyemaka na ozi n'asusu gị na akwughi ugwo o bula. Ka gị na okowa okwu kwuo okwu, kpọo 1-888-254-2721.

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 1-888-254-2721.

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 1-888-254-2721.

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 1-888-254-2721

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、1-888-254-2721 にお電話ください。

Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ1-888-254-2721

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