Coverage for: Individual + Family | Plan Type: PPO

Suburban Health Consortium - Cuyahoga Heights Local Schools: \$150 Deductible PPO Plan



The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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, <u>https://eoc.anthem.com/eocdps/aso</u>. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary/</u> or call (833) 639-1634 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$150/person or \$300/family for In- <u>Network Providers</u> . \$300/person or \$600/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. Primary Care. <u>Specialist</u> Visit. <u>Preventive Care</u> . Vision. 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 <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> ?	Coinsurance Limit: \$750/person, \$1,500/family for In- <u>Network Providers</u> . \$1,500/person, \$3,000/family for Non- <u>Network Providers</u> . Out-of-Pocket Limit: \$9,100/person or \$18,200/family for In- <u>Network Providers</u> . Unlimited 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 <u>out-of-pocket</u> limit?	Premiums, balance-billing charges, and health care this <u>plan</u> 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>	Yes. See	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>

provider?	www.anthem.com/find- care/?alphaprefix=AKH or call (833) 639-1634 for a list of <u>network providers.</u> Costs may vary by site of service and how the <u>provider</u> bills.	<u>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> 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.

		What You			
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	
	Primary care visit to treat an injury or illness	\$20/visit <u>deductible</u> does not apply	30% coinsurance	Virtual visits (Telehealth) benefits available.	
If you visit a health care	<u>Specialist</u> visit	\$20/visit <u>deductible</u> does not apply	30% coinsurance	Virtual visits (Telehealth) benefits available.	
provider's office or clinic	Preventive care/screening/ immunization No charge		30% <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	Diagnostic test (x-ray, blood work)	10% coinsurance	30% coinsurance	none	
	Imaging (CT/PET scans, MRIs)	10% coinsurance	30% coinsurance	none	
If you need drugs to treat your illness or	Typically Generic (Tier 1)	\$10 Retail <u>copay</u> /prescription. \$25 Mail order <u>copay</u> /prescription.	Not covered (retail and home delivery)	Covers up to a 30-day supply (retail); Covers up to a 90-day supply (mail order); Prior Authorization – Some drugs	
condition More information about <u>prescription</u> <u>drug coverage</u> is available at	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	\$20 Retail <u>copay</u> /prescription. \$50 Mail order <u>copay</u> /prescription.	Not covered (retail and home delivery)	may require a prior authorization. If necessary prior authorization is not obtained, the drug may not be covered. Your plan uses a preferred drug list that identifies the status of covered drugs.	
www.express- scripts.com.	Typically Non-Preferred Brand and Generic drugs (Tier 3)	\$40 Retail <u>copay</u> /prescription.	Not covered (retail and home delivery)		

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

Common		What You	Limitations Examplians &		
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 	
		\$100 Mail order <u>copay</u> /prescription.			
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance</u>	30% coinsurance	none	
surgery	Physician/surgeon fees	10% <u>coinsurance</u>	30% coinsurance	none	
If you need	Emergency room care	\$50/visit then 10% <u>coinsurance deductible</u> does not apply	Covered as In- <u>Network</u>	Copayment waived if admitted.	
immediate medical attention	Emergency medical transportation	10% <u>coinsurance</u>	30% coinsurance	none	
	Urgent care	\$20/visit <u>deductible</u> does not apply	30% coinsurance	none	
If you have a	Facility fee (e.g., hospital room)	10% coinsurance	30% coinsurance	none	
hospital stay	Physician/surgeon fees	10% <u>coinsurance</u>	30% <u>coinsurance</u>	none	
If you need mental health, behavioral health, or substance	Outpatient services	Office Visit \$20/visit <u>deductible</u> does not apply Other Outpatient 10% <u>coinsurance</u>	Office Visit 30% <u>coinsurance</u> Other Outpatient 30% <u>coinsurance</u>	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatient none	
abuse services	Inpatient services	10% <u>coinsurance</u>	30% coinsurance	none	
	Office visits	No charge	30% <u>coinsurance</u>	Cost sharing does not apply for	
If you are	Childbirth/delivery professional services	10% <u>coinsurance</u>	30% coinsurance	preventive services. 10% coinsurance for Postnatal In-	
pregnant	Childbirth/delivery facility services	10% <u>coinsurance</u> 30% <u>coinsurance</u>		<u>Network Providers</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).	
	Home health care	10% <u>coinsurance</u>	30% coinsurance	120 visits/benefit period.	
If you need help	Rehabilitation servicesHabilitation services	10% <u>coinsurance</u> 10% <u>coinsurance</u>	30% <u>coinsurance</u> 30% <u>coinsurance</u>	*See Therapy Services section.	
recovering or have other	Skilled nursing care	10% <u>coinsurance</u>	30% coinsurance	120 days/benefit period for skilled nursing services.	
special health needs	Durable medical equipment	10% <u>coinsurance</u>	30% coinsurance	*See <u>Durable Medical</u> <u>Equipment</u> Section	
	Hospice services	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Life expectancy up to 12 months	
	Children's eye exam	No charge	30% <u>coinsurance</u>	*See Vision Services section	

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

Common		What You	Limitations, Exceptions, &		
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Other Important Information	
If your child	Children's glasses	Not covered	Not covered		
needs dental or eye care	Children's dental check-up	Not covered	Not covered	none	

Excluded Services & Other Covered Services:

Acupuncture	Children's dental check-up	Cosmetic surgery
• Dental care (Adult)	• Glasses for a child	Hearing aids
• Infertility treatment	• Long-term care	Routine foot care
• Weight loss programs		

• E	Bariatric surgery	•	Chiropractic care 12 visits/benefit period	•	Most coverage provided outside the United
• P	Private-duty nursing Facility Setting only	٠	Routine eye care (Adult)		States. See <u>www.bcbsglobalcore.com</u>

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: Ohio Department of Insurance, 50 W. Town Street, Third Floor - Suite 300, Columbus, Ohio 43215, (800) 686-1526, (614) 644-2673, Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565, <u>www.cciio.cms.gov</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 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 105568, Atlanta GA 30348-5568

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

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

Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes <u>plans</u>, <u>health insurance</u> available through the <u>Marketplace</u> 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 <u>premium tax credit</u>.

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 <u>plan</u> 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-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 ca hospital delivery)	re and a	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 <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$150 \$20 10% 10%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$150 \$20 10% 10%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$150 \$20 10% 10%
This EXAMPLE event includes server like: <u>Specialist</u> office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Service Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and blood work</i> <u>Specialist</u> visit (<i>anesthesia</i>)	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:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		<u>Cost Sharing</u>	
<u>Deductibles</u>	\$150	Deductibles	\$100	<u>Deductibles</u>	\$150
<u>Copayments</u>	\$0	Copayments	\$200	<u>Copayments</u>	\$100
Coinsurance \$1,000		Coinsurance \$0		Coinsurance \$2	
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$70	Limits or exclusions	\$4,300	Limits or exclusions	\$10
The total Peg would pay is	\$1,220	The total Joe would pay is	\$4,600	The total Mia would pay is	\$460

(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 (833) 639-1634

Amharic (አጣርኛ): ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የማግኘት መብት አለዎት። አስተርጓሚ ለማና7ር (833) 639-1634 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 1634-639 (833) .

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՝ (833) 639-1634։

Bassa (Băsóð 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 (833) 639-1634.

Bengali (বাংলা): যদি এই লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন থাকে, তাহলে আপলার ভাষায় বিলামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজল দোভাষীর সাথে কথা ব্লার জন্য (833) 639-1634 –তে কল করুল।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (833) 639-1634 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(833) 639-1634。

Dinka (Dinka): Na noŋ thiëëc 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 (833) 639-1634.

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 (833) 639-1634.

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 (639-639 (833) 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 (833) 639-1634.

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 (833) 639-1634.

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 (833) 639-1634.

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 (833) 639-1634.

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 (833) 639-1634.

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(833) 639-1634 ।

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 (833) 639-1634.

Igbo (Igbo): O bụr ụ na į nwere ajujų o bula gbasara akwukwo a, į nwere ikike inweta enyemaka na ozi n'asusu gi na akwughi ugwo o bula. Ka gi na okowa okwu kwuo okwu, kpoo (833) 639-1634.

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 (833) 639-1634.

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 (833) 639-1634.

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 (833) 639-1634

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. (833) 639-1634 にお電話ください。

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Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ(833) 639-1634 ។

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