

Summary of Benefits and Coverage: What this [Plan](#) Covers & What You Pay for Covered Services

Anthem® BlueCross and BlueShield

Anthem Clear Choice SG Silver Blue Choice PPO 3500/40%/9100

Coverage Period: 02/01/2024 - 01/31/2025

Coverage Period: 01/01/2024 - 12/31/2024

Coverage for: Individual + Family | Plan Type: PPO



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/AB9VSMG01012024>. 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) 330-1098 to request a copy.

| Important Questions | Answers | Why This Matters: |
|---|---|---|
| What is the overall deductible ? | \$3,500/person or \$7,000/family for In- Network Providers . \$5,250/person or \$10,500/family for Non- 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. Primary Care. Specialist Visit . Preventive Care . Certain Prescription Drugs . Vision. 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 ? | \$9,100/person or \$18,200/family for In- Network Providers . \$13,650/person or \$27,300/family for Non- 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 provider ? | Yes. See www.anthem.com/find-care/?alphaprefix=VBA or call (855) 330-1098 for a list of network providers . Lower cost shares may apply when using 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 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 an out-of-network provider |

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| | | |
|--|--|---|
| | Value Based Provider*. Costs may vary by site of service and how the provider bills. | for some services (such as lab work). Check with your provider before you get services. |
| Do you need a referral to see a specialist? | No. | You can see the specialist you choose without a referral . |



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 |
|---|---|---|--|--|--|
| | | Level 1 Pharmacy- RX Only (You will pay the least) | In-Network Provider (You will pay more) | Non-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 | Not Applicable | No charge for the first visit, then \$40/visit deductible does not apply | 50% coinsurance | Virtual visits (Telehealth) benefits available. |
| | Specialist visit | Not Applicable | \$80/visit deductible does not apply | 50% coinsurance | Virtual visits (Telehealth) benefits available. |
| | Preventive care / screening /immunization | Not Applicable | No charge | 50% coinsurance | 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 Not Applicable X-Ray – Office Not Applicable | Lab – Office \$25/visit deductible does not apply X-Ray – Office 40% coinsurance | Lab – Office 50% coinsurance X-Ray – Office 50% coinsurance | -----none----- |
| | Imaging (CT/PET scans, MRIs) | Not Applicable | 40% coinsurance | 50% coinsurance | -----none----- |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is | Typically Lower Cost Generic (Tier 1a) | \$5/prescription, deductible does not apply (retail) and \$13/prescription, deductible does not apply (home delivery) | \$35/prescription, deductible does not apply (retail only) | 50% coinsurance (retail only) | For more information, refer to “Select Drug List” at http://www.anthem.com/pharmacyinformation/ *See Prescription Drug section |

* For more information about limitations and exceptions, see the [plan](#) or policy document at <https://eoc.anthem.com/eocdps/AB9VSMG01012024>.

| Common Medical Event | Services You May Need | What You Will Pay | | | Limitations, Exceptions, & Other Important Information |
|--|--|---|--|---|--|
| | | Level 1 Pharmacy- RX Only (You will pay the least) | In-Network Provider (You will pay more) | Non-Network Provider (You will pay the most) | |
| available at http://www.anthem.com/pharmacyinformation/ | Typically Generic (Tier 1b) | \$25/prescription, deductible does not apply (retail) and \$63/prescription, deductible does not apply (home delivery) | \$40/prescription, deductible does not apply (retail only) | 50% coinsurance (retail only) | |
| | Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2) | \$50/prescription, deductible does not apply (retail) and \$150/prescription, deductible does not apply (home delivery) | \$65/prescription, deductible does not apply (retail only) | 50% coinsurance (retail only) | |
| | Typically Non-Preferred Brand and Generic drugs (Tier 3) | \$100/prescription (retail) and \$300/prescription (home delivery) | \$150/prescription (retail only) | 50% coinsurance (retail only) | |
| | Typically Preferred Specialty (brand and generic) (Tier 4) | \$250/prescription (retail and home delivery) | \$300/prescription (retail only) | 50% coinsurance (retail only) | |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | Not Applicable | 40% coinsurance | 50% coinsurance | \$300/visit deductible does not apply for Ambulatory Surgical Center for In- Network Providers . |
| | Physician/surgeon fees | Not Applicable | 40% coinsurance | 50% coinsurance | -----none----- |
| If you need immediate medical attention | Emergency room care | Not Applicable | 40% coinsurance | Covered as In- Network | -----none----- |
| | Emergency medical transportation | Not Applicable | 40% coinsurance | Covered as In- Network | Non-emergency Non- Network Ambulance Services are limited to \$50,000 per trip. |
| | Urgent care | Not Applicable | \$40/visit deductible does not apply | Covered as In- Network | -----none----- |

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| Common Medical Event | Services You May Need | What You Will Pay | | | Limitations, Exceptions, & Other Important Information |
|---|---|---|--|--|---|
| | | Level 1 Pharmacy- RX Only (You will pay the least) | In-Network Provider (You will pay more) | Non-Network Provider (You will pay the most) | |
| If you have a hospital stay | Facility fee (e.g., hospital room) | Not Applicable | 40% coinsurance | 50% coinsurance | 150 days/year for Inpatient rehabilitation and skilled nursing services combined for In- Network and Non- Network Providers combined. |
| | Physician/surgeon fees | Not Applicable | 40% coinsurance | 50% coinsurance | -----none----- |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | Not Applicable | Office Visit No charge for the first visit, then \$40/visit deductible does not apply Other Outpatient 40% coinsurance | Office Visit 50% coinsurance Other Outpatient 50% coinsurance | Office Visit Virtual visits (Telehealth) benefits available. Other Outpatient -----none----- |
| | Inpatient services | Not Applicable | 40% coinsurance | 50% coinsurance | -----none----- |
| If you are pregnant | Office visits | Not Applicable | 40% coinsurance | 50% coinsurance | Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). |
| | Childbirth/delivery professional services | Not Applicable | 40% coinsurance | 50% coinsurance | |
| | Childbirth/delivery facility services | Not Applicable | 40% coinsurance | 50% coinsurance | |
| If you need help recovering or have other special health needs | Home health care | Not Applicable | 40% coinsurance | 50% coinsurance | -----none----- |
| | Rehabilitation services | Not Applicable | \$40/visit deductible does not apply | 50% coinsurance | *See Therapy Services section. |
| | Habilitation services | Not Applicable | \$40/visit deductible does not apply | 50% coinsurance | |
| | Skilled nursing care | Not Applicable | 40% coinsurance | 50% coinsurance | 150 days/year for Inpatient rehabilitation and skilled nursing services combined for In- Network and Non- Network Providers combined. |
| | Durable medical equipment | Not Applicable | 40% coinsurance | 50% coinsurance | *See Durable Medical Equipment Section |

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| Common Medical Event | Services You May Need | What You Will Pay | | | Limitations, Exceptions, & Other Important Information |
|--|----------------------------------|--|---|---|--|
| | | Level 1 Pharmacy- RX Only (You will pay the least) | In-Network Provider (You will pay more) | Non-Network Provider (You will pay the most) | |
| | Hospice services | Not Applicable | 40% coinsurance | 50% coinsurance | -----none----- |
| If your child needs dental or eye care | Children's eye exam | Not Applicable | No charge | \$0 copayment up to plan's Maximum Allowed Amount | *See Vision Services section |
| | Children's glasses | Not Applicable | No charge | \$0 copayment up to plan's Maximum Allowed Amount | |
| | Children's dental check-up | Not Applicable | No charge | No charge | *See Dental Services section |

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](#).)

- Cosmetic surgery
- Dental care (Adult)
- Long-term care
- Private-duty nursing
- Routine foot care
- Weight loss programs

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 40 visits/benefit period
- Hearing aids 1 item(s) every 36 months
- Infertility treatment
- Most coverage provided outside the United States. See www.bcbsglobalcore.com
- Routine eye care (Adult) 1 exam/benefit period

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, Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.gov/ebsa/healthreform, 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/AB9VSMG01012024>.

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

Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.gov/ebsa/healthreform

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, 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? Yes.

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 plan's overall deductible | \$3,500 |
| ■ Specialist copayment | \$80 |
| ■ Hospital (facility) coinsurance | 40% |
| ■ Other copayment | \$25 |

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:

| Cost Sharing | |
|------------------------------|---------|
| Deductibles | \$3,500 |
| Copayments | \$400 |
| Coinsurance | \$3,200 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$60 |
| The total Peg would pay is | \$7,160 |

Managing Joe's Type 2 Diabetes

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

| | |
|---|---------|
| ■ The plan's overall deductible | \$3,500 |
| ■ Specialist copayment | \$80 |
| ■ Hospital (facility) coinsurance | 40% |
| ■ Other copayment | \$25 |

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:

| Cost Sharing | |
|------------------------------|---------|
| Deductibles | \$0 |
| Copayments | \$1,900 |
| Coinsurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$20 |
| The total Joe would pay is | \$1,920 |

Mia's Simple Fracture

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

| | |
|---|---------|
| ■ The plan's overall deductible | \$3,500 |
| ■ Specialist copayment | \$80 |
| ■ Hospital (facility) coinsurance | 40% |
| ■ Other copayment | \$25 |

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:

| Cost Sharing | |
|------------------------------|---------|
| Deductibles | \$2,100 |
| Copayments | \$400 |
| Coinsurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$2,500 |

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) 330-1098

Amharic (አማርኛ): ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የማግኘት መብት አለዎት። አስተርጓሚ ለማናገር (855) 330-1098 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) 330-1098.

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) 330-1098:

Bassa (Bàsɔ̀ Wùdù): M̈ dyi dyi-diè-djé b̈é b̈édjé b̈á céè-djé nià k̈e dyí ní, ɔ m̈ò nì dyí-b̈édjé-in-djé b̈é m̈ k̈é gbo-kpá-kpá k̈é b̈ɔ̈ kp̈ɔ̈ djé m̈ b̈ídjí-wùdùùn b̈ó pídyi. B̈é m̈ k̈é wuɖu-zìin-nyò d̈ò gbo wùdù k̈e, d̈á (855) 330-1098.

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) 330-1098 -তে কল করুন।

Burmese (မြန်မာ): ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (855) 330-1098 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) 330-1098。

Dinka (Dinka): Na n̄ɔŋ thiēc nē ke de yā thorē, ke yin n̄ɔŋ loŋ bē yi kuony ku w̄er alēu bē ḡɛɛr yic yin ne thoŋ du ke cin wēu tāāuē ke piny. Te k̄or yin ba jam wēnē ran ye thok geryic, ke yin c̄ol (855) 330-1098.

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) 330-1098.

Farsi (فارسی): 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 (855) 330-1098 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) 330-1098.

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) 330-1098.

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) 330-1098.

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) 330-1098.

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) 330-1098.

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) 330-1098 ।

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) 330-1098.

Igbo (Igbo): Ọ bụr ụ na ị nwere ajuju 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) 330-1098.

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) 330-1098.

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) 330-1098.

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