Blue Diamond Growers: Custom Anthem Prudent Buyer PPO Classic 2000/10/30

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, <a href="https://eoc.anthem.com/eocdps/ca/aso">https://eoc.anthem.com/eocdps/ca/aso</a>. 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	\$2,000/person or \$4,000/family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before
deductible?	for In-Network Providers.	this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member
	\$4,000/person or \$8,000/family	must meet their own individual deductible until the total amount of deductible expenses paid
	for Out-of-Network Providers.	by all family members meets the overall family <u>deductible</u> .
Are there services	Yes. Preventive Care. Certain	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount.
covered before you	Prescription Drugs. For more	But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u>
meet your deductible?	information see below.	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	No.	You don't have to meet deductibles for specific services.
deductibles for		
specific services?		
What is the out-of-	\$3,000/person or \$6,000/family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have
pocket limit for this	for In-Network Providers.	other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the
plan?	\$6,000/person or \$12,000/family	overall family out-of-pocket limit has been met.
	for Out-of-Network Providers.	
What is not included	Premiums, balance-billing	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
in the <u>out-of-pocket</u>	charges, and health care this <u>plan</u>	
<u>limit</u> ?	doesn't cover.	
Will you pay less if	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>
you use a <u>network</u>	www.anthem.com/find-	network. You will pay the most if you use an Out-of-Network Provider, and you might
provider?	care/?alphaprefix=JPU	receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your
	or call (855) 333-5730 for a list of	<u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>Out-of-Network</u>
	network providers. Costs may	<u>Provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get
	vary by site of service and how	services.
	the <u>provider</u> bills.	

Do you need a referral	No.	You can see the specialist you choose without a referral.
to see a specialist?		

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

		What You	I to the second		
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	10% coinsurance	30% coinsurance	Virtual visits (Telehealth) benefits available.	
If you visit a health care	<u>Specialist</u> visit	10% coinsurance	30% <u>coinsurance</u>	Virtual visits (Telehealth) benefits available.	
provider's office or clinic	Preventive care/screening/ immunization	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	<u>Diagnostic test</u> (x-ray, blood work)	10% coinsurance	30% coinsurance	none	
•	Imaging (CT/PET scans, MRIs)	10% <u>coinsurance</u>	30% <u>coinsurance</u>	none	
If you need drugs	Typically Generic (Tier 1)	\$10/prescription, deductible does not apply (retail) and \$20/prescription, deductible does not apply (home delivery)	50% coinsurance up to \$100/prescription, <u>deductible</u> does not apply (retail and Not covered (home delivery)		
to treat your illness or condition  More information about prescription	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	\$25/prescription, deductible does not apply (retail) and \$50/prescription, deductible does not apply (home delivery)	50% coinsurance up to \$100/prescription, <u>deductible</u> does not apply (retail and Not covered (home delivery)	Most home delivery is 90-day supply. For more information, refer to "National Direct Plus Drug List" at <a href="http://www.anthem.com/pharm">http://www.anthem.com/pharm</a> acvinformation/	
drug coverage is available at <a href="http://www.anthem.com/pharmacyinformation/">http://www.anthem.com/pharmacyinformation/</a>	Typically Non-Preferred Brand and Generic drugs (Tier 3)	\$40/prescription, deductible does not apply (retail) and \$80/prescription, deductible does not apply (home delivery)	50% coinsurance up to \$100/prescription, <u>deductible</u> does not apply (retail and Not covered (home delivery)	*See Prescription Drug section of the plan or policy document (e.g. evidence of coverage or certificate).	
	Typically Preferred <u>Specialty</u> (brand and generic) (Tier 4)	30% coinsurance up to \$100/prescription, <u>deductible</u> does not apply (retail and home delivery)	50% coinsurance up to \$100/prescription, <u>deductible</u> does not apply (retail and Not covered (home delivery)		

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

Common	What You Will Pay			Limitations, Exceptions, &	
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Other Important Information	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	30% coinsurance	none	
surgery	Physician/surgeon fees	10% <u>coinsurance</u>	30% <u>coinsurance</u>	none	
If you need	Emergency room care	10% coinsurance	Covered as In- <u>Network</u>	10% <u>coinsurance</u> for Emergency Room Physician Fee.	
immediate medical attention	Emergency medical transportation	10% <u>coinsurance</u>	Covered as In- <u>Network</u>	none	
	<u>Urgent care</u>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	none	
If you have a	Facility fee (e.g., hospital room)	10% coinsurance	30% <u>coinsurance</u>	none	
hospital stay	Physician/surgeon fees	10% coinsurance	30% <u>coinsurance</u>	none	
If you need mental health,	Outpatient services	Office Visit 10% <u>coinsurance</u> 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 Outpatientnone	
behavioral health, or substance abuse services	Inpatient services	10% <u>coinsurance</u>	30% <u>coinsurance</u>	10% <u>coinsurance</u> for Inpatient Physician Fee In- <u>Network</u> <u>Providers</u> . 30% <u>coinsurance</u> for Inpatient Physician Fee <u>Out-of-</u> <u>Network Providers</u> .	
	Office visits	10% <u>coinsurance</u>	30% <u>coinsurance</u>		
If you are pregnant	Childbirth/delivery professional services	10% coinsurance	30% <u>coinsurance</u>	Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).	
pregnant	Childbirth/delivery facility services	10% <u>coinsurance</u>	30% <u>coinsurance</u>		
	Home health care	10% <u>coinsurance</u>	30% <u>coinsurance</u>	100 visits/benefit period.	
If you need help	Rehabilitation services	10% coinsurance	30% <u>coinsurance</u>	*See Therapy Services section.	
recovering or	Habilitation services	Not covered	Not covered	1,	
have other special health	Skilled nursing care	10% <u>coinsurance</u>	30% <u>coinsurance</u>	60 days/benefit period for skilled nursing services.	
needs	<u>Durable medical equipment</u>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	*See <u>Durable Medical</u> <u>Equipment</u> section.	
	Hospice services	10% <u>coinsurance</u>	30% <u>coinsurance</u>	none	
If your child	Children's eye exam	Not covered	Not covered	none	
needs dental or	Children's glasses	Not covered	Not covered		
eye care	Children's dental check-up	Not covered	Not covered	none	

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

#### **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
- Routine foot care unless you have been diagnosed with diabetes
- Cosmetic surgery
- Glasses for a child
- Private-duty nursing
- Weight loss programs

- Dental care (Adult)
- Habilitation services
- Routine eye care (Adult)

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

- Acupuncture 20 visits/benefit period
- Hearing aids \$2,500 maximum/benefit period
- Bariatric surgery
- Infertility treatment

- Chiropractic care
- Most coverage provided outside the United States. See www.bcbsglobalcore.com

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: California Department of Insurance, Consumer Services Division, 300 South Spring Street, South Tower, Los Angeles, CA 90013, (800) 927-HELP (4357), Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>, 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 <a href="https://example.com/Health\_Insurance\_Marketplace">Health\_Insurance\_Marketplace</a>. For more information about the <a href="https://example.com/Marketplace">Marketplace</a>, visit <a href="www.HealthCare.gov">www.HealthCare.gov</a> 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 Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>

Additionally, a consumer assistance program can help you file your appeal. Contact California Department of Insurance, 300 South Spring Street, 14th Floor, Los Angeles, CA 90013, 800-927-4357, 800-482-4833 (TTY), <a href="https://www.insurance.ca.gov">https://www.insurance.ca.gov</a>

#### Does this plan provide Minimum Essential Coverage? No.

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? 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 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 costsharing 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 i	s Having	r a F	Baby
	o i i aviii e	, ~ _	uby

(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 wellcontrolled condition)

#### ■ The plan's overall deductible \$2,000 ■ Specialist coinsurance 10%

■ Hospital (facility) coinsurance Other coinsurance

\$2,000

10%

10%

10%

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

■ The <u>plan's</u> overall <u>deductible</u> \$2,000 ■ Specialist coinsurance 10% ■ Hospital (facility) coinsurance 10% Other coinsurance

Mia's Simple Fracture

#### This EXAMPLE event includes services like:

■ The plan's overall deductible

■ Hospital (facility) coinsurance

■ Specialist coinsurance

Other coinsurance

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)

10%

10%

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	

Cost Sharing		
<u>Deductibles</u>	\$2,000	
<u>Copayments</u>	\$0	
Coinsurance	\$1,000	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$3,060	

Cost Sharing			
<u>Deductibles</u>	\$1,100		
Copayments	\$900		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions	\$20		
The total Joe would pay is	\$2,020		

in this example, wha would pay.		
Cost Sharing		
<u>Deductibles</u>	\$2,000	
Copayments	\$10	
Coinsurance	\$80	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$2,090	

10%

(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 1-888-254-2721 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 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 inweta enyemaka na ozi n'asusu gi na akwughi ugwo o bula. Ka gi 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 ។

**Kirundi (Kirundi):** Ugize ikibazo ico arico cose kuri iyi nyandiko, ufise uburenganzira bwo kuronka ubufasha mu rurimi rwawe ata giciro. Kugira uvugishe umusemuzi, akura 1-888-254-2721.

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Lao (ພາສາລາວ): ຖ້າທ່ານມີຄຳຖາມໃດໆກ່ຽວກັບເອກະສານນີ້, ທ່ານມີສິດໄດ້ຮັບຄວາມຊ່ວຍເຫຼືອ ແລະ ຂໍ້ມູນເປັນພາສາຂອງທ່ານໂດຍບໍ່ເສຍຄ່າ. ເພື່ອໂອ້ລົມກັບລ່າມແປພາສາ, ໃຫ້ໂທຫາ 1-888-254-2721.

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Nepali (नेपाली): यदि यो कागजातबारे तपाईँसँग केही प्रश्नहरू छन् भने, आफ्नै भाषामा निःशुल्क सहयोग तथा जानकारी प्राप्त गर्न पाउने हक तपाईँसँग छ। दोभाषेसँग कुरा गर्नका लागि, यहाँ कल गर्नुहोस् 1-888-254-2721

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