# Your summary of benefits

Anthem®

Anthem® Blue Cross

Your 2023 Contract Code: 6RH0

Your Plan: Anthem Gold Select HMO 35

Your Network: Select HMO

*This summary of benefits is a brief outline of coverage, designed to help you with the selection process. Unless stated otherwise, services received in an office, Ambulatory Surgical Center, or outpatient facility are combined across all outpatient settings. This summary does not reflect each and every benefit, exclusion and limitation which may apply to the coverage. For more details, important limitations and exclusions, please review the Evidence of Coverage (EOC). If there is a difference between this summary and the Evidence of Coverage (EOC), the Evidence of Coverage (EOC), will prevail.*

*Anthem Blue Cross HMO benefits are covered only when services are provided or coordinated by the primary care physician and authorized by the participating medical group or independent practice association (IPA); except OB/GYN services received within the member's medical group/IPA, and services for mental and nervous disorders and substance abuse. Benefits are subject to all terms, conditions, limitations, and exclusions of the EOC.*

| Covered Medical Benefits | Cost if you use an In-Network Provider | Cost if you use a Non-Network Provider |
|---|---|---|
| **Overall Deductible** | $0 person / $0 family | Not covered |
| **Overall Out-of-Pocket Limit** *When you meet your out-of-pocket limit, you will no longer have to pay cost-shares during the remainder of your benefit period.* | $6,750 person / $13,500 family | Not covered |
| *The family out-of-pocket limit is embedded, meaning each covered person is capped at his or her per member out-of-pocket limit; in addition, cost shares for all covered family members apply to the family out-of-pocket limit, yet no one member will pay more than the per member out-of-pocket limit.*<br>*Your copays, coinsurance and deductible count toward your out-of-pocket limit. However, member cost sharing for adult vision services do not apply toward the out-of-pocket limit.* | | |
| **Doctor Visits (virtual and office)** *Your plan requires the selection of a Primary Care Physician (PCP). A referral from your Primary Care Physician (PCP) is required for Specialist care and most other providers for select covered services.* | | |
| **Virtual Visits from online provider LiveHealth Online** *for urgent/acute medical and mental health and substance use disorder care via www.livehealthonline.com are covered at No charge.* | | |
| **Primary Care (PCP) and Mental Health and Substance Use Disorder Care** *virtual and office* | $35 copay per visit | Not covered |

| Covered Medical Benefits | Cost if you use an In-Network Provider | Cost if you use a Non-Network Provider |
|---|---|---|
| **Specialist Care** *virtual and office* | $70 copay per visit | Not covered |
| **Other Practitioner Visits** | | |
| Routine Maternity Care (Prenatal and Postnatal) | $35 copay per visit | Not covered |
| Retail Health Clinic Visit | $35 copay per visit | Not covered |
| Chiropractic/Manipulation Therapy<br>*Coverage is limited to 30 visits per year.* | $15 copay per visit | Not covered |
| Acupuncture | $35 copay per visit | Not covered |
| **Other Services in an Office** | | |
| Allergy Testing | $35 copay per visit | Not covered |
| Prescription Drugs - Dispensed in the office<br>*For the drugs itself dispensed in the office through infusion/injection.* | 20% coinsurance | Not covered |
| Surgery | $70 copay per surgery | Not covered |
| **Preventive care/screenings/immunizations**<br>*In-network preventive care is not subject to deductible, if your plan has a deductible.* | No charge | Not covered |
| **Preventive care for Chronic Conditions** *per IRS guidelines* | No charge | Not covered |
| **Diagnostic Services** | | |
| **Lab** | | |
| Office<br>*Office Cost Share applies only when Freestanding/Reference Labs are not used.* | $15 copay per visit | Not covered |
| Freestanding Lab/Reference Lab | No charge | Not covered |
| Outpatient Hospital | $30 copay per visit | Not covered |

| Covered Medical Benefits | Cost if you use an In-Network Provider | Cost if you use a Non-Network Provider |
|---|---|---|
| **X-Ray** | | |
| Office | $15 copay per visit | Not covered |
| Freestanding Radiology Center | $15 copay per visit | Not covered |
| Outpatient Hospital | $45 copay per visit | Not covered |
| **Advanced Diagnostic Imaging** - for example: MRI, PET and CAT scans | | |
| Office | $100 copay per visit | Not covered |
| Freestanding Radiology Center | $100 copay per visit | Not covered |
| Outpatient Hospital | $250 copay per visit | Not covered |
| **Emergency and Urgent Care** | | |
| **Urgent Care (Office Setting)** | $35 copay per visit | Not covered |
| **Emergency Room Facility Services**<br>*Emergency Room copay is waived if directly admitted to the hospital.* | $325 copay per visit | Covered as In-Network |
| **Emergency Room Doctor and Other Services** | No charge | Covered as In-Network |
| **Ambulance Transportation**<br>*Authorized non-emergency, out of network ambulance services are limited to Anthem maximum payment of $50,000 per occurrence.* | $150 copay per trip | Covered as In-Network |
| **Outpatient Mental Health and Substance Use Disorder Care at a Facility** | | |
| Facility Fees | $450 copay per visit | Not covered |

| Covered Medical Benefits | Cost if you use an In-Network Provider | Cost if you use a Non-Network Provider |
|---|---|---|
| Doctor Services | No charge | Not covered |
| **Outpatient Surgery**<br>**Facility Fees** | | |
| Hospital | $550 copay per visit | Not covered |
| Ambulatory Surgical Center | $450 copay per visit | Not covered |
| **Doctor and Other Services** | | |
| Hospital | No charge | Not covered |
| Ambulatory Surgical Center | No charge | Not covered |
| **Hospital Stay (all Inpatient stays including Maternity, Mental Health and Substance Use Disorder)**<br>*If readmitted within 72 hours for the same diagnosis of the previous discharge, no additional facility copayment is required. If transferred between facilities, only one copayment will apply.* | | |
| **Facility fees (for example, room & board)** | $750 copay per day up to 4 days per admission | Not covered |
| **Physician and other services including surgeon fees** | No charge | Not covered |
| **Home Health Care**<br>*Coverage is limited to 100 visits per year. Limits are combined for home health care and private duty nursing. Benefit limit and cost share applies to physical, occupational, speech, respiratory, cardiac and pulmonary therapy when performed as part of Home Health.* | $70 copay per visit | Not covered |
| **Rehabilitation services (for example, physical/speech/occupational therapy)** | | |

| Covered Medical Benefits | Cost if you use an In-Network Provider | Cost if you use a Non-Network Provider |
|---|---|---|
| Office | $35 copay per visit | Not covered |
| Outpatient Hospital | $70 copay per visit | Not covered |
| **Habilitation services (for example, physical/speech/occupational therapy)** | | |
| Office | $35 copay per visit | Not covered |
| Outpatient Hospital | $70 copay per visit | Not covered |
| **Pulmonary rehabilitation** | | |
| Office | $35 copay per visit | Not covered |
| Outpatient Hospital | $70 copay per visit | Not covered |
| **Cardiac rehabilitation** | | |
| Office | $35 copay per visit | Not covered |
| Outpatient Hospital | $70 copay per visit | Not covered |
| **Dialysis/Hemodialysis** office and outpatient hospital | $70 copay per visit | Not covered |
| **Chemo/Radiation Therapy** office and outpatient hospital | $70 copay per visit | Not covered |
| **Skilled Nursing Care (in a facility)**<br>*Coverage is limited to 100 days per benefit period.* | $300 copay per day up to 4 days per admission | Not covered |
| **Inpatient Hospice** | No charge | Not covered |

| Covered Medical Benefits | Cost if you use an In-Network Provider | Cost if you use a Non-Network Provider |
|---|---|---|
| **Durable Medical Equipment** | 50% coinsurance | Not covered |

| Covered Prescription Drug Benefits | Cost if you use a Preferred Network Pharmacy | Cost if you use an In-Network Pharmacy | Cost if you use a Non-Network Pharmacy |
|---|---|---|---|
| **Pharmacy Deductible** | Not applicable | Not applicable | Not covered |
| **Pharmacy Out of Pocket Limit** | Combined with In-Network medical out of pocket limit | Combined with In-Network medical out of pocket limit | Not covered |
| **Prescription Drug Coverage**<br>**Network:** ***Rx Choice Tiered Network***<br>**Drug List:** ***Select*** *Drugs not included on the Select drug list will not be covered.* | | | |
| **Day Supply Limits:**<br>**Retail Pharmacy** *30 day supply (cost shares noted below)*<br>**Retail 90 Pharmacy** *90 day supply (cost shares noted below)*<br>**Home Delivery Pharmacy** *90 day supply (maximum cost shares noted below) Maintenance medications are available through CarelonRx Mail (IngenioRx will become CarelonRx on January 1, 2023). You may get two 30-day supply fills of the same maintenance medication at a retail pharmacy. Prior to your 3rd fill, you must call us on the number on your ID card and tell us if you would like to keep getting your maintenance medications from a retail pharmacy or if you would like to use home delivery. If you do not contact us, you will pay the full retail cost of any maintenance medication until you inform us of your decision.*<br>**Specialty Pharmacy** *30 day supply (cost shares noted below for retail and home delivery apply). We may require certain drugs with special handling, provider coordination or patient education be filled by our designated specialty pharmacy.* | | | |
| **Tier 1 - Typically Generic**<br>*Each 90 day supply script filled at Retail 90 pharmacies is subject to 3 times the 30 day supply cost share(s) charged at Preferred Network and In-Network Retail Pharmacies.* | $10 copay per prescription (retail) and $25 copay per prescription (home delivery) | $20 copay per prescription (retail) and Not covered (home delivery) | Not covered (retail and home delivery) |
| **Tier 2 - Typically Preferred Brand**<br>*Each 90 day supply script filled at Retail 90 pharmacies is subject to 3 times the 30 day supply cost share(s) charged at Preferred Network and In-Network Retail Pharmacies.* | $50 copay per prescription (retail) and $150 copay per prescription (home delivery) | $60 copay per prescription (retail) and Not covered (home delivery) | Not covered (retail and home delivery) |
| **Tier 3 - Typically Non-Preferred Brand**<br>*Each 90 day supply script filled at Retail 90 pharmacies is subject to 3 times the 30 day supply cost share(s) charged at Preferred Network and In-Network Retail Pharmacies.* | $90 copay per prescription (retail) and $270 copay per prescription (home delivery) | $100 copay per prescription (retail) and Not covered (home delivery) | Not covered (retail and home delivery) |
| **Tier 4 - Typically Specialty (brand and generic)** | 30% coinsurance up to $250 per prescription (retail and home delivery) | 40% coinsurance up to $250 per prescription (retail) and Not covered (home delivery) | Not covered (retail and home delivery) |

| Covered Vision Benefits | Cost if you use an In-Network Provider | Cost if you use a Non-Network Provider |
|---|---|---|
| *This is a brief outline of your vision coverage. Not all cost shares for covered services are shown below. Benefits include coverage for member's choice of eyeglass lenses or contact lenses, but not both. For a full list, including benefits, exclusions and limitations, see the combined Evidence of Coverage/Disclosure form/Certificate. If there is a difference between this summary and either Evidence of Coverage/Disclosure form/Certificate, the Evidence of Coverage/Disclosure form/Certificate will prevail.*<br>*Only children's vision services count towards your out of pocket limit.* | | |
| **Children's Vision Essential Health Benefits (up to age 19)** | | |
| **Child Vision Deductible** | Not Applicable | Not Applicable |
| **Vision exam**<br>*Coverage for In-Network Providers is limited to 1 exam per benefit period.* | No charge | Not covered |
| **Frames**<br>*Coverage for In-Network Providers is limited to 1 unit per benefit period.* | No charge | Not covered |
| **Single Vision Lenses**<br>*Coverage for In-Network Providers is limited to 1 unit per benefit period.* | No charge | Not covered |
| **Bifocal Vision Lenses**<br>*Coverage for In-Network Providers is limited to 1 unit per benefit period.* | No charge | Not covered |
| **Trifocal Vision Lenses**<br>*Coverage for In-Network Providers is limited to 1 unit per benefit period.* | No charge | Not covered |
| **Elective contact lenses**<br>*Coverage for In-Network Providers is limited to 1 unit per benefit period.* | No charge | Not covered |
| **Non-Elective Contact Lenses**<br>*Coverage for In-Network Providers is limited to 1 unit per benefit period.* | No charge | Not covered |
| **Adult Vision (age 19 and older)** | | |
| **Adult Vision Deductible** | Not Applicable | Not Applicable |
| **Vision exam**<br>*Coverage for In-Network Providers is limited to 1 exam per benefit period.* | $20 copay | Not covered |
| **Frames** | Not covered | Not covered |
| **Single Vision Lenses** | Not covered | Not covered |
| **Bifocal Vision Lenses** | Not covered | Not covered |
| **Trifocal Vision Lenses** | Not covered | Not covered |
| **Elective contact lenses** | Not covered | Not covered |
| **Non-Elective Contact Lenses** | Not covered | Not covered |

| Covered Dental Benefits | Cost if you use an In-Network Provider | Cost if you use a Non-Network Provider |
|---|---|---|
| *This is a brief outline of your dental coverage. Not all cost shares for covered services are shown below. For a full list, including benefits, exclusions and limitations, see the combined Evidence of Coverage/Disclosure form/Certificate. If there is a difference between this summary and either Evidence of Coverage/Disclosure form/Certificate, the Evidence of Coverage/Disclosure form/Certificate will prevail.*<br>*Only children's dental services count towards your out of pocket limit.* | | |
| **Children's Dental Essential Health Benefits**<br>**Diagnostic and preventive**<br>*Coverage for In-Network Providers is limited to 1 visit per 6 months.* | 0% coinsurance | Not covered |
| **Basic services** | 50% coinsurance | Not covered |
| **Major services** | 50% coinsurance | Not covered |
| **Medically Necessary Orthodontia services** | 50% coinsurance | Not covered |
| **Cosmetic Orthodontia services** | Not covered | Not covered |
| **Deductible** | Combined with medical deductible | Not covered |
| **Adult Dental** | | |
| **Diagnostic and preventive** | Not covered | Not covered |
| **Basic services** | Not covered | Not covered |
| **Major services** | Not covered | Not covered |
| **Deductible** | Not covered | Not covered |
| **Annual maximum** | Not covered | Not covered |

**Notes:**

- Benefit period refers to calendar year.
- For additional information on this plan, please visit www.sbc.anthem.com to obtain a "Summary of Benefits and Coverage".
- If services are rendered by a non-participating provider and your plan includes out of network benefits, you may be responsible for any difference between the covered plan payment and the actual non-participating provider's charge.
- For plans with an office visit copay, the copay applies to the actual office visit and additional cost shares may apply for any other service performed in the office (i.e., X-ray, lab, surgery), after any applicable deductible.
- Certain services are subject to the utilization review program or precertification. Before scheduling services, the member must make sure utilization or precertification review is obtained. If utilization or precertification review is not obtained, benefits may be reduced or not paid according to the plan.
- If your plan includes an emergency room facility copay and you are directly admitted to a hospital, your emergency room facility copay is waived.
- Coverage includes standard fertility preservation services as a basic healthcare service including but are not limited to, injections, cryopreservation and storage for both male and female members when a medically necessary treatment may cause iatrogenic infertility. Member cost share for fertility preservation services is based on provider type and service rendered.
- This health plan includes an Employee Assistance Program (EAP) to support your emotional health and wellness with work life resources including one-on-one counseling by phone, in person and online, virtual visits through LiveHealth Online. Three visits are provided at no charge and 24/7, 365 days of support on the go.

# Get help in your language

**Language Assistance Services**

Curious to know what all this says? We would be too. Here's the English version:
IMPORTANT: Can you read this letter? If not, we can have somebody help you read it. You may also be able to get this letter written in your language. For free help, please call right away at 1-888-254-2721. (TTY/TDD: 711)

Separate from our language assistance program, we make documents available in alternate formats for members with visual impairments. If you need a copy of this document in an alternate format, please call the customer service telephone number on the back of your ID card.

Spanish
IMPORTANTE: ¿Puede leer esta carta? De lo contrario, podemos hacer que alguien lo ayude a leerla. También puede recibir esta carta escrita en su idioma. Para obtener ayuda gratuita, llame de inmediato al 1-888-254-2721. (TTY/TDD: 711)

Arabic
مهم: هل يمكنك قراءة هذه الرسالة؟ إذا لم تستطع، فيمكننا الاستعانة بشخص ما ليساعدك على قراءتها. كما يمكنك أيضًا الحصول على هذا الخطاب مكتوبًا بلغتك. للحصول على المساعدة المجانية، يُرجى الاتصال فورًا بالرقم1-888-254-2721 (TTY/TDD:711).

Armenian
ՈՒՇԱԴՐՈՒԹՅՈՒՆ. Կարողանո՞ւմ եք ընթերցել այս նամակը: Եթե ոչ, մենք կարող ենք տրամադրել ինչ-որ մեկին, ով կօգնի Ձեզ՝ կարդալ այն: Կարող ենք նաև այս նամակը Ձեզ գրավոր տարբերակով տրամադրել: Անվճար օգնություն ստանալու համար կարող եք անհապաղ զանգահարել 1-888-254-2721 հեռախոսահամարով: (TTY/TDD: 711)

Chinese
**重要事項：您能看懂這封信函嗎？如果您看不懂，我們能夠找人協助您。您有可能可以獲得以您的語言而寫的本信函。如需免費協助，請立即撥打**1-888-254-2721。(TTY/TDD: 711)

Farsi
مهم: آیا می‌توانید این نامه را بخوانید؟ اگر نمی‌توانید، می‌توانیم شخصی را به شما معرفی کنیم تا در خواندن این نامه شما را کمک کند. همچنین می‌توانید این نامه را به صورت مکتوب به زبان خودتان دریافت کنید. برای دریافت کمک رایگان، همین حالا با شماره 1-888-254-2721 تماس بگیرید.(TTY/TDD:711)

Hindi
महत्वपूर्ण: क्या आप यह पत्र पढ़ सकते हैं? अगर नहीं, तो हम आपको इसे पढ़ने में मदद करने के लिए किसी को उपलब्ध करा सकते हैं। आप यह पत्र अपनी भाषा में लिखवाने में भी सक्षम हो सकते हैं। निःशुल्क मदद के लिए, कृपया 1-888-254-2721 पर तुरंत कॉल करें। (TTY/TDD: 711)

Hmong
TSEEM CEEB: Koj puas muaj peev xwm nyeem tau daim ntawv no? Yog hais tias koj nyeem tsis tau, peb muaj peev xwm cia lwm tus pab nyeem rau koj mloog. Tsis tas li ntawd tej zaum koj kuj tseem yuav tau txais daim ntawv no sau ua koj hom lus thiab. Txog rau kev pab dawb, thov hu tam sim no rau tus xov tooj 1-888-254-2721. (TTY/TDD: 711)

Japanese

重要：この書簡を読めますか？もし読めない場合には、内容を理解するための支援を受けることができます。また、この書簡を希望する言語で書いたものを入手することもできます。次の番号にいますぐ電話して、無料支援を受けてください。 1-888-254-2721 (TTY/TDD: 711)

Khmer
សំខាន់៖ តើអ្នកអាចអានលិខិតនេះទេ? បើមិនអាចទេ យើងអាចឲ្យនរណាម្នាក់អានវាជូនអ្នក។ អ្នកក៏អាចទទួលលិខិតនេះដោយសរសេរជាភាសារបស់អ្នកផងដែរ។ ដើម្បីទទួលជំនួយឥតគិតថ្លៃ សូមហៅទូរស័ព្ទតាមទៅលេខ 1-888-254-2721។ (TTY/TDD: 711)

Korean
중요: 이 서신을 읽으실 수 있으십니까? 읽으실 수 없을 경우 도움을 드릴 사람이 있습니다. 귀하가 사용하는 언어로 쓰여진 서신을 받으실 수도 있습니다. 무료 도움을 받으시려면 즉시 1-888-254-2721로 전화하십시오. (TTY/TDD: 711)

Punjabi
ਮਹੱਤਵਪੂਰਨ: ਕੀ ਤੁਸ□ ਇਹ ਪੱਤਰ ਪੜਹ ਸਕਦੇ ਹੋ? ਜੇ ਨਹ□, ਤਾਂ ਅਸ□ ਇਸ ਨੂੰ ਪੜਹ੍ ਵਿੱਚ ਤੁਹਾਡੀ ਮਦਦ ਲਈ ਕਿਸੇ ਨੂੰ ਬੁਲਾ ਸਕਦਾ ਹਾਂ ਤੁਸ□ ਸ਼ਾਇਦ ਪੱਤਰ ਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਲਿਖਿਆ ਹੋਇਆ ਵਬੀ ਪਰ੍ਾਪ੍ ਕਰ ਸਕਦੇ ਹੋ। ਮੁਫ਼ਤ ਮਦਦ ਲਈ, ਕਿਰਪਾ ਕਰਕੇ ਫੌਰਨ 1-888-254-2721 ਤੇ ਕਾਲ ਕਰੋ। (TTY/TDD: 711)

Russian
ВАЖНО. Можете ли вы прочитать данное письмо? Если нет, наш специалист поможет вам в этом. Вы также можете получить данное письмо на вашем языке. Для получения бесплатной помощи звоните по номеру 1-888-254-2721. (TTY/TDD: 711)

Tagalog
MAHALAGA: Nababasa ba ninyo ang liham na ito? Kung hindi, may taong maaaring tumulong sa inyo sa pagbasa nito. Maaari ninyo ring makuha ang liham na ito nang nakasulat sa ginagamit ninyong wika. Para sa libreng tulong, mangyaring tumawag kaagad sa 1-888-254-2721. (TTY/TDD: 711)

Thai
หมายเหตุสำคัญ: ท่านสามารถอ่านจดหมายฉบับนีหรือไม่ หากท่านไม่สามารถอ่านจดหมายฉบับนี เราสามารถจัดหาเจ้าหน้าทีมาอ่านให้ท่านฟังได้ ท่านยังอาจให้เจ้าหน้าทีช่วยเขียนจดหมายในภาษาของท่านอีกด้วย หากต้องการความช่วยเหลือโดยไม่มีค่าใช้จ่าย โปรดโทรติดต่อทีหมายเลข 1-888-254-2721 (TTY/TDD: 711)

Vietnamese
QUAN TRỌNG: Quý vị có thể đọc thư này hay không? Nếu không, chúng tôi có thể bố trí người giúp quý vị đọc thư này. Quý vị cũng có thể nhận thư này bằng ngôn ngữ của quý vị. Để được giúp đỡ miễn phí, vui lòng gọi ngay số 1-888-254-2721. (TTY/TDD: 711)

**It's important we treat you fairly**
That's why we follow federal civil rights laws in our health programs and activities. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711). If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279. Or you can file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201 or by calling 1-800-368-1019 (TDD: 1- 800-537-7697) or online at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf. Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.