Coverage for: Individual + Family | Plan Type: PPO +

Visual Edge Technology Inc: Anthem Blue Access PPO HSA

HSA

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/aso. 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 (833) 639-1634 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall	\$5,000/person or \$10,000/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
	\$10,000/person or	must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid
	\$20,000/family for <u>Out-of-</u>	by all family members meets the overall family <u>deductible</u> .
	Network Providers.	
Are there services	Yes. <u>Preventive Care</u> . For more	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount.
covered before you	information see below.	But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u>
meet your <u>deductible?</u>		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 <u>deductibles</u> for specific services.
deductibles for		
specific services?		
What is the out-of-	\$6,750/person or \$13,500/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?	\$20,000/person or	overall family out-of-pocket limit has been met.
	\$40,000/family for <u>Out-of-</u>	
	Network Providers.	
What is not included	Premiums, balance-billing	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
in the <u>out-of-pocket</u>	charges, health care this <u>plan</u>	
<u>limit</u> ?	doesn't cover, and Out-of-	
	Network Transplants.	
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=AKH	receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your
	or call (833) 639-1634 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	

	vary by site of service and how the <u>provider</u> bills.	<u>Provider</u> 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.

Common		What You	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
	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% <u>coinsurance</u>	30% coinsurance	Virtual visits (Telehealth) benefits available.
provider's office or clinic	Preventive care/screening/ immunization	No charge	30% 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	<u>Diagnostic test</u> (x-ray, blood work)	10% <u>coinsurance</u>	30% coinsurance	none
•	Imaging (CT/PET scans, MRIs)	10% <u>coinsurance</u>	30% <u>coinsurance</u>	none
If you need drugs to treat your	Typically Generic (Tier 1)	\$10/prescription (retail) and \$20/prescription (home delivery)	Greater of \$70 or 50% <u>coinsurance</u> (retail) and Not covered (home delivery)	
illness or condition More information	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	\$35/prescription (retail) and \$105/prescription (home delivery)	Greater of \$70 or 50% <u>coinsurance</u> (retail) and Not covered (home delivery)	For more information, refer to "Essential Drug List" at
about prescription drug coverage is available at http://www.anthe	Typically Non-Preferred Brand and Generic drugs (Tier 3)	\$70/prescription (retail) and \$210/prescription (home delivery)	Greater of \$70 or 50% coinsurance (retail) and Not covered (home delivery)	http://www.anthem.com/pharm acyinformation/ *See Prescription Drug section.
m.com/pharmacyi nformation/	Typically Preferred <u>Specialty</u> (brand and generic) (Tier 4)	25% <u>coinsurance</u> up to \$250/prescription (retail and home delivery)	Greater of \$70 or 50% coinsurance (retail) and Not covered (home delivery)	
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% <u>coinsurance</u>	none
	Emergency room care	10% <u>coinsurance</u>	Covered as In- <u>Network</u>	none

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

Common		What You Will Pay			
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	
If you need immediate	Emergency medical transportation	10% coinsurance	Covered as In- <u>Network</u>	none	
medical attention	<u>Urgent care</u>	10% <u>coinsurance</u>	30% coinsurance	none	
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>coinsurance</u>	30% <u>coinsurance</u>	60 days/benefit period for Inpatient physical medicine, rehabilitation including day rehabilitation programs.	
	Physician/surgeon fees	10% <u>coinsurance</u>	30% coinsurance	none	
If you need mental health, behavioral health, or substance abuse services	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	
abuse services	Inpatient services	10% <u>coinsurance</u>	30% <u>coinsurance</u>	none	
	Office visits	10% <u>coinsurance</u>	30% <u>coinsurance</u>		
If you are	Childbirth/delivery professional services	10% coinsurance	30% coinsurance	Maternity care may include tests and services described elsewhere	
pregnant	Childbirth/delivery facility services	10% coinsurance	30% coinsurance	in the SBC (i.e., ultrasound).	
	Home health care	10% <u>coinsurance</u>	30% <u>coinsurance</u>	100 visits/benefit period.	
If way mood halm	Rehabilitation services	10% <u>coinsurance</u>	30% <u>coinsurance</u>	*See Therapy Services section.	
If you need help recovering or	<u>Habilitation services</u>	10% <u>coinsurance</u>	30% coinsurance	1,	
have other special health needs	Skilled nursing care	10% coinsurance	30% <u>coinsurance</u>	90 days/benefit period for skilled nursing services.	
	Durable medical equipment	10% coinsurance	30% coinsurance	*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	10% <u>coinsurance</u>	40% <u>coinsurance</u>	*See Vision Services section	
needs dental or	Children's glasses	Not covered	Not covered		
eye care	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>.)

Acupuncture
 Bariatric surgery
 Children's dental check-up

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

Cosmetic surgery	 Dental care (Adult) 	• Glasses for a child
Hearing aids	Infertility treatment	• Long-term care
Routine foot care	Weight loss programs	

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

- Chiropractic care 12 visits/benefit period • Most coverage provided outside the United
- Routine eye care (Adult)

- States. See www.bcbsglobalcore.com
- Private-duty nursing 82 visits/benefit period Facility 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: Ohio Department of Insurance, 50 W. Town Street, Third Floor - Suite 300, Columbus, Ohio 43215, (800) 686-1526, (614) 644-2673, 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 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 105568, Atlanta GA 30348-5568

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

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/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 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 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.

	· T1			D 1	
Peor	18 H	avino	ra	Bahy	7
1 6	10 1	[aving	, <i>u</i> .	Daby	

(9 months of in-network pre-natal care and a hospital delivery)

\$5,000

10%

10%

10%

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

■ The plan's overall deductible \$5,000 ■ Specialist coinsurance 10%

■ Hospital (facility) coinsurance

Other coinsurance

Mia's Simple Fracture

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

The <u>plan's</u> overall <u>deductible</u>	\$5,000
Specialist coinsurance	10%

■ Hospital (facility) coinsurance 10%

Other coinsurance 10%

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%

<u>Durable medical equipment</u> (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	

<u>Cost Sharing</u>			
<u>Deductibles</u>	\$5,000		
Copayments	\$10		
Coinsurance	\$800		
What isn't covered			
Limits or exclusions	\$60		
The total Peg would pay is	\$5,870		

<u>Cost Sharing</u>			
<u>Deductibles</u>	\$5,000		
Copayments	\$100		
<u>Coinsurance</u>	\$0		
What isn't covered			
Limits or exclusions	\$20		
The total Joe would pay is	\$5,120		

Cost Sharing			
<u>Deductibles</u>	\$2,800		
Copayments	\$0		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions	\$0		
The total Mia would pay is	\$2,800		

(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

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 (**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՝ (833) 639-1634։

Bassa (Băsóò Wùdù): M dyi dyi-diè-dè bě bédé bá céè-dè nìà ke dyí ní, ɔ mò nì dyí-bèdèìn-dè bé m ké gbo-kpá-kpá kè bỗ kpỗ dé m bídí-wùdùǔn bó pídyi. Bé m ké wudu-zììn-nyò dò gbo wùdù ke, dá (833) 639-1634.

Bengali (বাংলা): যদি এই নখিপত্রের বিষয়ে আপনার কোনো প্রশ্ন খাকে, তাংলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাখে কথা ব্লার জন্য (৪33) 639-1634 –তে কল করুন।

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 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 (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 (فارسی): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ (هناهی) با شماره (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 ખર્ય 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 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 (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。

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

Kirundi (Kirundi): Ugize ikibazo ico arico cose kuri iyi nyandiko, ufise uburenganzira bwo kuronka ubufasha mu rurimi rwawe ata giciro. Kugira uvugishe umusemuzi, akura (833) 639-1634.

Korean (한국어): 본 문서에 대해 어떠한 문의사항이라도 있을 경우, 귀하에게는 귀하가 사용하는 언어로 무료 도움 및 정보를 얻을 권리가 있습니다. 통역사와 이야기하려면(833) 639-1634 로 문의하십시오.

Lao (ພາສາລາວ): ຖ້າທ່ານມີຄຳຖາມໃດໆກ່ຽວກັບເອກະສານນີ້, ທ່ານມີສິດໄດ້ຮັບຄວາມຊ່ວຍເຫຼືອ ແລະ ຂໍ້ມູນເປັນພາສາຂອງທ່ານໂດຍບໍ່ເສຍຄ່າ. ເພື່ອໂອ້ລົມກັບລ່າມແປພາສາ, ໃຫ້ໂທຫາ (833) 639-1634.

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