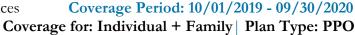
Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services The Local Choice: Key Advantage 500





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, http://www.thelocalchoice.virginia.gov/planinfo/employeeplans.html. 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 <u>www.healthcare.gov/sbc-glossary/</u> or call 1-888-642-4414 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	<ul> <li>\$500/person or \$1,000/family for in-network providers.</li> <li>\$1,000/person or \$2,000/family for out-of-network providers.</li> </ul>	Generally you must pay all of the costs from <b>providers</b> up to the <b><u>deductible</u></b> amount before this <b><u>plan</u></b> begins to pay. If you have other family members on the <b><u>plan</u></b> , each family member must meet their own individual <u><b>deductible</b></u> until the total amount of <u><b>deductible</b> expenses paid by all family members meets the overall family <u><b>deductible</b></u>.</u>
Are there services covered before you meet your <u>deductible?</u>	Yes. Preventive services, in- network care including office visits, and routine vision.	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 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> ?	<ul> <li>\$4,000/person or \$8,000/family for in-network provider.</li> <li>\$7,000/person or \$14,000/family for out-of-network provider.</li> </ul>	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> <u>limit</u> ?	Dental, routine vision, <b>premiums</b> , <b>balance-billed</b> charges, and health care this <b>plan</b> 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> <u>provider</u> ?	Yes. See <u>www.anthem.com</u> or call 1-800-552-2682 for a list of <u>network providers.</u>	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> <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

\* For more information about limitations and exceptions, see the **plan** or policy document at www.thelocalchoice.virginia.gov.

Important Questions	Answers	Why This Matters:
		your <b>plan</b> pays ( <b>balance billing</b> ). Be aware your <b>network provider</b> might use an <b>out-of-</b> <b>network provider</b> for some services (such as lab work). Check with your <b>provider</b> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No	You can see the specialist you choose without a referral.

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 Yo	u Will Pay	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care	Primary care visit to treat an injury or illness	\$25/visit	30% <u>coinsurance</u> after <u>deductible</u>	Balance billing may occur for out-of- network services.
provider's office or clinic	<u>Specialist</u> visit	\$40/visit	30% <u>coinsurance</u> after <u>deductible</u>	Balance billing may occur for out-of- network services.
	Preventive care/screening/immunization	No charge	30% <u>coinsurance</u> after <u>deductible</u>	Balance billing may occur for out-of- network services.
If you have a test	Diagnostic test (x-ray, blood work)	20% <u>coinsurance</u> after <u>deductible</u>	30% <u>coinsurance</u> after <u>deductible</u>	Balance billing may occur for out-of- network services.
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u> after <u>deductible</u>	30% <u>coinsurance</u> after <u>deductible</u>	Balance billing may occur for out-of- network services.
If you need drugs to treat your illness or	Tier 1 - Typically Generic drugs	\$10/ <u>copay</u> (retail); \$20/ <u>copay</u> (home delivery)	\$10/ <u>copay</u> (retail); \$20/ <u>copay</u> (home delivery)	Retail up to 34 day supply; home delivery up to 90 day supply. Mandatory generic program. If you or
<b>condition</b> More information about	Tier 2 - Typically Preferred / Brand drugs	\$30/ <u>copay</u> (retail); \$60/ <u>copay</u> (home delivery)	\$30/ <u>copay</u> (retail); \$60/ <u>copay</u> (home delivery)	your doctor requests a brand named drug when a generic is available, you pay the brand <u>copay</u> plus the difference between the allowable

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		What Yo	u Will Pay	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
prescription drug coverage is available at anthem.com/tlc	Tier 3 - Typically Non-Preferred / Specialty drugs	\$45/ <u>copay</u> (retail); \$90/ <u>copay</u> (home delivery)	\$45/ <u>copay</u> (retail); \$90/ <u>copay</u> (home delivery)	charge for the generic and the brand named drug. <u>Balance billing</u> may occur for out-of-network services.
	Tier 4 - Typically <u>Specialty drugs</u>	\$55/ <u>copay</u> (retail); \$110/ <u>copay</u> (home delivery)	\$55/ <u>copay</u> (retail); \$110/ <u>copay</u> (home delivery)	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u> after <u>deductible</u>	30% <u>coinsurance</u> after <u>deductible</u>	Balance billing may occur for out-of- network services.
surgery	Physician/surgeon fees	\$25 PCP; \$40 Specialist/visit	30% <u>coinsurance</u> after <u>deductible</u>	Balance billing may occur for out-of- network services.
If you need immediate medical	Emergency room care	20% <u>coinsurance</u> after <u>deductible</u>	Covered as In-Network	Copay waived if admitted. <u>Balance</u> <u>billing</u> may occur for out-of-network services.
attention	Emergency medical transportation	20% <u>coinsurance</u> after <u>deductible</u>	Covered as In-Network	Balance billing may occur for out-of- network services.
	Urgent care	\$25 PCP; \$40 Specialist/visit	30% <u>coinsurance</u> after <u>deductible</u>	Balance billing may occur for out-of- network services.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u> after <u>deductible</u>	30% <u>coinsurance</u> after <u>deductible</u>	Balance billing may occur for out-of- network services.
	Physician/surgeon fee	No charge	30% <u>coinsurance</u> after <u>deductible</u>	Balance billing may occur for out-of- network services.
If you need mental health, behavioral health, or substance abuse	Outpatient services	Office Visit \$25/visit Other Outpatient 20% <u>coinsurance</u> after <u>deductible</u>	30% <u>coinsurance</u> after <u>deductible</u>	<b>Balance billing</b> may occur for out-of- network services. Employee Assistance Program (EAP) covered at no charge with up to 4 visits per
needs	Inpatient services	20% <u>coinsurance</u> after <u>deductible</u>	30% <u>coinsurance</u> after <u>deductible</u>	incident per <u>plan</u> year.
If you are pregnant	Office visits	\$25 PCP; \$40 Specialist/visit	30% <u>coinsurance</u> after <u>deductible</u>	Maternity care may include tests and services described elsewhere in the

\* For more information about limitations and exceptions, see the **plan** or policy document at <u>www.thelocalchoice.virginia.gov</u>.

	Services You May Need	What You Will Pay			
Common Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Childbirth/delivery professional services	No charge	30% <u>coinsurance</u> after <u>deductible</u>	SBC (i.e. ultrasound.) <b>Balance billing</b> may occur for out-of-network	
	Childbirth/delivery facility services	20% <u>coinsurance</u> after <u>deductible</u>	30% <u>coinsurance</u> after <u>deductible</u>	services.	
If you need help recovering or have other	Home health care	No charge	30% <u>coinsurance</u> after <u>deductible</u>	90 visits/benefit period. <u>Balance</u> <u>billing</u> may occur for out-of-network services.	
special health needs	Rehabilitation services	20% <u>coinsurance</u> after <u>deductible</u>	30% <u>coinsurance</u> after <u>deductible</u>	Balance billing may occur for out-of- network services.	
	Habilitation services	20% <u>coinsurance</u> after <u>deductible</u>	30% <u>coinsurance</u> after <u>deductible</u>	Balance billing may occur for out-of- network services.	
	Skilled nursing care	No charge	30% <u>coinsurance</u> after <u>deductible</u>	180 day/benefit period. <u>Balance</u> <u>billing</u> may occur for out-of-network services.	
	Durable medical equipment	20% <u>coinsurance</u> after <u>deductible</u>	30% <u>coinsurance</u> after <u>deductible</u>	Balance billing may occur for out-of- network services.	
	Hospice service	No charge	30% <u>coinsurance</u> after <u>deductible</u>	Balance billing may occur for out-of- network services.	
If your child needs dental or	Eye exam	\$40 <u>copay</u>	Balance after \$50	Limit one exam per plan year under the age of 19.	
eye care	Glasses	\$20 <u>copay</u> for lenses; balance over \$100 for frames	Balance after \$50 for single lenses; balance over \$80 for frames	none	
	Dental check-up	No charge	Covered as in-network	Balance billing may occur for out-of- network services.	

\* For more information about limitations and exceptions, see the **plan** or policy document at <u>www.thelocalchoice.virginia.gov</u>.

#### Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.) Acupuncture Cosmetic surgery Hearing aids Routine foot care unless you have been Infertility treatment Long-term care diagnosed with diabetes Weight loss programs . Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.) Chiropractic care Bariatric surgery • Dental care (adult) - diagnostic and ٠ Most coverage provided outside the Private-duty nursing preventive only United States. See www.bcbs.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: Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. 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.

Routine eye care

#### Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: Director, Department of Human Resource Management, 101 North 14th Street - 12th Floor, Richmond, Virginia 23219-3657. Mark envelope Confidential-Appeal Enclosed. Telephone: 1-888-642-4414.

### Does this plan provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

#### Does this plan meet the Minimum Value Standards? Yes

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> 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 <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</u> <u>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 care and a hospital delivery)

The <u>plan's</u> overall <u>deductible</u>	\$500
Specialist copayment	\$40
Hospital (facility) coinsurance	20%
Other <u>coinsurance</u>	20%

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	\$12,800

### In this example, Peg would pay:

Cost Sharing		
Deductibles	\$500	
Copayments	\$90	
Coinsurance	\$2,000	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$2,650	

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-
controlled condition)

The plan's overall deductible	\$500
Specialist copayment	\$40
Hospital (facility) coinsurance	20%
Other <u>coinsurance</u>	20%

# 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 \$7,400

#### In this example, Joe would pay:

Cost Sharing		
Deductibles	\$500	
Copayments	\$980	
Coinsurance	\$370	
What isn't covered		
Limits or exclusions	\$60	
The total Joe would pay is \$1,		

#### Mia's Simple Fracture (in-network emergency room visit and follow up care)

The plan's overall deductible	\$500
Specialist copayment	\$40
Hospital (facility) coinsurance	20%
Other coinsurance	20%

#### 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	\$1,900
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#### In this example, Mia would pay:

Cost Sharing	
Deductibles	\$500
Copayments	\$120
Coinsurance	\$320
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$940

Note: These numbers assume the patient does not participate in the <u>plan's</u> wellness program. If you participate in the <u>plan's</u> wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-888-642-4414.

The <u>plan</u> 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 1-800-552-2682

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 🔰 2682-268-1.

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՝ 1-800-552-2682 ։

Bassa (Băsôð Wùdù): Ѝ 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 1-800-552-2682.

Bengali (বাংলা): যদি এই নথিপত্রের বিষয়ে আপনার কোনো প্রশ্ন থাকে, ভাহলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য 1-800-552-2682 –তে কল করুন।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖုန် 1-800-552-2682 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 1-800-552-2682。

Dinka (Dinka): Na noŋ thiêëc 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 1-800-552-2682.

**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 1-800-552-2682.

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 1-800-552-2682 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 1-800-552-2682.

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 1-800-552-2682.

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 1-800-552-2682.

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 1-800-552-2682.

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 1-800-552-2682 ।

**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 1-800-552-2682.

Igbo (Igbo): O bụr ụ na ị nwere ajujụ o bụla gbasara akwukwo a, į nwere ikike inweta enyemaka na ozi n'asusu gi na akwughi ugwo o bụla. Ka gi na okowa okwu kwuo okwu, kpoo 1-800-552-2682.

**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 1-800-552-2682.

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 1-800-552-2682.

**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 1-800-552-2682

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、1-800-552-2682 にお電話ください。

Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ នើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ 1-800-552-2682 ។

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Korean (**한국어**): 본 문서에 대해 어떠한 문의사항이라도 있을 경우, 귀하에게는 귀하가 사용하는 언어로 무료 도움 및 정보를 얻을 권리가 있습니다. 통역사와 이야기하려면 1-800-552-2682 로 문의하십시오.

Lao (ພາສາລາວ): ຖ້າທ່ານມີຄຳຖາມໃດໆກ່ຽວກັບເອກະສານນີ້, ທ່ານມີສິດໄດ້ຮັບຄວາມຊ່ວຍເຫຼືອ ແລະ ຂໍ້ມູນເປັນພາສາຂອງທ່ານໂດຍບໍ່ເສຍຄ່າ. ເພື່ອໂອ້ລົມກັບລ່າມແປພາສາ, ໃຫ້ໂທຫາ 1-800-552-2682.

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Nepali (नेपाली): यदि यो कागजातबारे तपाईंसँग केही प्रश्नहरू छन् भने, आफ्नै भाषामा निःशुल्क सहयोग तथा जानकारी प्राप्त गर्न पाउने हक तपाईंसँग छ। दोभाषेसँग कुरा गर्नका लागि, यहाँ कल गर्नुहोस् 1-800-552-2682

**Oromo (Oromifaa):** Sanadi kanaa wajiin walqabaate gaffi kamiyuu yoo qabduu tanaan, Gargaarsa argachuu fi odeeffanoo afaan ketiin kaffaltii alla argachuuf mirgaa qabdaa. Turjumaana dubaachuuf, 1-800-552-2682 bilbilla.

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