Coverage for: Individual + Family | Plan Type: POS

Prince William County Government & Water: Anthem HealthKeepers HMO-POS plan (This plan requires each member to designate a HealthKeepers PCP & get referrals to see specialists)

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, call (844) 404-2123 or visit anthem.com and sign into the Member Portal. 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) 630-6741 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0/person or \$0/family for In- <u>Network Providers.</u> \$750/person or \$1,500/family for Non- <u>Network Providers.</u>	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Tier 1 Tier 2 Tier 3 <u>Prescription Drugs</u> for Non- <u>Network Providers</u> . Vision for Non- <u>Non-Network Providers</u> .	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</u> <u>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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles 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> ?	\$2,500/person or \$5,000/family for In-Network Providers. \$5,000/person or \$10,000/family for Non-Network Providers.	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>	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 <u>network</u> <u>provider</u> ?	Yes, HealthKeepers. See www.anthem.com or call (833) 630-6741 for a list of	

		for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .



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, & Other Important Information	
Medical Event	Services You May Need	In-Network Provider Non-Network Provider (You will pay the least) (You will pay the most)		
	Primary care visit to treat an injury or illness	\$20/visit	30% coinsurance	none
If you visit a	Specialist visit	\$40/visit	30% <u>coinsurance</u>	none
health care 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)	Lab – Office No charge Outpatient- \$40 copay X-Ray – \$40/visit	Lab – Office 30% <u>coinsurance</u> X-Ray – Office 30% <u>coinsurance</u>	Costs may vary by site of service.
	Imaging (CT/PET scans, MRIs)	\$200/visit	30% coinsurance	Costs may vary by site of service.
If you need drugs to treat your illness or condition	Tier 1 - Typically Generic	\$10/prescription (retail 30 day supply) \$30/prescription (retail 90 day supply) and \$20/prescription (home delivery)	\$10/prescription, deductible does not apply (30 day supply retail) and Not covered (home delivery)	
More information about prescription drug coverage is available at http://www.anthem.com/pharmacyi	Tier 2 - Typically Preferred Brand & Non-Preferred Generic Drugs	\$35/prescription (retail 30 day supply) \$105/prescription (retail 90 day supply) and \$70/prescription (home delivery)	\$35/prescription, deductible does not apply (30 day supply retail) and Not covered (home delivery)	*See Prescription Drug section
nformation/				

^{*} For more information about your coverage, or to get a copy of the complete terms of coverage, call (844) 404-2123 or visit anthem.com and sign into the Member Portal..

Camanan		What You	Limitations, Exceptions, & Other Important Information	
Common Medical Event	ledical Event Services You May Need In-Network Provider Non-Network Prov			
National Drug List Base Network Optional Home Delivery	Tier 3 - Typically Non-Preferred Brand and Generic drugs	\$70/prescription (retail 30 day supply) \$210/prescription (retail 90 day supply) and \$140/prescription (home delivery)	\$70/prescription, deductible does not apply (30 day supply retail) and Not covered (home delivery)	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	\$200/visit	30% coinsurance	Costs may vary by site of service.
surgery	Physician/surgeon fees	No charge	30% <u>coinsurance</u>	none
If you need	Emergency room care	\$200/visit	Covered as In- <u>Network</u>	Copay waived if admitted.
If you need immediate	Emergency medical transportation	No charge	Covered as In- <u>Network</u>	none
medical attention	<u>Urgent care</u>	\$40/visit	30% <u>coinsurance</u>	none
If you have a hospital stay	Facility fee (e.g., hospital room)	\$200/day to a maximum of \$1,000/admission	30% coinsurance	100 days/admission for Inpatient rehabilitation and skilled nursing services combined.
	Physician/surgeon fees	No charge	30% <u>coinsurance</u>	none
If you need mental health, behavioral health,	Outpatient services	Office Visit \$20/visit Other Outpatient \$20/visit	Office Visit 30% <u>coinsurance</u> Other Outpatient 30% <u>coinsurance</u>	Office Visit Other Outpatientnone
or substance abuse services	Inpatient services	\$200/day to a maximum of \$1,000/admission 30% coinsurance		none
	Office visits	\$200/pregnancy	30% coinsurance	One <u>copayment</u> per pregnancy
If you are	Childbirth/delivery professional services	No charge	30% coinsurance	for office visits. Maternity care may include tests and services
pregnant	Childbirth/delivery facility services	\$200/day to a maximum of \$1,000/admission	30% coinsurance	described elsewhere in the SBC (i.e. ultrasound).
	Home health care	\$40/month	30% coinsurance	90 visits/benefit period.
If you need help	Rehabilitation services	\$25/visit	30% coinsurance	Costs may vary by site of service.
recovering or	Habilitation services	\$25/visit	30% coinsurance	*See Therapy Services section.
have other special health needs	Skilled nursing care	No charge	30% coinsurance	100 days/admission for Inpatient rehabilitation and skilled nursing services combined.

^{*} For more information about your coverage, or to get a copy of the complete terms of coverage, call (844) 404-2123 or visit anthem.com and sign into the Member Portal..

Common	Services You May Need	What You	Limitations, Exceptions, &		
Medical Event		In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Other Important Information	
	Durable medical equipment	No charge	30% coinsurance	*See <u>Durable Medical</u> <u>Equipment</u> Section	
	Hospice services	No charge	30% coinsurance	none	
If your child	Children's eye exam	\$15/visit	Reimbursed Up to \$30	*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
- Dental care (Adult)
- Glasses for a child
- Routine foot care unless <u>medically</u> necessary

- Bariatric surgery
- Dental care (Pediatric)
- Weight loss programs

- Cosmetic surgery
- Dental Check-up
- Long-term care

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

- Chiropractic care 20 visits/benefit period
- Removal of Impacted wisdom teeth
- Infertility Treatment- \$50,000 Lifetime maximum per member
- Hearing aids 1 item(s)/ear once every 3 years
- Routine eye care (Adult) 1 exam/benefit period
- 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: Virginia Bureau of Insurance, 1300 East Main Street, P. O. Box 1157, Richmond, VA 23218, (800) 552-7945, Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565, 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.

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:

^{*} For more information about your coverage, or to get a copy of the complete terms of coverage, call (844) 404-2123 or visit anthem.com and sign into the Member Portal..

ATTN: Grievances and Appeals, P.O. Box 27401, Richmond, VA 23279

Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565, www.cciio.cms.gov

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 <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 <u>Marketplace</u>.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

^{*} For more information about your coverage, or to get a copy of the complete terms of coverage, call (844) 404-2123 or visit anthem.com and sign into the Member Portal..

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 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)		Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
 The plan's overall deductible Specialist copayment Hospital (facility) copayment Other coinsurance 	\$0 \$40 \$200 0%	 The plan's overall deductible Specialist copayment Hospital (facility) copayment Other coinsurance 	\$0 \$40 \$200 0%	 The plan's overall deductible Specialist copayment Hospital (facility) copayment Other coinsurance 	
This EXAMPLE event includes servelike: Specialist office visits (prenatal care) Childbirth/Delivery Professional Service Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood in Specialist visit (anesthesia)	es	This EXAMPLE event includes servelike: Primary care physician office visits (in disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose in the content of the content	acluding	This EXAMPLE event includes ser like: Emergency room care (including medical price in the price	cal supplies) s)
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>Deductibles</u>	\$0	<u>Deductibles</u>	\$0	<u>Deductibles</u>	\$0
Copayments	\$500	Copayments	\$1,300	Copayments	\$500
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$0
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$0
The total Peg would pay is	\$560	The total Joe would pay is	\$1,320	The total Mia would pay is	\$500

(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) 630-6741

Amharic (**አማርኛ**): ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ <u>እር</u>ዳታ <u>እና ይህን </u> መረጃ በነጻ የማማኘት መብት አለዎት። አስተርዓሚ ለማና*ገ*ር (833) 630-6741 ይደውሉ።

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Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 6741-630 (833).
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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՝ (833) 630-6741։

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) 630-6741.

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) 630-6741 –তে কল করুন।

Burmese (မြန်မာ): ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (833) 630-6741 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) 630-6741。

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) 630-6741.

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) 630-6741.

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 (هنایه): در صورتی که سؤالی پیرامون این سند، برای گفتگو با یک مترجم شفاهی، با شماره

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) 630-6741.

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) 630-6741.

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) 630-6741.

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) 630-6741.

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) 630-6741.

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) 630-6741

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) 630-6741.

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) 630-6741.

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) 630-6741.

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) 630-6741.

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) 630-6741

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) 630-6741 にお電話ください。

Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ(833) 630-6741

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) 630-6741.

Korean (한국어): 본 문서에 대해 어떠한 문의사항이라도 있을 경우, 귀하에게는 귀하가 사용하는 언어로 무료 도움 및 정보를 얻을 권리가 있습니다. 통역사와 이야기하려면(833) 630-6741 로 문의하십시오.

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