

Anthem Colorado Option Bronze Mountain Enhanced Std

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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/92ZDIND01012026. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, coinsurance, copayment, <u>deductible</u>, provider, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/or call (855) 453-7031 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall	\$7,500/person or \$15,000/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
		must meet their own individual deductible until the total amount of deductible expenses paid
		by all family members meets the overall family <u>deductible</u> .
Are there services	Yes. <u>Preventive Care</u> . 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	<u>Prescription Drugs</u> . Vision. For	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?	more 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 <u>deductibles</u> for specific services.
deductibles for		
specific services?		
What is the out-of-	\$10,000/person or	The out-of-pocket limit is the most you could pay in a year for covered services. If you have
pocket limit for this	\$20,000/family for In- <u>Network</u>	other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the
plan?	Providers.	overall family <u>out-of-pocket limit</u> has been met.
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 <u>www.anthem.com/find-</u>	This <u>plan</u> uses a <u>provider</u> <u>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>	care/?alphaprefix=C8P or call	network. You will pay the most if you use an Out-of-Network Provider, and you might
provider?	(855) 453-7031 for a list of	receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your
	network providers. Benefits and	<u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>Out-of-Network</u>
	costs may vary by site of service	<u>Provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get
	and how the <u>provider</u> bills.	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?		

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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	Limitations, Exceptions, &		
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	n-Network Provider Out-of-Network Provider		
If you visit a health care	Primary care visit to treat an injury or illness	No charge/benefit for the first 3 visits, then \$50/visit	Not covered	Virtual visits (Telehealth) benefits available. Virtual visits (Telehealth) benefits available.	
	<u>Specialist</u> visit	50% <u>coinsurance</u>	Not covered		
provider's office or clinic	Preventive care/screening/ immunization	No charge, <u>deductible</u> does not apply	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)	50% coinsurance	Not covered	none	
	Imaging (CT/PET scans, MRIs)	50% <u>coinsurance</u>	Not covered	none	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://www.anthem.com/pharmacyinformation/	Typically Generic (Tier 1)	\$30/prescription, <u>deductible</u> does not apply (retail) and \$90/prescription, <u>deductible</u> does not apply (home delivery)	Not covered (retail and home delivery)	Precertification may be required for certain Prescription Drugs. Please note that certain Specialty Drugs are only available from the Specialty Pharmacy and you will not be able to get them at a Retail Pharmacy or through the Home Delivery (Mail Order) Pharmacy. For more information, refer to "Select Drug List" at http://www.anthem.com/pharmacyinformation/ Preventive Care drugs are covered in full regardless of tier.	
	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	\$200/prescription, deductible does not apply (retail) and \$600/prescription, deductible does not apply (home delivery)	Not covered (retail and home delivery)		
	Typically Non-Preferred Brand and Generic drugs (Tier 3)	\$350/prescription, deductible does not apply (retail) and \$1,050/prescription, deductible does not apply (home delivery)	Not covered (retail and home delivery)		
	Typically Preferred Specialty (brand and generic) (Tier 4)	\$700/prescription, <u>deductible</u> does not apply (retail and home delivery)	Not covered (retail and home delivery)	*See <u>Prescription Drug</u> section of your evidence of coverage, available in the footnote below.	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	50% coinsurance	Not covered	none	
surgery	Physician/surgeon fees	50% <u>coinsurance</u>	Not covered	none	

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/92ZDIND01012026</u>.

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	
	Emergency room care	50% coinsurance	Covered as In- <u>Network</u>	none	
If you need immediate medical attention	Emergency medical transportation	50% coinsurance	Covered as In- <u>Network</u>	Non-emergency Out-of- Network Ambulance Services are limited to \$50,000 per trip, does not apply to air ambulance.	
	<u>Urgent care</u>	50% <u>coinsurance</u>	Covered as In- <u>Network</u>	none	
If you have a hospital stay	Facility fee (e.g., hospital room)	50% <u>coinsurance</u>	Not covered	60 days/benefit period for Inpatient rehabilitation for In- Network Providers.	
	Physician/surgeon fees	50% <u>coinsurance</u>	Not covered	none	
If you need mental health, behavioral health, or substance	Outpatient services	Office Visit \$0/visit, <u>deductible</u> does not apply Other Outpatient 50% <u>coinsurance</u>	Office Visit Not covered Other Outpatient Not covered	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatientnone	
abuse services	Inpatient services	50% <u>coinsurance</u>	Not covered	none	
	Office visits	No charge/benefit for the first 3 visits, then \$50/visit	Not covered	Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).	
If you are pregnant	Childbirth/delivery professional services	50% <u>coinsurance</u>	Not covered		
	Childbirth/delivery facility services	50% <u>coinsurance</u>	Not covered		
If you need help recovering or have other special health needs	Home health care	50% <u>coinsurance</u>	Not covered	28 hours/week for Home Health and Private Duty Nursing combined for In-Network Providers.	
	Rehabilitation services	50% <u>coinsurance</u>	Not covered	20 visits each for Physical, Speech and Occupational therapy/ benefit period for In- Network Providers.	
	Habilitation services	50% <u>coinsurance</u>	Not covered	20 visits each for Physical, Speech and Occupational therapy/ benefit period for In- Network Providers.	
	Skilled nursing care	50% <u>coinsurance</u>	Not covered	100 days/benefit period for skilled nursing services for In- Network Providers.	

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at https://eoc.anthem.com/eocdps/92ZDIND01012026.

Common	Services You May Need	What You	Limitations Evapations &	
Medical Event		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Cimitations, Exceptions, & Other Important Information
	Durable medical equipment	50% coinsurance	Not covered	*See <u>Durable Medical</u> <u>Equipment</u> section.
	Hospice services	50% <u>coinsurance</u>	Not covered	none
If your child needs dental or eye care	Children's eye exam	No charge, <u>deductible</u> does not apply	Not covered	Coverage is limited to 1 exam per benefit period for In- Network Providers. *See Vision Services section of your evidence of coverage, available in the footnote below.
	Children's glasses	No charge, <u>deductible</u> does not apply	Not covered	Coverage is limited to 1 unit per benefit period for In-Network Providers. *See Vision Services section of your evidence of coverage, available in the footnote below.
	Children's dental check-up	0% <u>coinsurance</u>	Not covered	Coverage is limited to 2 visits per 12 months for In-Network Providers.

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>.)

- Cosmetic surgery
- Long-term care
- Routine foot care

- Dental care (Adult)
- Non-emergency care when traveling outside the U.S.
- Weight loss programs

- Hearing aids (18+)
 - Routine eye care (Adult)

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

- Abortion (including Non-Hyde Abortion Services)
- Chiropractic care 20 visits/benefit period
- Acupuncture 6 visits/benefit period
- Infertility treatment

- Bariatric surgery
- Private-duty nursing Facility Setting no limit and 28 hours/week combined with Home Health

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at https://eoc.anthem.com/eocdps/92ZDIND01012026.

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: Division of Insurance, ICARE Section, 1560 Broadway, Suite 850, Denver, Colorado 80202, (303) 894-7490, 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, 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:

ATTN: Grievances and Appeals, 700 Broadway, Mail Stop CO0104-0430, Denver, CO 80273

Division of Insurance, ICARE Section, 1560 Broadway, Suite 850, Denver, Colorado 80202, (303) 894-7490

Does this plan provide Minimum Essential Coverage? Yes.

<u>Minimum Essential Coverage</u> generally includes <u>plans</u>, <u>health insurance</u> available through the <u>Marketplace</u> or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of <u>Minimum Essential Coverage</u>, you may not be eligible for the <u>premium tax credit</u>.

Does this plan meet the Minimum Value Standards? Not Applicable.

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 <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)

The plan's overall deductible	\$7,500
Specialist coinsurance	50%
Hospital (facility) coinsurance	50%
Other coinsurance	50%

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)

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	\$7,500
Specialist coinsurance	50%
■ Hospital (facility) coinsurance	50%
Other coinsurance	50%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Mia's Simple Fracture

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

■ The plan's overall deductible	\$7,500
Specialist coinsurance	50%
Hospital (facility) coinsurance	50%
Other coinsurance	50%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

<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		<u>Cost Sharing</u>	
<u>Deductibles</u>	\$7,500	<u>Deductibles</u>	\$1,100	<u>Deductibles</u>	\$2,800
Copayments	\$0	Copayments	\$3,500	<u>Copayments</u>	\$10
Coinsurance	\$2,500	Coinsurance	\$0	<u>Coinsurance</u>	\$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	\$10,060	The total Joe would pay is	\$4,620	The total Mia would pay is	\$2,810

We're here for you - in many languages

The law requires us to include a message in all of these different languages. Curious what they say? Here's the English version: "You have the right to get help in your language for free. Just call the Member Services number on your ID card." Visually impaired? You can also ask for other formats of this document.

Spanish

Usted tiene derecho a obtener asistencia en su idioma sin cargo. Llame al número de Servicios para Miembros que figura en su tarjeta de identificación ¿Tiene alguna deficiencia visual? También puede solicitar este documento en otros formatos.

Chinese

您有權免費獲得使用您的語言提供的協助。只需撥打印於您的 ID 卡上的會員服務部電話號碼即可。視力障礙?您也可以索取本文件的其他格式。

Vietnamese

Quý vị có quyển nhận trợ giúp bằng ngôn ngữ của mình, miễn phí. Quý vị chỉ cần gọi đến số điện thoại của Ban Dịch vụ Thành viên trên thẻ ID của quý vị. Quý vị bị khiếm thị? Quý vị cũng có thế yêu cầu các định dạng khác của tài liệu này.

Korean

귀하는 귀하의 언어로 된 도움을 무료로 받을 권리가 있습니다. 귀하의 ID 카드에 있는 가입자 서비스 번호로 전화하십시오. 시각 장애인이신가요? 다른 형식으로 된 이 문서를 요청하실 수 있습니다.

Tagalog

May karapatan kang makakuha ng tulong na nasa iyong wika nang libre. Tawagan lang ang numero ng Member Services na nasa iyong ID card. May kapansanan sa paningin? Maaari ka ring humingi ng iba pang mga format ng dokumentong ito.

Russian

У вас есть право на бесплатное получение помощи на вашем родном языке. Просто позвоните в отдел обслуживания участников по номеру, указанному на вашей идентификационной карте. У вас проблемы со зрением? Вы также можете запросить этот документ в других форматах.

French Creole

Ou gen dwa jwenn èd nan lang ou gratis. Jis rele nimewo Sèvis Manm ki sou Kat ID ou a gratis Gen pwoblèm vizyèl? Ou ka mande tou pou lòt fòma nan dokiman sa a.

Arabic

لك الحق في الحصول على هذه المعلومات والحصول على المساحدة بلغتك مجانًا. فقط اتصل برقم خدمات الأعضاء الموجود على بطاقة هويتك. هل تعاني من ضعف البصر؟ يمكنك أيضًا طلب تنسيقات أخرى لهذه اله ثعقة

French

Vous avez le droit d'obtenir de l'aide dans votre langue gratuitement. Appelez simplement le numéro du Services membres figurant sur votre carte d'identité. Vous êtes une personne malvoyante ? Vous pouvez également demander à accéder à ce document dans d'autres formats.

Persian

شما حق دارید به زبان خود به صورت رایگان کمک بگیرید. فقط با شماره خدمات اعضا مندرج در کارت عضویت خود تماس بگیرید. آیا دچار اختلال بینایی هستید؟ همچنین میتوانید فرمتهای دیگر این سند را در خواست کنید.

Armenian

Դուք իրավունք ունեք անվճար օգնություն ստանալու ձեր լեզվով։ Պարզապես զանգահարեք ձեր ID քարտի վրա գտնվող Անդամների սպասարկման համարին։ Տեսողության խանգարում ունեցո՞ղ եք։ Կարող եք նաև խնդրել այս փաստաթղթի այլ ձևաչափեր։

Japanese

あなたにはあなたの言語で無料で支援を受ける権利があります。IDカードに記載されている会員サービス番号にお電話ください」視覚障害をお持ちですか?他の形式でこの文書を要求することもできます。

Italian

Hai il diritto di ricevere assistenza gratuita nella tua lingua. Basta chiamare il numero del Servizio Membri presente sulla tua tessera identificativa. Hai problemi di vista? È possibile richiedere anche altri formati di questo documento.

German

Sie haben das Recht, kostenlose Hilfe in Ihrer Sprache zu erhalten. Rufen Sie einfach die Nummer des Mitgliederservices auf Ihrer ID-Karte an. Sehbehindert? Sie können dieses Dokument auch in anderen Formaten anfordern.

Polish

Masz prawo do bezpłatnej pomocy w swoim języku. Wystarczy zadzwonić pod numer Biura Obsługi Klienta podany na karcie identyfikacyjnej. Masz wadę wzroku? Możesz również poprosić o inne formaty tego dokumentu.

Pennsylvania Dutch

Du hoscht's Recht fer Hilf griege in dei Schprooch fer nix. Duh yuscht die Member Services Number uffrufe uff dei ID Card. Hoscht Druwwel fer sehne? Du kannscht des do Schreiwes in en differnter Weg griege so as du's besser sehne kannscht.

TTY/TTD:711

It's important we treat you fairly

We follow federal civil rights laws in our health programs and activities. Members can get reasonable modifications as well as free auxiliary aids and services if you have a disability. We don't discriminate, on the basis of race, color, national origin, sex, age or disability. For people whose primary language isn't English (or have limited proficiency), we offer free language assistance services like interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711) or visit our website. If you think we failed in any areas or to learn more about grievance procedures, you can mail a complaint to: Compliance Coordinator, P.O. Box 27401, Richmond, VA 23279, or directly to 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. You can also call 1-800- 368-1019 (TDD: 1-800-537-7697) or visit https://ocrportal.hhs.gov/ocr/portal/lobby.jsf