Wellpoint Essential Gold POS 700 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)

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.wellpoint.com/eocdps/7ZHLIND01012025. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary/</u> or call (833) 476-1458 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall	\$700/person or \$1,400/family for	Generally, you must pay all of the costs from providers up to the deductible amount before
deductible?	In-Network Providers.	this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member
	\$20,000/person or	must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid
	\$40,000/family for Non-Network	by all family members meets the overall family <u>deductible</u> .
	Providers.	
Are there services	Yes. Primary Care. Specialist	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount.
covered before you	Visit. Preventive Care. Certain	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>	<u>Prescription Drugs</u> . Vision. For	services without cost sharing and before you meet your deductible. See a list of covered
	more information see below.	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-	\$7,500/person or \$15,000/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- <u>Network</u> <u>Providers</u> . Not	other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the
plan?	applicable for Non-Network	overall family out-of-pocket limit has been met.
	Providers.	
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	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>	www.wellpoint.com/find-	<u>network</u> . You will pay the most if you use a Non-Network Provider, and you might receive a
provider?	care/?alphaprefix=3730	bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u>
	or call (833) 476-1458 for a list of	pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use a Non- <u>Network Provider</u>
	network providers. Costs may	for some services (such as lab work). Check with your <u>provider</u> before you get services.
	vary by site of service and how	
	the <u>provider</u> bills.	

Do you need a referral	No.	You can see the specialist you choose without a referral.
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 Will Pay			
Common Medical Event	Services You May Need	Level 1 Pharmacy- RX Only (You will pay the least)	In-Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	Not Applicable	\$20/visit, deductible does not apply	50% coinsurance	Virtual visits (Telehealth) benefits available.	
If you visit a health care provider's office	<u>Specialist</u> visit	Not Applicable	\$50/visit, deductible does not apply	50% <u>coinsurance</u>	Virtual visits (Telehealth) benefits available.	
or clinic	Preventive care/screening/ immunization	Not Applicable	No charge	50% <u>coinsurance</u>	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)	Not Applicable	40% <u>coinsurance</u>	50% coinsurance	none	
•	Imaging (CT/PET scans, MRIs)	Not Applicable	40% coinsurance	50% <u>coinsurance</u>	none	
If you need drugs to treat your illness or condition More information about prescription	Typically Generic (Tier 1)	\$5/prescription, deductible does not apply (retail) and \$20/prescription, deductible does not deductible does not 50% coinsurar		50% <u>coinsurance</u> (retail only)	For more information, refer to "Select Drug List" at https://client.formularynavigator	
drug coverage is available at https://client.formularynavigator.com/Search.aspx?siteCode=6049566964	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	\$60/prescription, deductible does not apply (retail) and \$180/prescription, deductible does not apply (home delivery)	\$75/prescription, deductible does not apply (retail only)	50% <u>coinsurance</u> (retail only)	.com/Search.aspx?siteCode=604 9566964 *See Prescription Drug section.	

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at https://eoc.wellpoint.com/eocdps/7ZHLIND01012025.

			What You Will Pay			
Common Medical Event	Services You May Need	Level 1 Pharmacy- RX Only (You will pay the least)	In-Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Typically Non-Preferred Brand and Generic drugs (Tier 3)	35% <u>coinsurance</u> (retail and home delivery)	50% <u>coinsurance</u> (retail only)	50% <u>coinsurance</u> (retail only)		
	Typically Preferred <u>Specialty</u> (brand and generic) (Tier 4)	40% <u>coinsurance</u> (retail and home delivery)	55% <u>coinsurance</u> (retail only)	100% <u>coinsurance</u> (retail only)		
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	Not Applicable	40% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
surgery	Physician/surgeon fees	Not Applicable	40% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
If you need immediate medical attention	Emergency room care	Not Applicable	\$500/visit, then 40% <u>coinsurance</u>	Covered as In- <u>Network</u>	Copayment waived if admitted.	
	Emergency medical transportation	Not Applicable	40% coinsurance	Covered as In- <u>Network</u>	Non-emergency Non-Network Ambulance Services are limited to \$50,000 per occurrence.	
	Urgent care	Not Applicable	\$50/visit, deductible does not apply	Covered as In- <u>Network</u>	none	
If you have a hospital stay	Facility fee (e.g., hospital room)	Not Applicable	\$500/admission, then 40% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
	Physician/surgeon fees	Not Applicable	40% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Not Applicable	Office Visit 40% <u>coinsurance</u> Other Outpatient 40% <u>coinsurance</u>	Office Visit 50% <u>coinsurance</u> Other Outpatient 50% <u>coinsurance</u>	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatientnone	
	Inpatient services	Not Applicable	\$500/admission, then 40% <u>coinsurance</u>	50% coinsurance	none	
If you are	Office visits	Not Applicable	40% <u>coinsurance</u>	50% <u>coinsurance</u>	Maternity care may include tests	
If you are pregnant	Childbirth/delivery professional services	Not Applicable	40% <u>coinsurance</u>	50% <u>coinsurance</u>	and services described elsewhere in the SBC (i.e., ultrasound).	

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at https://eoc.wellpoint.com/eocdps/7ZHLIND01012025.

			What You Will Pay	Limitations, Exceptions, & Other Important Information		
Common Medical Event	Services You May Need	y Need Pharmacy- RX Provider Provide				Non-Network Provider (You will pay the most)
	Childbirth/delivery facility services	Not Applicable	\$500/admission, then 40% <u>coinsurance</u>	50% coinsurance		
	Home health care	Not Applicable	40% coinsurance	50% coinsurance	60 visits/year.	
If mand halm	Rehabilitation services	Not Applicable	40% <u>coinsurance</u>	50% coinsurance	*See Therapy Services section.	
If you need help recovering or have other special health needs	Habilitation services	Not Applicable	40% <u>coinsurance</u>	50% coinsurance	See Therapy Services section.	
	Skilled nursing care	Not Applicable	40% <u>coinsurance</u>	50% <u>coinsurance</u>	25 days/year for skilled nursing services.	
	Durable medical equipment	Not Applicable	40% <u>coinsurance</u>	50% <u>coinsurance</u>	*See <u>Durable Medical</u> <u>Equipment</u> section.	
	Hospice services	Not Applicable	40% <u>coinsurance</u>	50% coinsurance	none	
If your child needs dental or eye care	Children's eye exam	Not Applicable	No charge	70% <u>coinsurance</u> , <u>deductible</u> does not apply	*C - Vi-i - C i i -	
	Children's glasses	Not Applicable	No charge	70% coinsurance, deductible does not apply	*See Vision Services section.	
	Children's dental check-up	Not covered	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>.)

- Abortion (except when the life of the mother is endangered)
- Children's dental check-up
- Infertility treatment
- Private-duty nursing
- Weight loss programs

- Acupuncture
- Cosmetic surgery
- Long-term care
- Routine eye care (Adult)

- Bariatric surgery
- Dental care (Adult)
- Non-emergency care when traveling outside the U.S.
- Routine foot care unless <u>medically necessary</u>

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at https://eoc.wellpoint.com/eocdps/7ZHLIND01012025.

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

- Chiropractic care 35 visits/year combined with all other therapies
- Hearing aids 1 item(s)/ear every 36 months

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: Texas Department of Insurance, PO Box 12030, Austin, TX 78711-2030, or contact Wellpoint 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 <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: Appeals P.O. Box 105568, Atlanta, GA 30348-5568

Texas Department of Insurance, PO Box 12030, Austin, TX 78711-2030

Additionally, a consumer assistance program can help you file your appeal. Contact Texas Department of Insurance 1601 Congress Avenue Austin, TX 78701, (800) 252-3439, https://www.tdi.texas.gov/consumer/index.html

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? 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.

coverage.						
Peg is Having a Baby (9 months of in-network pre-natal care hospital delivery)	Managing Joe's Type 2 Diabet (a year of routine in-network care of controlled condition)	Mia's Simple Fracture (in-network emergency room visit and follow up care)				
 The plan's overall deductible Specialist copayment Hospital (facility) coinsurance Other coinsurance 	\$700 \$50 40% 40%	 The plan's overall deductible Specialist copayment Hospital (facility) coinsurance Other coinsurance 	\$700 \$50 40% 40%	 The plan's overall deductible Specialist copayment Hospital (facility) coinsurance Other coinsurance 	\$700 \$50 40% 40%	
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)		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) Durable medical equipment (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:		
<u>Cost Sharing</u>		<u>Cost Sharing</u>		<u>Cost Sharing</u>		

	•	*	•		•
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>	\$700	<u>Deductibles</u>	\$100	<u>Deductibles</u>	\$700
Copayments	\$10	<u>Copayments</u>	\$1,700	<u>Copayments</u>	\$200
Coinsurance	\$4,700	Coinsurance	\$0	Coinsurance	\$700
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	\$5,470	The total Joe would pay is	\$1,820	The total Mia would pay is	\$1,600

(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) 476-1458

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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 1458-476 (833).
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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) 476-1458։

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) 476-1458.

Bengali (বাংলা): যদি এই নখিপত্রের বিষয়ে আপনার কোনো প্রশ্ন খাকে, তাংলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য (৪33) 476-1458 –তে কল করুন।

Burmese (မြန်မာ): ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (833) 476-1458 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) 476-1458。

Dinka (Dinka): Na non thiëëc në ke de ya thorë, ke yin non lon bë yi kuony ku wer alëu bë geer yic yin ne thon du ke cin weu taauë ke piny. Te kor yin ba jam wenë ran ye thok geryic, ke yin col (833) 476-1458.

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) 476-1458.

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 (833) تماس بگیرید، هزینه ای به زبان مادریتان دریافت کنید، 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) 476-1458.

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) 476-1458.

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) 476-1458.

Gujarati (ગુજરાતી): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ય વગર આપની ભાષામાં મદદ અને માહતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો (833) 476-1458.

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) 476-1458.

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) 476-1458

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) 476-1458.

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) 476-1458.

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) 476-1458.

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) 476-1458.

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) 476-1458

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) 476-1458 にお電話ください。

Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ(833) 476-1458 ។

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) 476-1458.

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