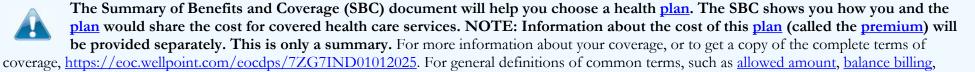
Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services Coverage Period: 01/01/2025 - 12/31/2025 Wellpoint[®] Coverage for: Individual + Family | Plan Type: HMO

Wellpoint Essential Silver 3500 Adult Dental/Vision (\$0 Virtual PCP + \$0 Select Drugs + Incentives)



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) 476-1458 to request a copy.

| Important Questions | Answers | Why This Matters: | | | |
|------------------------------|--------------------------------------|--|--|--|--|
| What is the overall | \$3,500/person or \$7,000/family | Generally, you must pay all of the costs from providers up to the deductible amount before | | | |
| deductible? | for In- <u>Network</u> 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 <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 | Yes. Primary Care. <u>Specialist</u> | 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> | Prescription Drugs. 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 <u>out-of-</u> | \$9,200/person or \$18,400/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 Providers</u> . | other family members in this plan, they have to meet their own out-of-pocket limits until the | | | |
| <u>plan</u> ? | | 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 plan | | | | |
| limit? | 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- | network. You will pay the most if you use a Non-Network Provider, and you might receive a | | | |
| provider? | care/?alphaprefix=3730 | bill from a provider for the difference between the provider's charge and what your plan | | | |
| | 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 provider before you get services. | | | |
| | vary by site of service and how | | | | |
| | the <u>provider</u> bills. | | | | |

You can see the <u>specialist</u> you choose without a <u>referral</u>.

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 | \$25/visit, <u>deductible</u> does not apply | Not covered | Virtual visits (Telehealth) benefits available. | |
| If you visit a health care provider's office | <u>Specialist</u> visit | Not Applicable | \$80/visit, <u>deductible</u> does not apply | Not covered | Virtual visits (Telehealth) benefits available. | |
| or clinic | Preventive care/screening/ immunization | Not Applicable | No charge | Not covered | You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for. | |
| If you have a test | <u>Diagnostic test</u> (x-ray, blood work) | Not Applicable | 20% coinsurance | Not covered | none | |
| | Imaging (CT/PET scans, MRIs) | Not Applicable | 20% coinsurance | Not covered | none | |
| If you need drugs to treat your illness or condition More information about <u>prescription</u> | Typically Generic (Tier 1) | \$5/prescription, deductible does not apply (retail) and \$15/prescription, deductible does not apply (home delivery) | \$20/prescription, <u>deductible</u> does not apply (retail only) | Not covered (retail and home delivery) | For more information, refer to "Select Drug List" at https://client.formularynavigator | |
| drug coverage is available at https://client.form ularynavigator.com /Search.aspx?siteC ode=6049566964 | Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2) | \$40/prescription, deductible does not apply (retail) and \$120/prescription, deductible does not apply (home delivery) | \$55/prescription, <u>deductible</u> does not apply (retail only) | Not covered (retail and home delivery) | .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 <u>https://eoc.wellpoint.com/eocdps/7ZG7IND01012025</u>.

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| | | | 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) | Not covered (retail and home delivery) | |
| | Typically Preferred <u>Specialty</u> (brand and generic) (Tier 4) | 50% <u>coinsurance</u> (retail and home delivery) | 60% <u>coinsurance</u> (retail only) | Not covered (retail and home delivery) | |
| If you have outpatient | Facility fee (e.g., ambulatory surgery center) | Not Applicable | 20% coinsurance | Not covered | none |
| surgery | Physician/surgeon fees | Not Applicable | 20% coinsurance | Not covered | none |
| | Emergency room care | Not Applicable | \$500/visit, then 40% <u>coinsurance</u> | Covered as In- <u>Network</u> | Copayment waived if admitted. |
| If you need immediate medical attention | Emergency medical transportation | Not Applicable | 20% coinsurance | Covered as In- <u>Network</u> | Non-emergency Non- <u>Network</u> Ambulance Services are limited to \$50,000 per occurrence. |
| incurcai attention | <u>Urgent care</u> | Not Applicable | \$60/visit, <u>deductible</u> 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> | Not covered | none |
| | Physician/surgeon fees | Not Applicable | 20% coinsurance | Not covered | none |
| If you need mental health, behavioral health, | Outpatient services | Not Applicable | Office Visit 20% <u>coinsurance</u> Other Outpatient 20% <u>coinsurance</u> | Office Visit Not covered Other Outpatient Not covered | Office Visit Virtual visits (Telehealth) benefits available. Other Outpatient none |
| or substance abuse services | Inpatient services | Not Applicable | \$500/admission, then 40% <u>coinsurance</u> | Not covered | none |
| If you are | Office visits | Not Applicable | 20% coinsurance | Not covered | Maternity care may include tests |
| If you are pregnant | Childbirth/delivery professional services | Not Applicable | 20% <u>coinsurance</u> | Not covered | and services described elsewhere in the SBC (i.e., ultrasound). |

* For more information about limitations and exceptions, see the plan or policy document at https://eoc.wellpoint.com/eocdps/7ZG7IND01012025.

| | Services You May Need | | What You Will Pay | | | |
|--|---------------------------------------|--|--|---|---|--|
| Common Medical Event | | 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 | |
| | Childbirth/delivery facility services | Not Applicable | \$500/admission, then 40% <u>coinsurance</u> | Not covered | | |
| | <u>Home health care</u> | Not Applicable | 20% <u>coinsurance</u> | Not covered | 60 visits/year for In- <u>Network</u> <u>Providers</u> . | |
| If nood holm | Rehabilitation services | Not Applicable | 20% coinsurance | Not covered | *See Therapy Services section. | |
| If you need help | Habilitation services | Not Applicable | 20% coinsurance | Not covered | "See Therapy Services section. | |
| recovering or have other special health needs | Skilled nursing care | Not Applicable | 20% coinsurance | Not covered | 25 days/year for skilled nursing services for In- <u>Network</u> <u>Providers</u> . | |
| necus | Durable medical equipment | Not Applicable | 20% coinsurance | Not covered | *See <u>Durable Medical</u> <u>Equipment</u> section. | |
| | Hospice services | Not Applicable | 20% coinsurance | Not covered | none | |
| If your child | Children's eye exam | Not Applicable | No charge | Not covered | *See Vision Seminer continu | |
| needs dental or | Children's glasses | Not Applicable | No charge | Not covered | *See Vision Services section. | |
| eye care | Children's dental check-up | Not covered | Not covered | Not covered | none | |

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

| • Abortion (except when the life of the | • Acupuncture | Bariatric surgery |
|---|---|-------------------------|
| mother is endangered) | Cosmetic surgery | • Infertility treatment |
| Children's dental check-up | • Non-emergency care when traveling outside | Private-duty nursing |
| • Long-term care | the U.S. | |

- Long-term care ٠
- Routine foot care unless medically necessary ٠ ٠
- 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 35 visits/year combined • Dental care (Adult) • Hearing aids 1 item(s)/ear every 36 months ٠ with all other therapies Routine eye care (Adult) 1 exam/benefit • period
- * For more information about limitations and exceptions, see the plan or policy document at https://eoc.wellpoint.com/eocdps/7ZG7IND01012025.

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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 <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> 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, <u>https://www.tdi.texas.gov/consumer/index.html</u>

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) | | 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 <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> | \$3,500 \$80 40% 20% | The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> | \$3,500 \$80 40% 20% | The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> | \$3,500 \$80 40% 20% |
| This EXAMPLE event includes services like: <u>Specialist</u> office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and blood work</i>) <u>Specialist</u> visit (<i>anesthesia</i>) | | 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: <u>Emergency room care</u> (including medical supplies) <u>Diagnostic test</u> (x-ray) <u>Durable medical equipment</u> (crutches) <u>Rehabilitation services</u> (physical therapy) | |
| Total Example Cost | \$12,700 | Total Example Cost | \$5,600 | Total Example Cost | \$2,800 |
| In this example, Peg would pay: <u>Cost Sharing</u> | | In this example, Joe would pay: <u>Cost Sharing</u> | | In this example, Mia would pay: <u>Cost Sharing</u> | |
| Deductibles | \$3,500 | Deductibles | \$100 | Deductibles | \$2,500 |
| Copayments | \$10 | Copayments | \$1,500 | Copayments | \$200 |
| Coinsurance | \$3,200 | 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 | \$6,770 | The total Joe would pay is | \$1,620 | The total Mia would pay is | \$2,700 |

(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

Amharic (**አጣርኛ**): ስለዚህ ሰነድ ጣንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን ጦረጃ በነጻ የጣግኘት ጦብት አለዎት። አስተርጓሚ ለማናንር (833) 476-1458 ይደውሉ።

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) .

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) 476-1458։

Bassa (Băsóð Wùdù): M 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 (833) 476-1458.

Bengali (বাংলা): যদি এই লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন থাকে, তাহলে আপলার ভাষায় বিলামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য (833) 476-1458 –তে কল করুল।

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 noŋ thiëëc 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 (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 هزینهای به زبان مادریتان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره (833) 476-458 (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) 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 ખર્ચ વગર આપની ભાષામાં મદદ અને માહતીિ મેળવવાનો તમને અધકાિર છે. દુભાષયાિ 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, į nwere ikike inweta enyemaka na ozi n'asụsụ gị na akwughi ụgwo o bụla. Ka gi na okowa okwu kwuo okwu, kpoo (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。

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