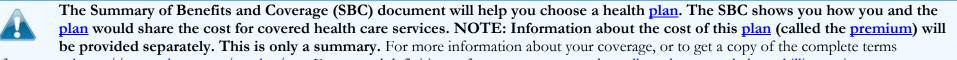
PrimeLine Utility Services, LLC: Anthem POS AdvantageOne 1,000



of coverage, <u>https://eoc.anthem.com/eocdps/aso</u>. 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) 592-9956 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	 \$1,000/person or \$2,000/family for In-<u>Network Providers</u>. \$1,500/person or \$3,000/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 <u>deductible?</u>	Yes. Primary Care. <u>Specialist</u> Visit. <u>Preventive Care</u> . Vision. For more information see below.	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 <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> ?	\$4,000/person or \$8,000/family for In- <u>Network Providers</u> . \$8,000/person or \$16,000/family for Non- <u>Network Providers</u> .	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> ?	<u>Cost share</u> of adult routine vision care, <u>Premiums</u> , <u>balance-</u> <u>billing</u> charges, and health care this <u>plan</u> 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 (833) 592-9956 for a list of <u>network providers.</u> Costs may vary by site of service and how the provider bills.	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 your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u>

		for some services (such as lab work). Check with your provider before you get services.
Do you need a <u>referral</u>	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .
to see a <u>specialist</u> ?		

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.

Common		What You	Limitations Expontions &		
Medical Event	Services You May Need	In-Network ProviderNon-Network Provider(You will pay the least)(You will pay the most)		Limitations, Exceptions, & Other Important Information	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$20/visit <u>deductible</u> does not apply	40% coinsurance	Virtual visits (Telehealth) benefits available.	
	<u>Specialist</u> visit	\$50/visit <u>deductible</u> does not apply	40% coinsurance	Virtual visits (Telehealth) benefits available.	
	Preventive care/screening/ Immunization	No charge	40% <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 <u>plan</u> will pay for.	
If you have a test	Diagnostic test (x-ray, blood work)	No charge	40% <u>coinsurance</u>	none	
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none	
If you need drugs to treat your illness or condition More information about <u>prescription</u> <u>drug coverage</u> is available at <u>www.expressscript</u> <u>s.com</u> or by calling (877)826-7656	Tier 1 - Preferred Generic	\$10/prescription, <u>deductible</u> does not apply (30 day supply) \$30/prescription, <u>deductible</u> does not apply (90 day supply) (retail only) and \$25/prescription, <u>deductible</u> does not apply (home delivery only)	\$10/prescription, <u>deductible</u> does not apply (30 day supply) \$30/prescription, <u>deductible</u> does not apply (90 day supply) (retail only) and \$25 copay/prescription <u>deductible</u> does not apply (home delivery only)		
	Tier 2 - Preferred Brand - Formulary	\$30/prescription, <u>deductible</u> does not apply (30 day supply) \$90/prescription, <u>deductible</u> does not apply (90 day supply) (retail only) and \$75/prescription, <u>deductible</u> does not apply (home delivery only)	\$30/prescription, <u>deductible</u> does not apply (30 day supply) \$90/prescription, <u>deductible</u> does not apply (90 day supply) (retail only) and \$75 copay/prescription, <u>deductible</u> does not apply (home delivery only)	Carve out to Express Scripts	
	Tier 3 - Non-Preferred Brand – Non-Formulary	\$50/prescription, <u>deductible</u> does not apply (30 day supply)	\$50/prescription, <u>deductible</u> does not apply (30 day supply)		

* For more information about limitations and exceptions, see **plan** or policy document at <u>https://eoc.anthem.com/eocdps/aso</u>.

Common	Services You May Need	What You	Limitations Expontions 8		
Common Medical Event		In-Network Provider	Non-Network Provider	Limitations, Exceptions, & Other Important Information	
		(You will pay the least)	(You will pay the most)		
		\$150/prescription, deductible	\$150/prescription, <u>deductible</u>		
		does not apply (90 day supply)	does not apply (90 day supply)		
		(retail only) and	(retail only) and \$125		
		\$125/prescription, <u>deductible</u>	copay/prescription <u>deductible</u>		
		does not apply (home delivery	does not apply (home delivery		
		only) \$50/prescription, <u>deductible</u>	only)		
		does not apply (30 day supply-	Not covered (retail) and Not		
	Tier 4 - Specialty	must be purchased through	covered (home delivery)		
		Specialty Pharmacy)	covered (nonic derivery)		
		20% <u>coinsurance (</u> O/P			
	Facility fee (e.g., ambulatory	Hospital)			
	surgery center)	\$300 <u>copay</u> (Ambulatory	40% coinsurance	none	
If you have	surgery centery	Surgical Center)			
outpatient		20% coinsurance (O/P			
surgery	Physician/surgeon fees	Hospital)	40% coinsurance		
		\$50 <u>copay</u> (Ambulatory	4078 <u>consurance</u>	none	
		Surgical Center)			
	Emergency room care	20% <u>coinsurance</u>	Covered as In- <u>Network</u>	none	
	Emergency medical	20% coinsurance	Covered as In- <u>Network</u>	none	
If you need	transportation			inone	
immediate		PCP: \$20/visit <u>deductible</u>			
medical attention	<u>Urgent care</u>	does not apply	40% coinsurance	none	
		SPC: \$50/visit <u>deductible</u>			
IC - La -		does not apply	400/		
If you have a	Facility fee (e.g., hospital room) Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u> 40% <u>coinsurance</u>	none	
hospital stay	Physician/surgeon lees	20% <u>coinsurance</u>	40% <u>consurance</u>	none	
If you need	Outpatient services	Office Visit \$20/visit deductible does not	Office Visit	Office Visit Virtual visits (Telehealth)	
mental health, behavioral health, or substance			40% <u>coinsurance</u>	benefits available.	
		apply Other Outpatient	Other Outpatient	Other Outpatient	
		20% <u>coinsurance</u>	40% <u>coinsurance</u>	none	
abuse services	Inpatient services	20% coinsurance	40% <u>coinsurance</u>	none	
	Office visits	20% coinsurance	40% coinsurance	Maternity care may include tests	
If you are	Childbirth/delivery professional			and services described elsewhere	
pregnant	services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	in the SBC (i.e. ultrasound).	

* For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/aso</u>.

Common		What You	Limitations, Exceptions, &		
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Other Important Information	
	Childbirth/delivery facility services	20% coinsurance	40% coinsurance		
If you need help recovering or have other special health needs	Home health care	20% coinsurance	40% coinsurance	60 visits/benefit period for Home Health and Private Duty Nursing combined.	
	Rehabilitation services	Office- \$50/visit <u>deductible</u> does not apply O/P- 20% <u>coinsurance</u>	40% coinsurance	*C	
	Habilitation services	Office- \$50/visit <u>deductible</u> does not apply O/P- 20% <u>coinsurance</u>	40% coinsurance	- *See Therapy Services section.	
	Skilled nursing care	20% coinsurance	40% coinsurance	60 days/stay for skilled nursing services.	
	Durable medical equipment	20% coinsurance	40% coinsurance	*See <u>Durable Medical</u> <u>Equipment</u> Section	
	Hospice services	No charge	40% <u>coinsurance</u>	none	
If your child needs dental or eye care	Children's eye exam	\$15/visit <u>deductible</u> does not apply	\$30 allowance	*See Vision Services section	
	Children's glasses	Not covered	Not covered		
	Children's dental check-up	Not covered	Not covered	none	

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NO <u>excluded services</u> .)	OT Cover (Check your policy or <u>plan</u> document for more	e information and a list of any other		
 Acupuncture Dental care (Adult) Glasses for a child Long-term care 	 Bariatric surgery Dental care (Pediatric) Hearing aids Routine foot care unless <u>medically</u> <u>necessary</u> 	 Cosmetic surgery Dental Check-up Infertility treatment 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 30 visits/benefit period
 Routine eye care (Adult) 1 exam/benefit period
 Most coverage provided outside the United States. See
 www.bcbsglobalcore.com
 Private-duty nursing 60 visits/benefit period combined with Home Health

* For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/aso</u>.

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 Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), <u>www.dol.gov/ebsa/healthreform</u>, 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 <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: Grievances and Appeals, P.O. Box 27401, Richmond, VA 23279

Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.gov/ebsa/healthreform

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? Yes

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</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)		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</u> <u>copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$1,000 \$50 20% 0%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$1,000 \$50 20% 0%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$1,000 \$50 20% 0%
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: Cost Sharing		In this example, Mia would pay: <u>Cost Sharing</u>	
Deductibles	\$1,000	Deductibles	\$0	Deductibles	\$1,000
<u>Copayments</u>	\$10	<u>Copayments</u>	\$1,300	<u>Copayments</u>	\$400
Coinsurance	\$2,000	Coinsurance	\$0	Coinsurance	\$200
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	\$3,070	The total Joe would pay is	\$1,320	The total Mia would pay is	\$1,600

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered 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 (833) 592-9956

Amharic (አጣርኛ): ስለዚህ ሰነድ ጣንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን ጦረጃ በነጻ የጣግኘት ጦብት አለዎት። አስተርጓሚ ለጣና7ር (833) 592-9956 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 9956-592 (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) 592-9956։

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) 592-9956.

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 (833) 592-9956 –তে কল করুন।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (833) 592-9956 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) 592-9956。

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) 592-9956.

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) 592-9956.

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) 592-9956 (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) 592-9956.

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) 592-9956.

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) 592-9956.

Gujarati (ગુજરાતી): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ચ વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો (833) 592-9956.

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) 592-9956.

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) 592-9956 ।

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) 592-9956.

Igbo (Igbo): O bụr ụ na i nwere ajuju o bụla gbasara akwukwo a, i nwere ikike inweta enyemaka na ozi n'asụsụ gi na akwughi ụgwo o bụla. Ka gi na okowa okwu kwuo okwu, kpoo (833) 592-9956.

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Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ(833) 592-9956 ។

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