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, 216-267-3344 or 888-424-7488. 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 https://www.healthcare.gov/sbc-glossary or call 216-267-3344 or 888-424-7488 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$650/Individual or $1,300/family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, 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 deductible.
Are there services covered before you meet your deductible?	Yes. Preventive care is covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible for medical and prescription combined. See preventive services listed at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	For network providers $5,650 individual / $11,300 family; Not applicable for out-of-network providers.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met for combined medical and prescription coverage. This plan does **not** have out-of-pocket limits on your expenses at out-of-network providers.
What is not included in the out-of-pocket limit?	Copayments for certain services, 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 network provider?	Yes. See www.anthem.com/health-insurance/provider-directory/searchcriteria or call 216-267-3344 or 888-424-7488 for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	Yes.	This plan will pay some or all of the costs to see a specialist for covered services but only if you have a referral before you see the specialist.

All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$30 copay/office visit and 15% coinsurance for other outpatient services; deductible does not apply	30% coinsurance	$520 calendar year maximum for chiropractic services with no co-pay
	Specialist visit	$30 copay/visit and 15% coinsurance for other outpatient services	30% coinsurance.	None.
	Preventive care/screening/ immunization	No charge	No charge	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	15% coinsurance	30% coinsurance	None
	Imaging (CT/PET scans, MRIs)	15% coinsurance	30% coinsurance	
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.smw33benefits.org	Generic drugs (Tier 1)	20% coinsurance (retail & mail order)	20% coinsurance (retail & mail order)	No deductible. Covers a 30-day supply or 100 unit dose (retail); 31-90 day supply or 300 unit dose (must use mail order prescription). If you choose a brand name drug when a generic drug is available, you are also required to pay the difference in cost between the name brand and generic in addition to the coinsurance amount. This difference in cost is additional and not counted toward your overall out-of-pocket maximum.
	Brand drugs without available generic alternative (Tier 2)	20% coinsurance (retail & mail order)	20% coinsurance (retail & mail order)	
	Brand drugs with available generic alternative (Tier 3)	40% coinsurance (retail & mail order)	40% coinsurance (retail & mail order)	
	Specialty drugs (Tier 4)	40% coinsurance (retail & mail order)	40% coinsurance (retail & mail order)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	15% coinsurance	30% coinsurance	Preauthorization is required. If you don't get preauthorization, benefits could be reduced by 100% of the total cost of the service.
	Physician/surgeon fees	15% coinsurance	30% coinsurance	Check plan summary for limitations

If you need immediate medical attention	Emergency room care	$175 copay/visit and 15% coinsurance	$175 copay/visit and 30% coinsurance plus the difference between (a) the providers' charges and (b) the amount collected from the Plan and co-pay	Limitations may apply to emergency medical transportation. See plan summary for details.
	Emergency medical transportation	15% coinsurance	30% coinsurance	
	Urgent care	$30 copay/visit and 15% coinsurance;	$30 copay/visit and 30% coinsurance	
If you have a hospital stay	Facility fee (e.g., hospital room)	15% coinsurance	30% coinsurance	None
	Physician/surgeon fees	15% coinsurance	30% coinsurance	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	15% coinsurance	30% coinsurance	Must be treated by an MD and/or PHD; other licensed health practitioners must be under the direction of and must bill the Plan through these professionals. Prior authorization is required for inpatient services.
	Inpatient services	15% coinsurance	30% coinsurance	
If you are pregnant	Office visits	$30 copay/office visit and 15% coinsurance for other outpatient services	30% coinsurance	Cost sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	15% coinsurance	30% coinsurance	
	Childbirth/delivery facility services	15% coinsurance	30% coinsurance	
If you need help recovering or have other special health needs	Home health care	15% coinsurance	30% coinsurance	None
	Rehabilitation services	15% coinsurance	30% coinsurance	Only Physical/ Occupational/ Speech therapies are covered and only if provided by a licensed therapist
	Habilitation services	15% coinsurance	30% coinsurance	
	Skilled nursing care	15% coinsurance	30% coinsurance	None
	Durable medical equipment	15% coinsurance	30% coinsurance	None
	Hospice services	15% coinsurance	30% coinsurance	None

If your child needs dental or eye care	Children's eye exam	$10 copay/visit	$45 copay/visit	Coverage limited to one exam/year. Basic exam included with a well-child visit.
	Children's glasses	$10 copay /exam $25 copay /exam for materials	$30 copay for single vision $50 copay for lined bifocal $65 copay for lined trifocal $100 copay for lenticular	Coverage limited to one pair of glasses/year. Frames covered to $150 maximum for network providers. $70 maximum for out-of-network providers
	Children's dental check-up	20% coinsurance	20% coinsurance	None. Basic exam included with well-child visit.

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.)

- Acupuncture
- Cosmetic Surgery
- Infertility Treatment
- Long Term Care
- Weight loss programs (unrelated to obesity)
- Gene Therapy

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

- Bariatric Surgery, when medically necessary
- Chiropractic Care
- Dental Care (Adult)
- Routine Eye Care (Child)
- Mammograms
- Colonoscopies
- Hearing Aids, once every 3 years; $1,000 maximum
- Non-emergency care when traveling outside the U.S.
- Private Duty Nursing when medically necessary
- Certain Routine Immunizations (Check Plan)
- Routine Screenings (Check Plan)
- Routine Physicals
- Routine eye care (Adult)
- Routine Foot Care if medically necessary
- Obesity-related counseling and services
- Dental Care (Child)
- Well-child Visits
- Smoking Cessation Programs

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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. 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 plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: 216.267-3344 or 888.424.7488 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? **Yes**.
If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet 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.

Language Access Services:
Spanish (Español): Para obtener asistencia en Español, llame al 216-267-3344 or 888-424-7488.
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 216-267-3344 or 888-424-7488.
Chinese (中文): 如果需要中文的帮助，请拨打这个号码 216-267-3344 or 888-424-7488.
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 216-267-3344 or 888-424-7488.

To see examples of how this plan 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 plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. 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	$650
Specialist copayment	$0
Hospital (facility) coinsurance	15%
Other coinsurance	15%

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)*

Total Example Cost	**$12,731**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$650
Copayments	$60
Coinsurance	$1,867
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$2,637**

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	$650
Specialist copayment	$0
Hospital (facility) coinsurance	15%
Other coinsurance	15%

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)*

Total Example Cost	**$7,389**

In this example, Joe would pay:

Cost Sharing	
Deductibles*	$650
Copayments	$240
Coinsurance	$1,172
What isn't covered	
Limits or exclusions	$55
The total Joe would pay is	**$2,117**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible	$650
Specialist copayment	$30
Hospital (facility) coinsurance	15%
Other coinsurance	15%

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	**$2,066**

In this example, Mia would pay:

Cost Sharing	
Deductibles*	$650
Copayments	$525
Coinsurance	$205
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,380**

The **plan** would be responsible for the other costs of these EXAMPLE covered services.