Azusa Pacific University: Anthem PPO HSA 3500/20

HSA

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, https://eoc.anthem.com/eocdps/. 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 www.healthcare.gov/sbc-glossary/ or call (855) 333-5730 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 <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
	\$10,500/person or	must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid
	\$21,000/family for <u>Out-of-</u>	by all family members meets the overall family <u>deductible</u> .
	Network Providers.	
Are there services	Yes. <u>Preventive Care</u> . Vision	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount.
covered before you	Exam. For more information see	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>	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-	\$5,500/person or \$11,000/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-Network Providers.	other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the
plan?	\$16,500/person or	overall family out-of-pocket limit has been met.
	\$33,000/family for <u>Out-of-</u>	
	Network 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.anthem.com/find-	<u>network</u> . You will pay the most if you use an <u>Out-of-Network Provider</u> , and you might
provider?	care/?alphaprefix=JPU	receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your
	or call (855) 333-5730 for a list of	<u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>Out-of-Network</u>
	network providers. Costs may	<u>Provider</u> 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 provider bills.	
Do you need a referral	No.	You can see the specialist you choose without a referral.
to see a specialist?		



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

		What You		
Common Medical Event	Services You May Need	In-Network Provider Out-of-Network Provider (You will pay the least) (You will pay the mo		Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	20% coinsurance	50% coinsurance	Virtual visits (Telehealth) benefits available.
If you visit a health care	Specialist visit	20% coinsurance	50% <u>coinsurance</u>	Virtual visits (Telehealth) benefits available.
provider's office or clinic	Preventive care/screening/ immunization	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.
TC 1	<u>Diagnostic test</u> (x-ray, blood work)	20% coinsurance	50% <u>coinsurance</u>	none
If you have a test	Imaging (CT/PET scans, MRIs)	20% coinsurance	50% coinsurance	\$800 maximum/service for <u>Out-of-Network Providers</u> .
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 Lower Cost Generic (Tier 1a)	\$5/prescription (retail) and \$12.50/prescription (home delivery)	50% <u>coinsurance</u> up to \$250/prescription (retail) and Not covered (home delivery)	Most home delivery is 90-day supply. For more information, refer to "CA Essential DMHC
	Typically Generic (Tier 1b)	\$15/prescription (retail) and \$37.50/prescription (home delivery)	50% <u>coinsurance</u> up to \$250/prescription (retail) and Not covered (home delivery)	Drug List" at http://www.anthem.com/pharm acyinformation/
	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	\$40/prescription (retail) and \$120/prescription (home delivery)	50% <u>coinsurance</u> up to \$250/prescription (retail) and Not covered (home delivery)	*See Prescription Drug section of the <u>plan</u> or policy document (e.g. evidence of coverage or
	Typically Non-Preferred Brand and Generic drugs (Tier 3)	\$60/prescription (retail) and \$180/prescription (home delivery)	50% <u>coinsurance</u> up to \$250/prescription (retail) and Not covered (home delivery)	certificate).
	Typically Preferred <u>Specialty</u> (brand and generic) (Tier 4)	30% <u>coinsurance</u> up to \$250/prescription (retail and home delivery)	50% <u>coinsurance</u> up to \$250/prescription (retail) and Not covered (home delivery)	

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

Common		What Yo	Limitations, Exceptions, &		
Common 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	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	50% coinsurance	\$350 maximum/admission for Out-of-Network Providers.	
surgery	Physician/surgeon fees	20% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
If you need	Emergency room care	20% coinsurance	Covered as In- <u>Network</u>	20% <u>coinsurance</u> for Emergency Room Physician Fee.	
immediate medical attention	Emergency medical transportation	20% coinsurance	Covered as In- <u>Network</u>	none	
	<u>Urgent care</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
If you have a hospital stay	If you have a Facility fee (e.g., hospital room) 20% coinsuran		50% <u>coinsurance</u>	\$1,000 maximum/day for Non- Emergency Admissions to <u>Out-</u> <u>of-Network Providers</u> . 150 days/benefit period for Inpatient rehabilitation and skilled nursing services combined.	
	Physician/surgeon fees	20% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit 20% <u>coinsurance</u> Other Outpatient 20% <u>coinsurance</u>	Office Visit 50% <u>coinsurance</u> Other Outpatient 50% <u>coinsurance</u>	Office Visit 988 lifeline/mobile crisis team covered as In-Network. Virtual visits (Telehealth) benefits available. Other Outpatientnone	
	Inpatient services	20% coinsurance	50% <u>coinsurance</u>	\$1,000 maximum/day for Non- Emergency Admissions to <u>Out- of-Network Providers</u> . 20% <u>coinsurance</u> for Inpatient Physician Fee In- <u>Network</u> <u>Providers</u> . 50% <u>coinsurance</u> for Inpatient Physician Fee <u>Out-of-</u> <u>Network Providers</u> .	
	Office visits	20% coinsurance	50% <u>coinsurance</u>	\$1,000 maximum/day for Non-	
If you are	Childbirth/delivery professional services	20% coinsurance	50% <u>coinsurance</u>	Emergency Admissions to <u>Out-of-Network Providers</u> . Maternity	
pregnant	Childbirth/delivery facility services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	care may include tests and services described elsewhere in the SBC (i.e., ultrasound). *Coverage includes fertility	

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

Camanan		What You Will Pay		
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
				preservation services, see Fertility Preservation section.
	Home health care	20% <u>coinsurance</u>	50% <u>coinsurance</u>	100 visits/benefit period.
	Rehabilitation services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	*Coo'Themany Courings section
If you need help	Habilitation services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	*See Therapy Services section.
recovering or have other special health	have other Skilled nursing care 20% coinsurance	20% <u>coinsurance</u>	50% <u>coinsurance</u>	150 days/benefit period for Inpatient rehabilitation and skilled nursing services combined.
needs		50% <u>coinsurance</u>	*See <u>Durable Medical</u> <u>Equipment</u> section.	
	Hospice services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	none
If your child needs dental or	Children's eye exam	No charge	\$0 <u>copayment</u> up to <u>plan</u> 's Maximum <u>Allowed Amount</u>	*See Vision Services section.
	Children's glasses	Not covered	Not covered	
eye care	Children's dental check-up	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.)

- Children's dental check-up
- Glasses for a child
- Long-term care

- Cosmetic surgery
- Hearing aids
- Routine foot care unless you have been diagnosed with diabetes
- Dental care (Adult)
- Infertility treatment
- Weight loss programs

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

• Acupuncture 20 visits/benefit period

States. See www.bcbsglobalcore.com

Most coverage provided outside the United

- Bariatric surgery (In-<u>Network</u>)
 - Private-duty nursing in a Home Setting only
- Chiropractic care 30 visits/benefit period
- Routine eye care (Adult) 1 exam/benefit period

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 Managed Health Care, California Help Center, 980 9th Street, Suite 500, Sacramento, CA 95814-2725, (888) 466-2219, https://www.dmhc.ca.gov/, Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dmhc.ca.gov/ebsa/healthreform, or

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

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 4310, Woodland Hills, CA 91365-4310

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

Department of Managed Health Care, California Help Center, 980 9th Street, Suite 500, Sacramento, CA 95814-2725, (888) 466-2219, https://www.dmhc.ca.gov/

Additionally, a consumer assistance program can help you file your appeal. Contact California Consumer Assistance Program, Operated by the California Department of Managed Health Care, 980 9th Street, Suite 500, Sacramento, CA 95814, (888) 466-2219, https://www.dmhc.ca.gov/

Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage 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-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.

Po	eg is I	Having	a I	Baby	
	c :	. 41			

(9 months of in-network pre-natal care and a hospital delivery)

The plan's overall deductible	\$3,500
Specialist coinsurance	20%
Hospital (facility) coinsurance	20%

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)

Other coinsurance

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

The plan's overall deductible
Specialist coinsurance
Hospital (facility) coinsurance
Other coinsurance
20%
20%

This EXAMPLE event includes services like:

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

Diagnostic tests (blood work)

Prescription drugs

20%

<u>Durable medical equipment</u> (glucose meter)

In this example, Joe would pay:

Mia's Simple Fracture

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

■ The plan's overall deductible	\$3,500
Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
Other coinsurance	20%

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
4			. ,		

In this example, Peg would pay:

Cost Sharing			
<u>Deductibles</u>	\$3,500		
Copayments	\$10		
Coinsurance	\$1,800		
What isn't covered			
Limits or exclusions \$60			
The total Peg would pay is \$5,370			

<u>Cost Snaring</u>	g
<u>Deductibles</u>	\$3,500
<u>Copayments</u>	\$500
Coinsurance	\$20
What isn't cover	red

limits or exclusions	\$20
The total Joe would pay is	\$4,040

In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$2,800
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,800

(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 1-888-254-2721

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 2721-1-888.

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՝ 1-888-254-2721։

Bassa (Băsóò Wùdù): Mì dyi dyi-diè-dè bě bédé bá céè-dè nìà kɛ dyí ní, ɔ mò nì dyí-bèdèìn-dè bé mì ké gbo-kpá-kpá kè bỗ kpỗ dé mì bídí-wùdùǔn bó pídyi. Bé mì ké wudu-zììn-nyò dò gbo wùdù kɛ, dá 1-888-254-2721.

Bengali (বাংলা): যদি এই লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন খাকে, তাংলে আপলার ভাষায় বিলামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য 1-888-254-2721 –তে কল করুল।

Burmese (မြန်မာ): ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု 1-888-254-2721 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1-888-254-2721。

Dinka (Dinka): Na noŋ thiëëc në ke de yä thorë, ke yin noŋ loŋ bë yi kuony ku wɛr alëu bë gεεr yic yin ne thoŋ du ke cin wëu tääuë ke piny. Te kor yin ba jam wënë ran ye thok geryic, ke yin col 1-888-254-2721.

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 1-888-254-2721.

Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ 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 1-888-254-2721.

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 1-888-254-2721.

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 1-888-254-2721.

Gujarati (ગુજરાતી): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ય વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો 1-888-254-2721.

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 1-888-254-2721.

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 करें1-888-254-2721

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 1-888-254-2721.

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 1-888-254-2721.

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 1-888-254-2721.

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 1-888-254-2721.

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 1-888-254-2721

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、1-888-254-2721 にお電話ください。

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