Coverage for: Individual + Family | Plan Type: HMO

University of Southern California: Modified Classic Choice HMO Union

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, <a href="https://eoc.anthem.com/eocdps/">https://eoc.anthem.com/eocdps/</a>. 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 (855) 333-5730 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall	\$0	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
deductible?		
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. <u>Preventive Care</u> . For more	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>	information see 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	Yes. \$25/person for Prescription	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before
deductibles for	<u>Drugs</u> . There are no other	this <u>plan</u> begins to pay for these services.
specific services?	specific deductibles.	
What is the out-of-	\$3,000/person or \$9,000/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?		overall family out-of-pocket limit 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 <u>plan</u>	
<u>limit</u> ?	doesn't cover.	
Will you pay less if	Yes. See	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>
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=JMV	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
	vary by site of service and how	services.
	the <u>provider</u> bills.	
Do you need a referral	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if
to see a specialist?		you have a <u>referral</u> before you see the <u>specialist</u> .



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

Common		What You	Limitations, Exceptions, &		
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	
	Primary care visit to treat an injury or illness	\$30/visit	Not covered	Virtual visits (Telehealth) benefits available.	
If you visit a health care	<u>Specialist</u> visit	\$40/visit	Not covered	Virtual visits (Telehealth) benefits available.	
provider's office or clinic	Preventive care/screening/immunization	No charge	Not covered	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)	No charge	Not covered	none	
	Imaging (CT/PET scans, MRIs)	20% coinsurance	Not covered	none	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://www.anthe	Typically Generic (Tier 1)	\$10/prescription, Prescription Drug <u>deductible</u> does not apply (retail) and \$25/prescription, Prescription Drug <u>deductible</u> does not apply (home delivery)	50% <u>coinsurance</u> up to \$250/prescription, Prescription Drug <u>deductible</u> does not apply (retail) and Not covered (home delivery)		
	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	\$25/prescription, Prescription Drug <u>deductible</u> applies (retail) and \$63/prescription, Prescription Drug <u>deductible</u> applies (home delivery)	50% <u>coinsurance</u> up to \$250/prescription, Prescription Drug <u>deductible</u> applies (retail) and Not covered (home delivery)	Most home delivery is 90-day supply. For more information, refer to "CA National DMHC Drug List" at	
	Typically Non-Preferred Brand and Generic drugs (Tier 3)	\$40/prescription, Prescription Drug <u>deductible</u> applies (retail) and \$100/prescription, Prescription Drug <u>deductible</u> applies (home delivery)	50% coinsurance up to \$250/prescription, Prescription Drug deductible applies (retail) and Not covered (home delivery)	http://www.anthem.com/pharm acyinformation/ *See Prescription Drug section of the <u>plan</u> or policy document (e.g. evidence of coverage or	
m.com/pharmacyi nformation/	Typically Preferred <u>Specialty</u> (brand and generic) (Tier 4)	20% coinsurance up to \$100/prescription, Prescription Drug deductible applies (retail) and 20% coinsurance up to \$300/prescription, Prescription Drug deductible applies (home delivery)	50% coinsurance up to \$250/prescription, Prescription Drug deductible applies (retail) and Not covered (home delivery)	certificate).	

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/">https://eoc.anthem.com/eocdps/</a>.

Common		What Yo	Limitations, Exceptions, &		
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	Not covered	none	
surgery	Physician/surgeon fees	No charge	Not covered	none	
If you need immediate	Emergency room care	\$100/visit, then 10% coinsurance	Covered as In- <u>Network</u>	Copayment waived if admitted. No charge for Emergency Room Physician Fee.	
medical attention	Emergency medical transportation	No charge	Covered as In-Network	none	
	<u>Urgent care</u>	\$30/visit	Covered as In- <u>Network</u>	none	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	Not covered	150 days/benefit period for Inpatient rehabilitation and skilled nursing services combined for In-Network Providers.	
	Physician/surgeon fees	No charge	Not covered	none	
If you need mental health, behavioral health,	Outpatient services	Office Visit \$30/visit Other Outpatient 20% coinsurance	Office Visit Not covered Other Outpatient Not covered	Office Visit 988 lifeline/mobile crisis team covered as In- <u>Network</u> . Virtual visits (Telehealth) benefits available. Other Outpatientnone	
or substance abuse services	Inpatient services	20% <u>coinsurance</u>	Not covered	No charge for Inpatient Physician Fee In- <u>Network</u> <u>Providers</u> . No Coverage for Inpatient Physician Fee <u>Out-of-</u> <u>Network Providers</u> .	
	Office visits	\$30/visit	Not covered	Maternity care may include tests	
If you are	Childbirth/delivery professional services	0% <u>coinsurance</u>	Not covered	and services described elsewhere in the SBC (i.e., ultrasound).	
pregnant	Childbirth/delivery facility services	20% <u>coinsurance</u>	Not covered	*Coverage includes fertility preservation services, see Fertility Preservation section.	
If you need help	Home health care	No charge	Not covered	100 visits/benefit period for In- Network Providers.	
recovering or have other	Rehabilitation services	\$40/visit	Not covered	*See Therapy Services section.	
nave onici	<u>Habilitation services</u>	\$40/visit	Not covered	See Therapy Services section.	

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/">https://eoc.anthem.com/eocdps/</a>.

Common		What You	Limitations, Exceptions, &		
Medical Event	Services Vou May Need In-Network Provid		Out-of-Network Provider (You will pay the most)	Other Important Information	
special health needs	Skilled nursing care	20% <u>coinsurance</u>	Not covered	150 days/benefit period for Inpatient rehabilitation and skilled nursing services combined for In-Network Providers.	
	Durable medical equipment	No charge	Not covered	*See <u>Durable Medical</u> <u>Equipment</u> section.	
	Hospice services	No charge	Not covered	none	
If your child	Children's eye exam	Not covered	Not covered	none	
needs dental or	Children's glasses	Not covered	Not covered	none	
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
- Eye exams for a child
- Long-term care
- Routine foot care unless you have been diagnosed with diabetes
- Cosmetic surgery
- Glasses for a child
- Non-emergency care when traveling outside the U.S.
- Weight loss programs

- Dental care (Adult)
- Infertility treatment
- Routine eye care (Adult)

### 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
- Bariatric surgery

• Chiropractic care 20 visits/benefit period

- Hearing aids 1 item(s)/ear every 3 years.
- Private-duty nursing in a Home Setting only

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, <a href="https://www.dmhc.ca.gov/">https://www.dmhc.ca.gov/</a>, Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), <a href="https://www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>, 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 <a href="https://www.HealthCare.gov">Health Insurance Marketplace</a>. For more information about the <a href="https://www.HealthCare.gov">Marketplace</a>, visit <a href="https://www.HealthCare.gov">www.HealthCare.gov</a> 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>

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/">https://eoc.anthem.com/eocdps/</a>.

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), <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>

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

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, <a href="https://www.dmhc.ca.gov/">https://www.dmhc.ca.gov/</a>

#### 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? Yes.

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

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 can hospital delivery)	are and a
<ul> <li>The plan's overall deductible</li> <li>Specialist copayment</li> </ul>	\$0 \$40

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

<ul><li>The plan's overall deductible</li><li>Specialist copayment</li></ul>	\$0 \$40	<ul><li>The <u>plan's</u> overall <u>deductible</u></li><li><u>Specialist copayment</u></li></ul>
■ Hospital (facility) coinsurance	20%	■ Hospital (facility) coinsurance
Other <u>coinsurance</u>	0%	Other coinsurance

# This EXAMPLE event includes services like:

■ Hospital (facility) coinsurance

Other coinsurance

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:

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

Diagnostic tests (blood work)

Prescription drugs

20%

0%

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

This EXAMPL	E event includes	services
like:		

Emergency room care (including medical supplies)

Mia's Simple Fracture

(in-network emergency room visit and follow

up care)

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:	
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Cost Sharing		
<u>Deductibles</u>	\$0	
<u>Copayments</u>	\$10	
Coinsurance	\$1,400	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$1,470	

\$25
\$1,200
\$0
\$20
\$1,245

Cost Sharing	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$400
<u>Coinsurance</u>	\$10
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$410

\$0 \$40

20%

0%

(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 2721-888-1.

**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, তাহলে আপলার ভাষায় বিলামূল্য সাহাষ্য 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 1-888-254-2721 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 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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