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/aso. 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 (888) 224-4902 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	**Tier 1 UofL Network Providers:** $0 **Tier 2 Anthem Blue Access Network:** $500/individual or $1,000/family	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible?	Yes. Preventive care received from an In-Network Provider.	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. See a list of covered preventive services 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?	**Medical** **Tier 1 UofL Network Providers:** $2,000/individual or $4,000/family **Tier 2 Anthem Blue Access Network:** $4,500/individual or $9,000/family **Prescription Drug** **$2,600**/individual or **$5,200**/family for In-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.
What is not included in the out-of-pocket limit?	Services deemed not medically necessary by Medical Management and/or Anthem, Premiums, balance-billing charges, health care this plan doesn't cover, and Out-of-Network Transplants.	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 or call (888) 224-4902 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.

Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

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
		In-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	**Tier 1 UofL Network Providers:** No charge **Tier 2 Anthem Blue Access Network:** All other PCP: $25/visit	Not covered	--------none--------
	Specialist visit	**Tier 1 UofL Network Providers:** No charge **Tier 2 Anthem Blue Access Network:** All other Specialist: $50/visit	Not covered	--------none--------
	Preventive care/screening/ immunization	No charge	Not covered	**Hearing exam** (routine): Not covered **Vision exam** (routine/non-HCR) includes refraction: One per benefit period. 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	Diagnostic test (x-ray, blood work)	**Tier 1 UofL Network Providers:** Lab - Office: No charge X-Ray - Office: $75 copay **Tier 2 Anthem Blue Access Network:** 30% coinsurance	Not covered	--------none--------
	Imaging (CT/PET scans, MRIs)	**Tier 1 UofL Network Providers:** $75 copay **Tier 2 Anthem Blue Access Network:** All other: 30% coinsurance	Not covered	--------none--------

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
* **Express Scripts** ("PBM") has been designated by your employer to provide **pharmacy services** by the Plan. **For prescription drug coverage**, we recommend downloading the **Express Scripts** mobile app. Details on how to download the app can be found on the website, **https://www.express-scripts.com**.				
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.express-scripts.com.	Tier 1 - Typically, Generic	Retail: $10 copay Retail 90-day supply: $30 copay Mail (maintenance drugs only): $20 copay	Not covered	Cost share shown is per prescription. Certain preventive prescription drugs may be covered at a reduced cost share or no cost share. Infertility drugs are subject to a $5,000 lifetime limit. Penalties may apply to brands that have generic equivalents. Penalties do not apply to the deductible or out-of-pocket limit. Prior authorization or step therapy may be required. Select drugs have quantity limits. Formulary exclusions may apply. Specialty drugs are required to be filled at specialty pharmacy. Specialty drugs are limited to a 30-day supply.
	Tier 2 - Typically Preferred / Brand	Retail: 25% coinsurance, $60 max Retail 90-day supply: 25% coinsurance, $180 max Mail: 15% coinsurance, up to $120 max	Not covered	
	Tier 3 - Typically, Non-Preferred / Specialty Drugs	Retail: 40% coinsurance, $100 max Retail 90-day supply: 40% coinsurance, $300 max Mail: 35% coinsurance, up to $200 max	Not covered	
	Tier 4 - Typically, Specialty (brand and generic)	Tier 1: 25% coinsurance, $100 max Tier 2: 25% coinsurance, $150 max Tier 3: 40% coinsurance, up to $250 max	Not Applicable	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	**Tier 1 UofL Network Providers:** $100/visit **Tier 2 Anthem Blue Access Network:** 30% coinsurance	Not covered	--------none--------
	Physician/surgeon fees	**Tier 1 UofL Network Providers:** No charge **Tier 2 Anthem Blue Access Network:** 30% coinsurance	Not covered	--------none--------
If you need immediate medical attention	Emergency room care	$150/visit	Covered as In-Network	Copay waived if admitted.
	Emergency medical transportation	$100/visit	Covered as In-Network	--------none--------
	Urgent care	**Tier 1 UofL Network Providers:** $30/visit **Tier 2 Anthem Blue Access Network:** $50/visit	Not covered	--------none--------
If you have a hospital stay	Facility fee (e.g., hospital room)	**Tier 1 UofL Network Providers:** $300/visit **Tier 2 Anthem Blue Access Network:** 30% coinsurance	Not covered	--------none--------
	Physician/surgeon fees	**Tier 1 UofL Network Providers:** No charge **Tier 2 Anthem Blue Access Network:** 30% coinsurance	Not covered	--------none--------
If you need mental health, behavioral health, or substance abuse services	Outpatient services	**Tier 1 UofL Network Providers:** Physician: No charge **Tier 2 Anthem Blue Access Network:** Physician: $25/visit Other Outpatient: 30% coinsurance	Not covered	--------none--------
	Inpatient services	**Tier 1 UofL Network Providers**: $300/visit **Tier 2 Anthem Blue Access Network:** 30% coinsurance	Not covered	--------none--------

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you are pregnant	Office visits	**Tier 1 UofL Network Providers:** No charge **Tier 2 Anthem Blue Access Network:** $25/visit	Not covered	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	**Tier 1 UofL Network Providers:** No charge **Tier 2 Anthem Blue Access Network:** 30% coinsurance	Not covered	
	Childbirth/delivery facility services	**Tier 1 UofL Network Providers:** $300/visit deductible does not apply **Tier 2 Anthem Blue Access Network:** 30% coinsurance	Not covered	
If you need help recovering or have other special health needs	Home health care	No charge	Not covered	100 visits/benefit period for In-Network Providers.
	Rehabilitation services	**Tier 1 UofL Network Providers:** $20/visit **Tier 2 Anthem Blue Access Network:** 30% coinsurance	Not covered	*See Therapy Services section.
	Habilitation services	**Tier 1 UofL Network Providers:** $20/visit **Tier 2 Anthem Blue Access Network:** 30% coinsurance	Not covered	
	Skilled nursing care	**Tier 1 UofL Network Providers:** No Charge **Tier 2 Anthem Blue Access Network:** 30% coinsurance	Not covered	120 days limit/benefit period for In-Network Providers.
	Durable medical equipment	**Tier 1 UofL Network Providers:** No charge **Tier 2 Anthem Blue Access Network:** 30% coinsurance	Not covered	*See Durable Medical Equipment Section
	Hospice services	No charge	Not covered	--------none--------

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	**Tier 1 UofL Network Providers:** No charge **Tier 2 Anthem Blue Access Network:** PCP $25/visit	$0 copayment up to plan's Maximum Allowed Amount	*See Vision Services section
	Children's glasses	Not covered	Not covered	
	Children's dental check-up	Not covered	Not covered	*See Dental Services section

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
- Dental Check-up
- Non-emergency care when traveling outside the U.S.
- Weight loss programs
- Cosmetic surgery
- Glasses for a child
- Private-duty nursing
- Dental care (adult)
- Long- term care
- Routine foot care unless you have been diagnosed with diabetes.

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

- Routine eye care (adult)
- Infertility treatment ($5,000 medical lifetime limit and $5,000 prescription drug lifetime limit)
- Chiropractic care 35 visits/benefit period.
- Bariatric Surgery
- Hearing aids 1/ear every 36 months; $3,000 limit

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 Insurance, 215 West Main Street, Frankfort, Kentucky 40601, (502) 564-3630, (800) 595-6053, (800) 648-6056. Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), 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:

ATTN: Grievances and Appeals, P.O. Box 105568, Atlanta GA 30348-5568

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

Department of Insurance, 215 West Main Street, Frankfort, Kentucky 40601, (502) 564-3630, (800) 595-6053, (800) 648-6056

Does this plan provide Minimum Essential Coverage? Yes/No

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/No

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 plan might cover costs for a sample medical situation, see the next section.

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	$0
Specialist *copayment*	$0
Hospital (facility) *coinsurance*	NA%
Other *coinsurance*	0%

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	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$0
Copayments	$500
Coinsurance	$0
What isn't covered	
Limits or exclusions	$70
The total Peg would pay is	**$570**

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

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

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	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$0
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$3,500
The total Joe would pay is	**$3,500**

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

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

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	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$0
Copayments	$500
Coinsurance	$0
What isn't covered	
Limits or exclusions	$10
The total Mia would pay is	**$510**

We're here for you – in many languages

The law requires us to include a message in all of these different languages. Curious what they say? Here's the English version: "You have the right to get help in your language for free. Just call the Member Services number on your ID card." Visually impaired? You can also ask for other formats of this document.

Spanish
Usted tiene derecho a obtener asistencia en su idioma sin cargo. Llame al número de Servicios para Miembros que figura en su tarjeta de identificación ¿Tiene alguna deficiencia visual? También puede solicitar este documento en otros formatos.

Chinese
您有權免費獲得使用您的語言提供的協助。只需撥打印於您的 ID 卡上的會員服務部電話號碼即可。視力障礙？您也可以索取本文件的其他格式。

Vietnamese
Quý vị có quyền nhận trợ giúp bằng ngôn ngữ của mình, miễn phí. Quý vị chỉ cần gọi đến số điện thoại của Ban Dịch vụ Thành viên trên thẻ ID của quý vị. Quý vị bị khiếm thị? Quý vị cũng có thể yêu cầu các định dạng khác của tài liệu này.

Korean
귀하는 귀하의 언어로 된 도움을 무료로 받을 권리가 있습니다. 귀하의 ID 카드에 있는 가입자 서비스 번호로 전화하십시오. 시각 장애인이신가요? 다른 형식으로 된 이 문서를 요청하실 수 있습니다.

Tagalog
May karapatan kang makakuha ng tulong na nasa iyong wika nang libre. Tawagan lang ang numero ng Member Services na nasa iyong ID card. May kapansanan sa paningin? Maaari ka ring humingi ng iba pang mga format ng dokumentong ito.

Russian
У вас есть право на бесплатное получение помощи на вашем родном языке. Просто позвоните в отдел обслуживания участников по номеру, указанному на вашей идентификационной карте. У вас проблемы со зрением? Вы также можете запросить этот документ в других форматах.

French Creole
Ou gen dwa jwenn èd nan lang ou gratis. Jis rele nimewo Sèvis Manm ki sou Kat ID ou a gratis Gen pwoblèm vizyèl? Ou ka mande tou pou lòt fòma nan dokiman sa a.

Arabic
لك الحق في الحصول على هذه المعلومات والحصول على المساعدة بلغتك مجانًا. فقط اتصل برقم خدمات الأعضاء الموجود على بطاقة هويتك. هل تعاني من ضعف البصر؟ يمكنك أيضًا طلب تنسيقات أخرى لهذه الوثيقة.

French
Vous avez le droit d'obtenir de l'aide dans votre langue gratuitement. Appelez simplement le numéro du Services membres figurant sur votre carte d'identité. Vous êtes une personne malvoyante ? Vous pouvez également demander à accéder à ce document dans d'autres formats.

Persian
شما حق دارید به زبان خود به صورت رایگان کمک بگیرید. فقط با شماره خدمات اعضا مندرج در کارت عضویت خود تماس بگیرید. آیا دچار اختلال بینایی هستید؟ همچنین می‌توانید فرمت‌های دیگر این سند را درخواست کنید.

Armenian
Դուք իրավունք ունեք անվճար օգնություն ստանալու ձեր լեզվով: Պարզապես զանգահարեք ձեր ID քարտի վրա գտնվող Անդամների սպասարկման համարին: Տեսողության խանգարում ունեցո՞ղ եք: Կարող եք նաև խնդրել այս փաստաթղթի այլ ձևաչափեր:

Japanese
あなたにはあなたの言語で無料で支援を受ける権利があります。ID カードに記載されている会員サービス番号にお電話ください」視覚障害をお持ちですか？他の形式でこの文書を要求することもできます。

Italian
Hai il diritto di ricevere assistenza gratuita nella tua lingua. Basta chiamare il numero del Servizio Membri presente sulla tua tessera identificativa. Hai problemi di vista? È possibile richiedere anche altri formati di questo documento.

German
Sie haben das Recht, kostenlose Hilfe in Ihrer Sprache zu erhalten. Rufen Sie einfach die Nummer des Mitgliederservices auf Ihrer ID-Karte an. Sehbehindert? Sie können dieses Dokument auch in anderen Formaten anfordern.

Polish
Masz prawo do bezpłatnej pomocy w swoim języku. Wystarczy zadzwonić pod numer Biura Obsługi Klienta podany na karcie identyfikacyjnej. Masz wadę wzroku? Możesz również poprosić o inne formaty tego dokumentu.

Pennsylvania Dutch
Du hoscht's Recht fer Hilf griege in dei Schprooch fer nix. Duh yuscht die Member Services Number uffrufe uff dei ID Card. Hoscht Druwwel fer sehne? Du kannscht des do Schreiwes in en differnter Weg griege so as du's besser sehne kannscht.

TTY/TTD:711

It's important we treat you fairly

We follow federal civil rights laws in our health programs and activities. Members can get reasonable modifications as well as free auxiliary aids and services if you have a disability. We don't discriminate, on the basis of race, color, national origin, sex, age or disability. For people whose primary language isn't English (or have limited proficiency), we offer free language assistance services like interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711) or visit our website. If you think we failed in any areas or to learn more about grievance procedures, you can mail a complaint to: Compliance Coordinator, P.O. Box 27401, Richmond, VA 23279, or directly to the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201. You can also call 1-800- 368-1019 (TDD: 1-800-537-7697) or visit https://ocrportal.hhs.gov/ocr/portal/lobby.jsf