

Your summary of benefits

Anthem® Blue Cross and Blue Shield

Your 2022 Contract Code: 6BBR

Your Plan: Anthem Silver Pathway HMO 6000/30%/8000

Your Network: Pathway - HMO

This summary of benefits is a brief outline of coverage, designed to help you with the selection process. This summary does not reflect each and every benefit, exclusion and limitation which may apply to the coverage. For more details, important limitations and exclusions, please review the formal Evidence of Coverage (EOC). If there is a difference between this summary and the Certificate of Insurance or Evidence of Coverage (EOC), the Certificate of Insurance or Evidence of Coverage (EOC), will prevail.

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
Overall Deductible <i>See notes section to understand how your deductible works. Your plan may also have a separate Prescription Drug Deductible. See Prescription Drug Coverage section.</i>	\$6,000 person / \$12,000 family	Not covered
Out-of-Pocket Limit <i>When you meet your out-of-pocket limit, you will no longer have to pay cost-shares during the remainder of your benefit period. See notes section for additional information regarding your out of pocket maximum.</i>	\$8,000 person / \$16,000 family	Not covered
Preventive care/screening/immunization <i>In-network preventive care is not subject to deductible, if your plan has a deductible.</i>	No charge	Not covered
Preventive Care for Chronic Conditions per IRS guidelines	No charge	Not covered
<u>Virtual Care (Telemedicine / Telehealth Visits)</u> Virtual Visits with Doctors who also provide services in person Primary Care (PCP)	\$30 copay per visit deductible does not apply	Not covered

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Mental Health and Substance Abuse care	\$30 copay per visit deductible does not apply	Not covered
Specialist	\$50 copay per visit deductible does not apply	Not covered
Medical Chats and Virtual (Video) Visits for Primary Care <i>from our Online Provider K Health, through its affiliated Provider groups.</i>	No charge	Not covered
Virtual Visits from Online Provider LiveHealth Online - <i>via www.livehealthonline.com; our mobile app, website or Anthem-enabled device</i>		
Primary Care (PCP) and Mental Health and Substance Abuse	No charge for the first 12 visits and then \$10 copay per visit deductible does not apply	Not covered
Specialist Care	\$50 copay per visit deductible does not apply	Not covered
<u>Visits in an Office</u>		
Primary Care (PCP)	\$30 copay per visit deductible does not apply	Not covered
Specialist Care	\$50 copay per visit deductible does not apply	Not covered

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<p>Other Practitioner Visits</p> <p>Routine Maternity Care (Prenatal and Postnatal) <i>In-Network preventive prenatal services are covered at 100%.</i></p> <p>Retail Health Clinic</p> <p>Spinal Manipulation <i>Coverage is limited to 50 visits per benefit period. Limit is combined across all settings.</i></p> <p>Acupuncture</p>	<p>30% coinsurance after deductible is met</p> <p>\$30 copay per visit deductible does not apply</p> <p>\$30 copay per visit deductible does not apply</p> <p>Not covered</p>	<p>Not covered</p> <p>Not covered</p> <p>Not covered</p> <p>Not covered</p>
<p>Other Services in an Office</p> <p>Allergy Testing</p> <p>Chemo/Radiation Therapy</p> <p>Dialysis/Hemodialysis</p> <p>Prescription Drugs - Dispensed in the office <i>For the drugs itself dispensed in the office through infusion/injection.</i></p> <p>Surgery</p>	<p>\$30 copay per visit deductible does not apply</p> <p>30% coinsurance after deductible is met</p> <p>30% coinsurance after deductible is met</p> <p>30% coinsurance after deductible is met</p> <p>\$50 copay per surgery deductible does not apply</p>	<p>Not covered</p> <p>Not covered</p> <p>Not covered</p> <p>Not covered</p> <p>Not covered</p>

Your summary of benefits

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<p><u>Diagnostic Services</u></p> <p>Lab</p> <p>Office</p> <p>Freestanding Lab/Reference Lab</p> <p>Outpatient Hospital</p>	<p>30% coinsurance after deductible is met</p> <p>No charge</p> <p>30% coinsurance after deductible is met</p>	<p>Not covered</p> <p>Not covered</p> <p>Not covered</p>
<p>X-Ray</p> <p>Office</p> <p>Freestanding Radiology Center</p> <p>Outpatient Hospital</p>	<p>30% coinsurance after deductible is met</p> <p>\$250 copay per visit deductible does not apply</p> <p>30% coinsurance after deductible is met</p>	<p>Not covered</p> <p>Not covered</p> <p>Not covered</p>
<p>Advanced Diagnostic Imaging - for example: MRI, PET and CAT scans</p> <p>Office</p> <p>Freestanding Radiology Center</p> <p>Outpatient Hospital</p>	<p>30% coinsurance after deductible is met</p> <p>30% coinsurance after deductible is met</p> <p>30% coinsurance after deductible is met</p>	<p>Not covered</p> <p>Not covered</p> <p>Not covered</p>

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<u>Emergency and Urgent Care</u>		
Urgent Care (Office Setting)	\$50 copay per visit deductible does not apply	Not covered
Emergency Room Facility Services <i>Emergency Room copay is waived if directly admitted to the hospital.</i>	\$1,000 copay per visit and 30% coinsurance deductible does not apply	Covered as In-Network
Emergency Room Doctor and Other Services	30% coinsurance after deductible is met	Covered as In-Network
Emergency Room Mental Health and Substance Abuse Doctor Services	30% coinsurance deductible does not apply	Covered as In-Network
Ambulance (Air and Ground) <i>Non-emergency, Non-Network ambulance services are limited to an Anthem maximum payment of \$50,000 per trip.</i>	30% coinsurance after deductible is met	Covered as In-Network
<u>Outpatient Mental Health and Substance Abuse</u>		
Doctor Office Visit	\$30 copay per visit deductible does not apply	Not covered
Facility visit		
Facility Fees	0% coinsurance deductible does not apply	Not covered
Doctor Services	0% coinsurance deductible does not apply	Not covered

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Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<p><u>Outpatient Surgery</u></p> <p>Facility Fees</p> <p style="padding-left: 40px;">Hospital</p> <p style="padding-left: 40px;">Freestanding Surgical Center</p> <p>Doctor and Other Services</p> <p style="padding-left: 40px;">Hospital</p> <p style="padding-left: 40px;">Freestanding Surgical Center</p>	<p>30% coinsurance after deductible is met</p> <p>\$300 copay per visit deductible does not apply</p> <p>30% coinsurance after deductible is met</p> <p>No charge</p>	<p>Not covered</p> <p>Not covered</p> <p>Not covered</p> <p>Not covered</p>
<p><u>Hospital Stay (all Inpatient stays including Maternity, Mental Health and Substance Abuse)</u></p> <p>Facility fees (for example, room & board) <i>Coverage for Inpatient Rehabilitation is limited to 60 days per benefit period. Applies to In-Network.</i></p> <p>Doctor and other services</p>	<p>30% coinsurance after deductible is met</p> <p>30% coinsurance after deductible is met</p>	<p>Not covered</p> <p>Not covered</p>

Your summary of benefits

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
Recovery & Rehabilitation		
Home Health Care	30% coinsurance after deductible is met	Not covered
Rehabilitation services (for example, physical/speech/occupational therapy)		
<i>Coverage for physical therapy, occupational therapy and speech therapy is limited to 120 visits combined per benefit period. Applies to In-Network. Limit is combined across all settings.</i>		
Office	\$30 copay per visit deductible does not apply	Not covered
Outpatient Hospital	30% coinsurance after deductible is met	Not covered
Habilitation services (for example, physical/speech/occupational therapy)		
<i>Coverage for physical therapy, occupational therapy and speech therapy is limited to 120 visits combined per benefit period. Applies to In-Network. Limit is combined across all settings.</i>		
Office	\$30 copay per visit deductible does not apply	Not covered
Outpatient Hospital	30% coinsurance after deductible is met	Not covered
Cardiac rehabilitation		
Office	\$50 copay per visit deductible does not apply	Not covered
Outpatient Hospital	30% coinsurance after deductible is met	Not covered

Your summary of benefits

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<p>Pulmonary rehabilitation</p> <p>Office</p> <p>Outpatient Hospital</p>	<p>\$50 copay per visit deductible does not apply</p> <p>30% coinsurance after deductible is met</p>	<p>Not covered</p> <p>Not covered</p>
<p>Skilled Nursing Care (in a facility) <i>Coverage is limited to 150 days per benefit period. Applies to In-Network. Limit is combined across a skilled nursing facility and an outpatient day rehabilitation program.</i></p>	<p>30% coinsurance after deductible is met</p>	<p>Not covered</p>
<p>Inpatient Hospice</p>	<p>0% coinsurance after deductible is met</p>	<p>Not covered</p>
<p>Durable Medical Equipment</p>	<p>50% coinsurance after deductible is met</p>	<p>Not covered</p>
<p>Prosthetic Devices <i>Coverage for wigs is limited to 1 item after cancer treatment per benefit period. Applies to In-Network. Coverage for hearing aids services is limited to 1 item per ear every 3 years. Applies to In-Network. Limit is combined across all settings.</i></p>	<p>50% coinsurance after deductible is met</p>	<p>Not covered</p>

Your summary of benefits

Covered Prescription Drug Benefits	Cost if you use an In-Network Pharmacy	Cost if you use a Non-Network Pharmacy
Pharmacy Deductible	Not applicable	Not covered
Pharmacy Out of Pocket	Combined with In-Network medical out-of-pocket limit	Not covered
Prescription Drug Coverage <i>Cost shares for drugs included on the Select drug list appear below. Drugs not included on the Select drug list will not be covered. Your plan uses the Advantage Network. You may receive up to a 90 day supply of medication at Retail 90 pharmacies.</i>		
Home Delivery Pharmacy <i>Maintenance medication are available through IngenioRx Home Delivery Pharmacy. You will need to call us on the number on your ID card to sign up when you first use the service.</i>		
Tier 1a - Typically Lower Cost Generic <i>Per 30 day supply (retail pharmacy and Retail 90 pharmacy). Per 90 day supply (home delivery).</i>	\$10 copay per prescription, deductible does not apply (retail) and \$25 copay per prescription, deductible does not apply (home delivery)	Not covered (retail and home delivery)
Tier 1b - Typically Generic <i>Per 30 day supply (retail pharmacy and Retail 90 pharmacy). Per 90 day supply (home delivery).</i>	\$20 copay per prescription, deductible does not apply (retail) and \$50 copay per prescription, deductible does not apply (home delivery)	Not covered (retail and home delivery)
Tier 2 – Typically Preferred Brand <i>Per 30 day supply (retail pharmacy and Retail 90 pharmacy). Per 90 day supply (home delivery).</i>	\$40 copay per prescription, deductible does not apply (retail) and \$120 copay per	Not covered (retail and home delivery)

Your summary of benefits

Covered Prescription Drug Benefits	Cost if you use an In-Network Pharmacy	Cost if you use a Non-Network Pharmacy
	prescription, deductible does not apply (home delivery)	
<p>Tier 3 - Typically Non-Preferred Brand <i>Per 30 day supply (retail pharmacy and Retail 90 pharmacy). Per 90 day supply (home delivery).</i></p>	<p>\$80 copay per prescription, deductible does not apply (retail) and \$240 copay per prescription, deductible does not apply (home delivery)</p>	<p>Not covered (retail and home delivery)</p>
<p>Tier 4 - Typically Specialty (brand and generic) <i>Per 30 day supply (specialty pharmacy).</i></p>	<p>25% coinsurance up to \$500 per prescription, deductible does not apply (retail and home delivery)</p>	<p>Not covered (retail and home delivery)</p>

Your summary of benefits

Covered Vision Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<p><i>This is a brief outline of your vision coverage. Not all cost shares for covered services are shown below. Benefits include coverage for member's choice of eyeglass lenses or contact lenses, but not both. For a full list, including benefits, exclusions and limitations, see the combined Evidence of Coverage/Disclosure form/Certificate. If there is a difference between this summary and either Evidence of Coverage/Disclosure form/Certificate, the Evidence of Coverage/Disclosure form/Certificate will prevail.</i></p> <p><i>Only children's vision services count towards your out of pocket limit.</i></p>		
Children's Vision Essential Health Benefits (up to age 19)		
Child Vision Deductible	Not Applicable	Not Applicable
Vision exam <i>Coverage for In-Network Providers is limited to 1 exam per benefit period.</i>	No charge	Not covered
Frames <i>Coverage for In-Network Providers is limited to 1 unit per benefit period.</i>	No charge	Not covered
Single Vision Lenses <i>Coverage for In-Network Providers is limited to 1 unit per benefit period.</i>	No charge	Not covered
Bifocal Vision Lenses <i>Coverage for In-Network Providers is limited to 1 unit per benefit period.</i>	No charge	Not covered
Trifocal Vision Lenses <i>Coverage for In-Network Providers is limited to 1 unit per benefit period.</i>	No charge	Not covered
Elective contact lenses <i>Coverage for In-Network Providers is limited to 1 unit per benefit period.</i>	No charge	Not covered
Non-Elective Contact Lenses <i>Coverage for In-Network Providers is limited to 1 unit per benefit period.</i>	No charge	Not covered
Adult Vision (age 19 and older)		
Adult Vision Deductible	Not Applicable	Not Applicable
Vision exam <i>Coverage for In-Network Providers is limited to 1 exam per benefit period.</i>	\$20 copay	Not covered
Frames	Not covered	Not covered
Single Vision Lenses	Not covered	Not covered
Bifocal Vision Lenses	Not covered	Not covered

Your summary of benefits

Covered Vision Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
Trifocal Vision Lenses	Not covered	Not covered
Elective contact lenses	Not covered	Not covered
Non-Elective Contact Lenses	Not covered	Not covered

Your summary of benefits

Covered Dental Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<p><i>This is a brief outline of your dental coverage. Not all cost shares for covered services are shown below. For a full list, including benefits, exclusions and limitations, see the combined Evidence of Coverage/ Disclosure form/ Certificate. If there is a difference between this summary and either Evidence of Coverage/ Disclosure form/ Certificate, the Evidence of Coverage/ Disclosure form/ Certificate will prevail. Only children's dental services count towards your out of pocket limit.</i></p>		
Children's Dental Essential Health Benefits Diagnostic and preventive <i>Coverage for In-Network Providers is limited to 2 visits per 12 months.</i>	No charge	Not covered
Basic services	40% coinsurance after deductible is met	Not covered
Major services	50% coinsurance after deductible is met	Not covered
Medically Necessary Orthodontia services	50% coinsurance after deductible is met	Not covered
Cosmetic Orthodontia services	Not covered	Not covered
Deductible	Combined with medical deductible	Not covered
Adult Dental		
Diagnostic and preventive	Not covered	Not covered
Basic services	Not covered	Not covered
Major services	Not covered	Not covered
Deductible	Not covered	Not covered
Annual maximum	Not covered	Not covered

Your summary of benefits

Notes:

- The family deductible and out-of-pocket maximum are embedded meaning the cost shares of one family member will be applied to both the individual deductible and individual out-of-pocket maximum; in addition, amounts for all covered family members apply to both the family deductible and family out-of-pocket maximum. No one member will pay more than the individual deductible and individual out-of-pocket maximum.
- Your plan requires the selection of a Primary Care Physician (PCP). Choosing a PCP is an important decision. Call us at the number on your ID card and we'll help you pick a doctor.
- If your plan includes an emergency room facility copay and you are directly admitted to a hospital, your emergency room facility copay is waived.
- For additional information on this plan, please visit www.sbc.anthem.com to obtain a "Summary of Benefits and Coverage".
- If services are rendered by a non-participating provider and your plan includes out of network benefits, you may be responsible for any difference between the covered plan payment and the actual non-participating provider's charge.
- All medical services subject to a coinsurance are also subject to the annual medical deductible.
- If your plan includes out-of-network coverage, covered out-of-network Human Organ and Tissue Transplant services do not apply toward the out-of-pocket limit.
- If your plan includes out of network benefits and you use a non-participating provider, you are responsible for any difference between the covered expense and the actual non-participating provider's charge. Except for out-of-network emergency services from a professional or facility inside Nevada, when receiving care from providers out-of-network, members may be subject to balance billing in addition to any applicable copayments, coinsurance and/or deductible. This amount does not apply to the out-of-network out-of-pocket limit.
- Vision services are not subject to the annual deductible.
- Emergency Care you receive from an Out-of-Network Provider will be covered as an In-Network service. But, you may have to pay the difference between the Out-of-Network Provider's charge and the Maximum Allowed Amount, as well as any applicable Coinsurance, Copayment or Deductible.
- Benefit period refers to calendar year.
- Your copays, coinsurance and deductible count toward your out of pocket amount.
- Human Organ and Tissues Transplants require precertification and are covered as any other service in your summary of benefits.

Get help in your language

Curious to know what all this says? We would be too. Here's the English version:

If you have any questions about this document, you have the right to get help and information in your language at no cost. To talk to an interpreter, call (855) 330-1218

Separate from our language assistance program, we make documents available in alternate formats for members with visual impairments. If you need a copy of this document in an alternate format, please call the customer service telephone number on the back of your ID card.

(TTY/TDD: 711)

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على (855) 330-1218.

Armenian (հայերեն). Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվճար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով: Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (855) 330-1218:

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(855) 330-1218。

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 (855) 330-1218 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 (855) 330-1218.

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 (855) 330-1218.

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 (855) 330-1218.

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、(855) 330-1218 にお電話ください。

Korean (한국어): 본 문서에 대해 어떠한 문의사항이라도 있을 경우, 귀하에게는 귀하가 사용하는 언어로 무료 도움 및 정보를 얻을 권리가 있습니다. 통역사와 이야기하려면(855) 330-1218로 문의하십시오.

Language Access Services:

Navajo (Diné): Dii naaltsoos biká'ígíí lahgo bina'idiikidgo ná bohónéedzú dóó bee ahóót'i' t'áá ni nizaad k'ehj̄ bee nił hodoonih t'áadoo báąh ilínígóó. Ata' halne'ígíí la' bich'į' hadeesdzih ninizingo koj̄' hodíilnih (855) 330-1218.

Polish (polski): W przypadku jakichkolwiek pytań związanych z niniejszym dokumentem masz prawo do bezpłatnego uzyskania pomocy oraz informacji w swoim języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer: (855) 330-1218.

Punjabi (ਪੰਜਾਬੀ): ਜੇ ਤੁਹਾਡੇ ਇਸ ਦਸਤਾਵੇਜ਼ ਬਾਰੇ ਕੋਈ ਸਵਾਲ ਹੁੰਦੇ ਹਨ ਤਾਂ ਤੁਹਾਡੇ ਕੋਲ ਮੁਫਤ ਵਿੱਚ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਮਦਦ ਅਤੇ ਜਾਣਕਾਰੀ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੁੰਦਾ ਹੈ। ਇੱਕ ਦੁਭਾਸ਼ੀਏ ਨਾਲ ਗੱਲ ਕਰਨ ਲਈ, (855) 330-1218 ਤੇ ਕਾਲ ਕਰੋ।

Russian (Русский): Если у вас есть какие-либо вопросы в отношении данного документа, вы имеете право на бесплатное получение помощи и информации на вашем языке. Чтобы связаться с устным переводчиком, позвоните по тел. (855) 330-1218.

Spanish (Español): Si tiene preguntas acerca de este documento, tiene derecho a recibir ayuda e información en su idioma, sin costos. Para hablar con un intérprete, llame al (855) 330-1218.

Tagalog (Tagalog): Kung mayroon kang anumang katanungan tungkol sa dokumentong ito, may karapatan kang humingi ng tulong at impormasyon sa iyong wika nang walang bayad. Makipag-usap sa isang tagapagpaliwanag, tawagan ang (855) 330-1218.

Vietnamese (Tiếng Việt): Nếu quý vị có bất kỳ thắc mắc nào về tài liệu này, quý vị có quyền nhận sự trợ giúp và thông tin bằng ngôn ngữ của quý vị hoàn toàn miễn phí. Để trao đổi với một thông dịch viên, hãy gọi (855) 330-1218.

It's important we treat you fairly

That's why we follow federal civil rights laws in our health programs and activities. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711). If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279. Or you can file a complaint with 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 or by calling 1-800-368-1019 (TDD: 1-800-537-7697) or online at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.