



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, contact LEA member Services Concierge at 1-844-864-5011. 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 www.healthcare.gov/sbc-glossary or call 1-844-864-5011 to request a copy. **For assistance with claims and medical benefits, contact LEA member Services Concierge at 1-844-864-5011.**

Important Questions	Answers	Why This Matters:
<u>What is the overall deductible?</u>	<u>Network providers:</u> \$5,000 individual / \$7,500 family <u>Out-of-network providers:</u> \$6,000 individual / \$12,000 family Benefit Period: Calendar Year	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 (Embedded).
<u>Are there services covered before you meet your deductible?</u>	Yes, Preventive care services are 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 . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
<u>Are there other deductibles for specific services?</u>	No	You don't have to meet deductibles for specific services.
<u>What is the out-of-pocket limit for this plan?</u>	<u>Network providers:</u> \$7,500 individual / \$12,000 family <u>Out-of-network providers:</u> \$10,000 individual / \$20,000 family	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 (Embedded).
<u>What is not included in the out-of-pocket limit?</u>	Premiums , balance-billing charges, penalties for failure to obtain Preauthorization for services, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
<u>Will you pay less if you use a network provider?</u>	Yes. This plan uses the National PPO (BlueCard PPO) Network . A list of network providers can be found at www.anthem.com or call 1-800-810-2583	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.
<u>Do you need a referral to see a specialist?</u>	No	You can see a 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
		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	Professional Non-Facility based services: 20% coinsurance after deductible Facility based services: 20% coinsurance after deductible <i>Savings Plus Plan Benefit</i>	50% coinsurance after deductible	None
	Specialist visit to treat an injury or illness	Professional Non-Facility based services: 20% coinsurance after deductible Facility based services: 20% coinsurance after deductible <i>Savings Plus Plan Benefit</i>	50% coinsurance after deductible	None
	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 you need are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	Lab/pathology/ X-ray Office Setting or Independent Lab: 20% coinsurance after deductible Lab/pathology/ X-ray Facility based services: 20% coinsurance after deductible <i>Savings Plus Plan Benefit</i>	50% coinsurance after deductible	None
	Imaging (CT/PET scans, MRIs)	Office Setting or Independent Lab: 20% coinsurance after deductible Facility based services: 20% coinsurance after deductible <i>Savings Plus Plan Benefit</i>	50% coinsurance after deductible	Preauthorization is required or benefit will be reduced by 20% for outpatient services.



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)	
<p>If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.carelonrx.com or call 1-833-261-2460</p>	Generic drugs (Tier 1)	After Plan Deductible is Met: 30 day supply: \$10 <u>copay</u> 31-90 day supply: \$25 <u>copay</u>	After Plan Deductible is Met: 30 day supply: \$10 <u>copay</u> Retail	Plan Deductible Applies Covers 30 day supply (retail), 31-90 day supply (retail or mail order). Includes contraceptive drugs & devices obtainable from a pharmacy. No charge for preferred generic FDA-approved women's contraceptives in-network. Review your formulary for prescriptions requiring precertification or step therapy for coverage.
	Preferred brand drugs (Tier 2)	After Plan Deductible is Met: 30 day supply: \$35 <u>copay</u> 31-90 day supply: \$87.50 <u>copay</u>	After Plan Deductible is Met: 30 day supply: \$35 <u>copay</u> Retail	
	Non-preferred brand drugs (Tier 3)	After Plan Deductible is Met: 30 day supply: \$70 <u>copay</u> 31-90 day supply: \$175 <u>copay</u>	After Plan Deductible is Met: 30 day supply: \$70 <u>copay</u> Retail	
	<u>Specialty drugs</u> (Tier 4)	All Specialty Drugs are Excluded: Contact Payer Matrix for assistance at 1-877-305-6202 9am - 8pm EST M-F.		No Charge for ACA mandated generic medications.
<p>If you have outpatient surgery</p>	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u> after <u>deductible</u> <i>Savings Plus Plan Benefit</i>	50% <u>coinsurance</u> after <u>deductible</u>	<u>Preauthorization</u> is required or benefit will be reduced by 20% for outpatient services.
	Physician/surgeon fees	20% <u>coinsurance</u> after <u>deductible</u> <i>Savings Plus Plan Benefit</i>	50% <u>coinsurance</u> after <u>deductible</u>	None
<p>If you need immediate medical attention</p>	<u>Emergency room care</u>	20% <u>coinsurance</u> after <u>deductible</u> <i>Savings Plus Plan Benefit</i>		All facilities are covered as in-network subject to meeting "emergency" criteria. Network <u>deductible</u> applies for Out-of-Network
	<u>Emergency medical transportation</u>	20% <u>coinsurance</u> after <u>deductible</u> <i>Savings Plus Plan Benefit</i>		All facilities are covered as in-network subject to meeting "emergency" criteria. Network <u>deductible</u> applies for Out-of-Network
	<u>Urgent care</u>	20% <u>coinsurance</u> after <u>deductible</u>	50% <u>coinsurance</u> after <u>deductible</u>	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u> after <u>deductible</u> <i>Savings Plus Plan Benefit</i>	50% <u>coinsurance</u> after <u>deductible</u>	<u>Preauthorization</u> is required or benefit will be reduced by \$1,000.



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)	
	Physician/surgeon fees	20% coinsurance after deductible <i>Savings Plus Plan Benefit</i>	50% coinsurance after deductible	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Professional Non-Facility based services: 20% coinsurance after deductible	50% coinsurance after deductible	None.
		Facility based services: 20% coinsurance after deductible <i>Savings Plus Plan Benefit</i>		
	Inpatient services	20% coinsurance after deductible <i>Savings Plus Plan Benefit</i>	50% coinsurance after deductible	Preauthorization is required or benefit will be reduced by \$1,000.
If you are pregnant	Office visits	Professional Non-Facility based services: 20% coinsurance after deductible	50% coinsurance after deductible	Cost sharing does not apply to certain preventive services . Depending on the type of services, coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Maternity Care for a Dependent Child is not covered. Preauthorization is required for stays longer than 48 hours for vaginal birth or 96 hours for cesarean birth if Preauthorization is not obtained benefit reduces by \$1,000.
		Facility based services: 20% coinsurance after deductible <i>Savings Plus Plan Benefit</i>		
	Childbirth/delivery professional services	20% coinsurance after deductible <i>Savings Plus Plan Benefit</i>	50% coinsurance after deductible	
	Childbirth/delivery facility services	20% coinsurance after deductible <i>Savings Plus Plan Benefit</i>	50% coinsurance after deductible	
If you need help recovering or have other special health needs	Home health care	20% coinsurance after deductible	50% coinsurance after deductible	Maximum 100 visits per calendar year. Preauthorization is required or benefit will be reduced by 20% for outpatient services.
	Rehabilitation services	Professional Non-Facility based services: 20% coinsurance after deductible	50% coinsurance after deductible	Preauthorization is required or benefit reduces by 20%. Out of Network Physical/Occupational therapy is not



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 your child needs dental or eye care		Facility based services: 20% coinsurance after deductible <i>Savings Plus Plan Benefit</i>		covered. Includes physical therapy, speech therapy, and occupational therapy.
	Habilitation services	Professional Non-Facility based services: 20% coinsurance after deductible Facility based services: 20% coinsurance after deductible <i>Savings Plus Plan Benefit</i>	50% coinsurance after deductible	
	Skilled nursing care	20% coinsurance after deductible <i>Savings Plus Plan Benefit</i>	50% coinsurance after deductible	
	Durable medical equipment	20% coinsurance after deductible	Not Covered	
	Hospice services	Home Setting: 20% coinsurance after deductible	50% coinsurance after deductible	Maximum 210 days per calendar year. Preauthorization is required or benefit will be reduced by \$1,000.
		Facility based Services: 20% coinsurance after deductible <i>Savings Plus Plan Benefit</i>		
If your child needs dental or eye care	Children's eye exam	Not Covered Except for ACA mandated services	Not covered	One vision screening for children 3-5 years is covered as a preventive service Cost sharing does not apply for preventive services.
	Children's glasses	Not Covered	Not covered	No coverage for glasses
	Children's dental check-up	Not Covered Except for ACA mandated services	Not covered	Dental caries fluoride application for infants and children up to 5 years are covered as preventive services. Cost



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)	
				sharing does not apply for preventive services.

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.)

- Chiropractic Care
- Cosmetic Surgery
- Dental Care (Adult)
- Long-term Care
- Maternity care for dependent child
- Non-emergency care when traveling outside the U.S.
- Out of Network Physical/Occupational Therapy
- Private-duty Nursing
- Routine eye care (Adult)
- Routine Foot Care
- Weight Loss programs

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

- Bariatric Surgery
- TMJ Treatment & Appliances

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: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov. For more information on your rights to continue coverage, contact the plan at 1-844-864-5011. 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: 1-844-864-5011.

Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the [Marketplace](#) or other individual mark 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 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 1-844-864-5011]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-844-864-5011]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-844-864-5011]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-844-864-5011]

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	\$3,000
■ Specialist copayment	N/A
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

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
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$3,000
Copayments	\$10
Coinsurance	\$1900

What isn't covered

Limits or exclusions	\$60
The total Peg would pay is	\$4,970

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$3,000
■ Specialist copayment	N/A
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

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
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In this example, Joe would pay:

Cost Sharing	
Deductibles*	\$3,000
Copayments	\$300
Coinsurance	\$200

What isn't covered

Limits or exclusions	\$20
The total Joe would pay is	\$3,520

Mia's Simple Fracture

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

■ The plan's overall deductible	\$3,000
■ Specialist copayment	N/A
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

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
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In this example, Mia would pay:

Cost Sharing	
Deductibles*	\$2,800
Copayments	\$0
Coinsurance	\$0

What isn't covered

Limits or exclusions	\$0
The total Mia would pay is	\$2,800

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.