CharterLIFE™
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Anthem Blue Cross High EPO

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, www.brmsclaims.com. 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.brmsclaims.com or call 1-844-277-8284 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	**None**	Generally, you must pay all 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.
Are there services covered before you meet your deductible?	**No.**	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply.
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?	**$2,000** Individual / **$4,000** 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.
What is not included in the out-of-pocket limit?	Premiums, balance-billed charges, penalties for failure to obtain pre-authorization, infertility treatment and health care this plan doesn't cover.	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/ca or call Benefit & Risk Management Services at 1-844-277-8284 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. 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.
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
		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	$10 copay / visit deductible does not apply	Not Covered	None
	Specialist visit	$30 copay / visit deductible does not apply		
	Preventive care/screening/ immunization	No charge	Not Covered	None
	Anthem Live Health Online	$10 copay / visit deductible does not apply	Not Covered	Telemedicine services provided by a primary care physician or specialist will be covered the same as any other office visit with that provider.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	Not Covered	None
	Imaging (CT/PET scans, MRIs)	$100 / test	Not Covered	Some services may require preauthorization.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.welldynerx.com	Generic drugs	Tier1a: Retail: $5 copay / prescription Mail Order: $12.50 copay / prescription Tier1b: Retail: $15 copay / prescription Mail Order: $37.50 copay / prescription	Retail: 50% coinsurance up to $250 / prescription Mail Order: Not Covered	Covers up to a 30-day supply (retail); 90-day supply (mail order)
	Preferred brand drugs	Retail: $30 copay / prescription Mail Order: $90 copay / prescription	Retail: 50% coinsurance up to $250 / prescription Mail Order: Not Covered	Covers up to a 30-day supply (retail); 90-day supply (mail order)
	Non-preferred brand drugs	Retail: $50 copay / prescription Mail Order: $150 copay / prescription	Retail: 50% coinsurance up to $250 / prescription Mail Order: Not Covered	Covers up to a 30-day supply (retail); 90-day supply (mail order)

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)	
	Specialty drugs	Retail & Mail Order: 30% coinsurance up to $250 / prescription	Retail: 50% coinsurance up to $250 / prescription Mail Order: Not Covered	Covers up to a 30-day supply. Specialty drugs must be obtained through US Specialty Care Pharmacy (USSC) after one fill at a participating retail pharmacy.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	$125 / visit	Not Covered	Some procedures may require preauthorization.
	Physician/surgeon fees	No Charge	Not Covered	Some procedures may require preauthorization.
If you need immediate medical attention	Emergency room care	$100 / visit	Covered as In-Network	Inpatient services require preauthorization to avoid a $400 penalty per occurrence.
	Emergency medical transportation	$100 / trip	Covered as In-Network	None
	Urgent care	$10 / visit	Covered as In-Network	None
If you have a hospital stay	Facility fee (e.g., hospital room)	$250 / admission	Not Covered	Services require preauthorization to avoid $400 penalty per occurrence.
	Physician/surgeon fees	No Charge	Not Covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$10 copay / office visit	Not Covered	None
	Inpatient services	$250 / admission	Not Covered	Services require preauthorization to avoid $400 penalty.
If you are pregnant	Office visits	$10 copay / visit	Not Covered	Cost sharing does not apply to preventive services.
	Childbirth/delivery professional services	No Charge	Not Covered	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery facility services	$250 / admission	Not Covered	Preauthorization is required for vaginal deliveries requiring more than a 48 hour stay and for cesarean section deliveries requiring

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)	
				more than a 96 hour stay to avoid a $400 penalty.
If you need help recovering or have other special health needs	Home health care	$10 copay / visit	Not Covered	Services require preauthorization to avoid $400 penalty.
	Rehabilitation services	$10 copay / visit	Not Covered	None
	Habilitation services	$10 copay / visit	Not Covered	None
	Skilled nursing care	No Charge	Not Covered	Must commence within 14 days of an inpatient hospital stay that is at least 3 days. Limited to 100 days per calendar year. Services require preauthorization to avoid $400 penalty.
	Durable medical equipment	20% coinsurance	Not Covered	None
	Hospice services	No Charge	Not Covered	Limited to 210 days per lifetime. Includes 15 family bereavement counseling sessions. Services require preauthorization to avoid $400 penalty.
If your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	None
	Children's glasses	Not Covered	Not Covered	None
	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.)

- Cosmetic surgery
- Dental check-up
- Dental care (Adult)
- Eye exams for a child
- Infertility treatment
- Long term care
- Glasses for a child
- Dental care (Pediatric)
- Routine eye care (Adult)
- Routine foot care unless you have been diagnosed with diabetes
- Weight loss programs

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

- Acupuncture 20 visits / benefit period
- Hearing aids
- Bariatric surgery
- Private duty nurse (In-Network only)
- Chiropractic care 30 visits/benefit period
- Most coverage provided outside the United States. See www.bcbsglobalcore.com

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 the plan at 1-844-277-8284, the Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or https://www.cms.gov/cciio. 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 https://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: the plan at 1-844-277-8284. You can also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or https://www.dol.gov/agencies/ebsa.

Does this plan provide Minimum Essential Coverage? **Yes**
If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

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.

Language Access Services:
Spanish (Español): Para obtener asistencia en Español, llame al 844-277-8284.
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 844-277-8284.
Chinese (中文): 如果需要中文的帮助，**请拨打这个号码** 844-277-8284.
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 844-277-8284.

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	$500
Specialist coinsurance	20%
Hospital (facility) coinsurance	20%
Other (generic pharmacy) copayment	$10

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	**$12,738**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$500
Copayments	$10
Coinsurance	$2,400
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$2,970**

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

The plan's overall deductible	$500
Specialist copayment	$30
Hospital (facility) coinsurance	20%
Other (brand pharmacy) copayment	$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	**$7,400**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$500
Copayments	$800
Coinsurance	$80
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$1,400**

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

The plan's overall deductible	$500
Specialist copay	$50
Hospital (facility) coinsurance	20%
Other (DME) coinsurance	20%

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	$500
Copayments	$200
Coinsurance	$400
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,100**

The plan would be responsible for the other costs of these EXAMPLE covered services.