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, visit engage.ameriben.com or call 1-877-379-4835 (toll-free) or 1-208-947-8880 (local). 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 https://www.healthcare.gov/sbc-glossary/ or call 1-877-379-4835 to request a copy.

Important Questions	Answers			Why This Matters:
What is the overall deductible?		**Network**	**Non-Network**	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.
	Per participant:	$3,500	$7,000	
	Per family:	$7,000	$14,000	
Are there services covered before you meet your deductible?	**Yes**. Network preventive care services.			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?		**Network**	**Non-Network**	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.
	Per participant:	$3,500	$9,000	
	Per family:	$7,000	$18,000	
What is not included in the out-of-pocket limit?	Penalties, premiums, balance billing charges, and health care this plan doesn't cover.			Even though you pay these expenses, they don't count toward the out-of-pocket limit.

(DT - OMB control number: 1545-0047/Expiration Date: 01/31/2026) (DOL - OMB control number: 1210-0147/Expiration date: 09/30/2028) (HHS - OMB control number: 0938-1146/Expiration date: 05/31/2026)

Important Questions	Answers	Why This Matters:
Will you pay less if you use a network provider?	**Yes, for medical:** Anthem. See www.anthem.com or call 1-877-379-4835 for a list of network providers. **Yes, for prescription drugs:** CVS through Meritain. For a list of retail and mail pharmacies, log on to www.caremark.com or call 1-866-475-7589.. For specialty drugs, CVS/Caremark Specialty Pharmacy. See **www.CVSspecialty.com** or call 1-800-237-2767.	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)	Non-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	0% co-insurance after deductible	50% co-insurance after deductible	——————none——————
	Specialist visit	0% co-insurance after deductible	50% co-insurance after deductible	——————none——————
	Preventive care/screening/ immunization	No Charge	50% co-insurance after deductible	**Calendar Year Maximum:** One (1) visit per adult plan participant. This maximum does not include the well woman visit. 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)	0% co-insurance after deductible	50% co-insurance after deductible	——————none——————
	Imaging (CT/PET scans, MRIs)	0% co-insurance after deductible	50% co-insurance after deductible	**Pre-certification is required.**

* For more information about limitations and exceptions, see the plan or policy document at engage.ameriben.com.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Retail Thirty (30) Day Supply	Retail Ninety (90) Day Supply	Mail Order Ninety (90) Day Supply	
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.caremark.com	Generic drugs	0% co-insurance after deductible	0% co-insurance after deductible	0% co-insurance after deductible	Not all prescription drugs are covered. To determine if a specific drug is covered under your plan, log into your account at www.caremark.com. If you obtain prescription drugs from a non-network pharmacy, you will be required to pay the full cost of the prescription.
	Preferred brand drugs	0% co-insurance after deductible	0% co-insurance after deductible	0% co-insurance after deductible	
	Non-preferred brand drugs	0% co-insurance after deductible	0% co-insurance after deductible	0% co-insurance after deductible	
	Specialty drugs	0% co-insurance after deductible	Not Covered	Not Covered	

* For more information about limitations and exceptions, see the plan or policy document at engage.ameriben.com.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	0% co-insurance after deductible	50% co-insurance after deductible	**Pre-certification is required for certain surgical procedures.**
	Physician/surgeon fees	0% co-insurance after deductible	50% co-insurance after deductible	
If you need immediate medical attention	Emergency room care	0% co-insurance after deductible		——————————none——————————
	Emergency medical transportation	0% co-insurance after deductible		**Pre-certification is required** for non-emergent air ambulance.
	Urgent care	0% co-insurance after deductible		——————————none——————————
If you have a hospital stay	Facility fee (e.g., hospital room)	0% co-insurance after deductible	50% co-insurance after deductible	**Limited to the semi-private room rate when such semi-private room rate is available.** **Rehabilitation Facility Calendar Year Maximum:** ninety (90) days **Pre-certification is required.**
	Physician/surgeon fees	0% co-insurance after deductible	50% co-insurance after deductible	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	0% co-insurance after deductible	**Office** 0% co-insurance after deductible **Other Outpatient** 50% co-insurance after deductible	Out-of-network office visits apply towards the network deductible. **Pre-certification is required** for partial hospitalization and intensive outpatient program in excess of twenty-five (25) visits per calendar year per therapy type.
	Inpatient services	0% co-insurance after deductible	50% co-insurance after deductible	**Pre-certification is required.**

* For more information about limitations and exceptions, see the plan or policy document at engage.ameriben.com.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you are pregnant	Office visits	**Routine Services** No Charge **Non-Routine Services** 0% co-insurance after deductible	50% co-insurance after deductible	Cost sharing does not apply for preventive services. Depending on the type of services, a co-insurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). **Pre-certification may be required.**
	Childbirth/delivery professional services	0% co-insurance after deductible	50% co-insurance after deductible	
	Childbirth/delivery facility services	0% co-insurance after deductible	50% co-insurance after deductible	
If you need help recovering or have other special needs	Home health care	0% co-insurance after deductible	50% co-insurance after deductible	**Calendar Year Maximum:** ninety (90) visits **Intermittent nurse services are limited to one (1) nurse at any one time, not to exceed four (4) hours per a twenty-four (24) hour period.** **Pre-certification is required.**
	Rehabilitation services	0% co-insurance after deductible	50% co-insurance after deductible	**Pre-certification is required** in excess of twenty-five (25) visits per therapy type per calendar year.
	Habilitation services	0% co-insurance after deductible	50% co-insurance after deductible	
	Skilled nursing care	0% co-insurance after deductible	50% co-insurance after deductible	**Calendar Year Maximum:** ninety (90) days **Pre-certification is required.**

* For more information about limitations and exceptions, see the plan or policy document at engage.ameriben.com.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you need help recovering or have other special needs	Durable medical equipment	0% co-insurance after deductible	50% co-insurance after deductible	**Pre-certification is required** for durable medical equipment (DME) in excess of $3,000 (purchase/rental price).
	Hospice services	0% co-insurance after deductible	50% co-insurance after deductible	**Respite Care Maximum:** eight (8) hours per week
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 care (adult)
- Long-term care
- Private-duty nursing (except as part of home health care)
- Routine eye care (adult)
- Routine foot care (except when for metabolic or peripheral vascular disease)
- Weight loss programs

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

- Acupuncture
  Calendar Year Maximum: ten (10) visits, combined with massage therapy
- Bariatric surgery
  (limited to BDC or BDC+ providers only)
  Pre-certification is required.
- Chiropractic care
  Calendar Year Maximum: twenty (20) visits
- Hearing aids
  Limited to $2,500 per ear every three (3) years.
- Infertility treatment
  Lifetime Maximum: $20,000
- Non-emergency care when traveling outside the U.S.
  (limited to Global Core providers only)

* For more information about limitations and exceptions, see the plan or policy document at engage.ameriben.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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. You may also contact the Plan Administrator at 1-877-379-4835. 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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

You may also contact the third party administrator (TPA) to assist the plan administrator with claims adjudication. The TPA's name, address, and telephone number are:

AmeriBen
Attention: Appeals Coordination
P.O. Box 7186
Boise, ID 83707
1-877-379-4835

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 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 1-877-379-4835.
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-379-4835.
Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-877-379-4835.
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-877-379-4835.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

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* For more information about limitations and exceptions, see the plan or policy document at engage.ameriben.com.

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	$3,500
Specialist cost sharing	0%
Hospital (facility) cost sharing	0%
Other cost sharing	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	$3,500
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Peg would pay is	**$3,520**

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

The plan's overall deductible	$3,500
Specialist cost sharing	0%
Hospital (facility) cost sharing	0%
Other cost sharing	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	$2,200
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Joe would pay is	**$2,200**

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

The plan's overall deductible	$3,500
Specialist cost sharing	0%
Hospital (facility) cost sharing	0%
Other cost sharing	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	$2,800
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$2,800**

Coverage examples do not include the Plan's wellness program in their calculations.

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

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.

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 7186 Boise, ID 83707, 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