

 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** at 1-718-513-2478. 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](http://www.healthcare.gov/sbc-glossary). **For assistance with claims and medical benefits contact LEA Member Services Concierge at 1-718-513-2478.**

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	<a href="#">Network providers</a> : \$0 Individual / \$0 Family <a href="#">Out-of-network providers</a> : Not Covered <b>Benefit Period: Calendar Year</b>	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your <a href="#">deductible</a> ?	N/A	This plan has no deductible. See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductible</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	<a href="#">Network providers</a> : \$9,450 individual / \$18,900 family <a href="#">Out-of-network providers</a> : Not Covered	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met. Embedded.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, penalties for failure to obtain <a href="#">Preauthorization</a> for services, and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. This plan uses the <b>National PPO (BlueCard PPO) Network</b> . A list of <a href="#">network providers</a> can be found at <a href="http://www.anthem.com">www.anthem.com</a> or call 1-800-810-2583	This <a href="#">plan</a> uses a provider <a href="#">network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No	You can see a <a href="#">specialist</a> you choose without a <a href="#">referral</a>



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
		Preferred Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	<b>Professional Non-Facility based services:</b> \$25 <a href="#">copay</a> / per visit	Not Covered	Facility/Hospital based services are excluded. PCP and Specialist, and maternity visits are limited to a combined maximum of 5 visits per calendar year. In Network telehealth or Live Health Online with no visit limitation is covered at \$10 copay/ per visit.
		<b>Facility based services:</b> Not Covered		
	<a href="#">Specialist</a> visit to treat an injury or illness	<b>Professional Non-Facility based services:</b> \$50 <a href="#">copay</a> / per visit	Not Covered	
<b>Facility based services:</b> Not Covered				
	<a href="#">Preventive care/screening/immunization</a>	No Charge	Not Covered	Hospital based services are excluded. Includes <a href="#">preventive</a> health services specified in the health care reform law.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	<b>Office Setting:</b> \$0 Copay during covered Physician or Specialist office visits. Covered only when an office visit is billed. Not covered at freestanding facilities.	Not Covered	Hospital based and independent lab/radiology center services are excluded.
		<b>Independent Lab/Radiology Center or Outpatient facility setting:</b> Not Covered		
	Imaging (CT/PET scans, MRIs)	Not Covered	Not Covered	



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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.carelonrx.com">www.carelonrx.com</a> or call 1-833-271-2374	Generic drugs (Tier 1)	\$0 for Preventive Medicine \$10 per prescription (retail)	Not Covered	Subject to formulary. Retail: 0-30 day supply Mail order 31-90 day is excluded. For more information, refer to "National Drug List" at <a href="http://www.anthem.com/pharmacyinformation/">http://www.anthem.com/pharmacyinformation/</a>
	Preferred brand drugs (Tier 2)	Not Covered	Not Covered	
	Non-preferred brand drugs (Tier 3)	Not Covered	Not Covered	
	<a href="#">Specialty drugs</a> (Tier 4)	Not Covered	Not Covered	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	Not Covered	Not Covered	None.
	Physician/surgeon fees	Not Covered	Not Covered	None.
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	Not Covered		None.
	<a href="#">Emergency medical transportation</a>	Not Covered		None.
	<a href="#">Urgent care</a>	\$75 <a href="#">copay</a> /per visit	Not Covered	Limited to 2 Urgent Care visits per calendar year.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	Not Covered	Not Covered	None.
	Physician/surgeon fees	Not Covered	Not Covered	None.
<b>If you need mental health, behavioral</b>	Outpatient services	Not Covered	Not Covered	None.



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	
		Preferred Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)		
<b>health, or substance abuse services</b>	Inpatient services	Not Covered	Not Covered	None.	
<b>If you are pregnant</b>	Office visits	<b>Professional Non-Facility based services:</b> \$25 <a href="#">copay</a> / per visit	Not Covered	<a href="#">Cost sharing</a> does not apply for <a href="#">preventive services, some prenatal testing, screenings, and laboratory services</a> . Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Maternity care for dependent daughters is excluded. PCP, Specialist, PCP and Specialist, and maternity care are limited to a combined maximum of 5 visits per calendar year.	
		<b>Facility based services:</b> Not Covered			
	Childbirth/delivery professional services	Not Covered	Not Covered		None.
	Childbirth/delivery facility services	Not Covered	Not Covered		None.
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	Not Covered	Not Covered	None.	
	<a href="#">Rehabilitation services</a>	Not covered	Not covered	None.	
	<a href="#">Habilitation services</a>	Not covered	Not covered	None.	
	<a href="#">Skilled nursing care</a>	Not covered	Not covered	None.	
	<a href="#">Durable medical equipment</a>	Not covered	Not covered	None.	
	<a href="#">Hospice services</a>	Not covered	Not covered	None.	
<b>If your child needs dental or eye care</b>	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	Not Covered	Dental caries fluoride application for infants and children up to 5 years are covered as	



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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Preferred Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
		services		preventive services. Cost sharing does not apply for preventive services.

### Excluded Services & Other Covered Services:

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>• Abortion</li> <li>• Acupuncture</li> <li>• Aquatic therapy</li> <li>• Bariatric surgery</li> <li>• Biofeedback</li> <li>• Chemotherapy</li> <li>• Chiropractic care</li> <li>• Cosmetic surgery (not related to Mastectomy)</li> <li>• Dental care (Adult and Child) other than ACA mandated</li> <li>• Dialysis therapy</li> <li>• Durable medical equipment</li> <li>• Emergency room services</li> <li>• Emergency medical transportation</li> </ul>	<ul style="list-style-type: none"> <li>• Facility based Physician services</li> <li>• Gender affirmation surgery/treatments</li> <li>• Genetic testing other than ACA mandated</li> <li>• Glasses (Adult)</li> <li>• Habilitative services</li> <li>• Halfway house/home</li> <li>• Hearing aids</li> <li>• Hospice services</li> <li>• Infertility treatment / services</li> <li>• Inpatient Hospital services/surgery</li> <li>• Long-term care</li> <li>• Massage therapy</li> <li>• Maternity Post Natal services beyond PPACA mandate.</li> <li>• Maternity care for dependent daughters</li> </ul>	<ul style="list-style-type: none"> <li>• Mental Health/Substance use services</li> <li>• Non-emergency care when traveling outside the U.S.</li> <li>• Outpatient surgery services</li> <li>• Private-duty nursing</li> <li>• Radiation Therapy</li> <li>• Rehabilitation services</li> <li>• Routine eye care (Adult)</li> <li>• Routine foot care</li> <li>• Sexual dysfunction</li> <li>• Skilled nursing facilities</li> <li>• Sleep Management/Sleep Studies</li> <li>• Surgical procedures in an office setting</li> <li>• TMJ Treatment and Appliances</li> <li>• Transplants and Transplant services</li> <li>• Weight loss programs</li> </ul>
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)		
<ul style="list-style-type: none"> <li>• Primary care services</li> </ul>	<ul style="list-style-type: none"> <li>• Specialist care services</li> </ul>	<ul style="list-style-type: none"> <li>• Urgent care</li> </ul>

**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](http://www.dol.gov/ebsa/healthreform), or the U.S. Department of Health and Human Services at 1-877-267-2323 x 61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). For more information on your rights to continue coverage, contact the plan at 1-718-513-2478. 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](http://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: 1-718-513-2478.

**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 1-718-513-2478

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-718-513-2478

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-718-513-2478

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-718-513-2478

*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](#) \$0
- [Specialist copayment](#) \$50
- [Hospital \(facility\) copayment](#) N/A
- Other [coinsurance](#) N/A

**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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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**In this example, Peg would pay:**

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$60
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$8,500
<b>The total Peg would pay is</b>	<b>\$8,560</b>

**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](#) \$50
- [Hospital \(facility\) copayment](#) N/A
- Other [coinsurance](#) N/A

**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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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**In this example, Joe would pay:**

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$800
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$800
<b>The total Joe would pay is</b>	<b>\$1,600</b>

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

- The [plan's](#) overall [deductible](#) \$0
- [Specialist copayment](#) \$50
- [Hospital \(facility\) copayment](#) N/A
- Other [coinsurance](#) N/A

**This EXAMPLE event includes services like:**

Emergency room care (*including medical supplies*)  
 Diagnostic test (*x-ray*)  
 Durable medical equipment (*crutches*)  
 Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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**In this example, Mia would pay:**

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$200
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$2,300
<b>The total Mia would pay is</b>	<b>\$2,500</b>