Coverage for: Individual + Family | Plan Type: EPO

#### Leidos, Inc.: Classic Network Plan

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, <a href="https://eoc.anthem.com/eocdps/aso">https://eoc.anthem.com/eocdps/aso</a>. 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 <a href="https://eoc.anthem.com/eocdps/aso">www.healthcare.gov/sbc-glossary/</a> or call (833) 549-1179 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall	\$1,500/single or \$3,000/family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before
deductible?	for In- <u>Network</u> <u>Providers</u> .	this <u>plan</u> begins to pay. If you have other family members on the policy, the overall family
		<u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services	Yes. Primary Care. <u>Specialist</u>	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount.
covered before you	Visit. <u>Preventive Care</u> . For more	But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u>
meet your <u>deductible?</u>	information see below.	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	No.	You don't have to meet <u>deductibles</u> for specific services.
deductibles for		
specific services?		
What is the out-of-	\$3,000/single or \$6,000/family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have
pocket limit for this	for In-Network Providers.	other family members in this plan, the overall family out-of-pocket limit must be met.
plan?		
What is not included	Premiums, balance-billing	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
in the out-of-pocket	charges, and health care this	
<u>limit</u> ?	<u>plan</u> doesn't cover.	
Will you pay less if	Yes. BlueCard PPO. See	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u>
you use a <u>network</u>	www.anthem.com or call (833)	network. You will pay the most if you use an Out-of-Network provider, and you might receive
provider?	549-1179 for a list of <u>network</u>	a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u>
	providers. Costs may vary by	pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>Out-of-Network</u>
	site of service and how the	Provider for some services (such as lab work). Check with your provider before you get
	provider bills.	services.
Do you need a referral	No.	You can see the specialist you choose without a referral.
to see a specialist?		



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Camana		What You	T. V. J. D. J. O.		
Common Medical Event	Services You May Need	In- <u>Network Provider</u> (You will pay the least)	<u>Provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	\$30/visit, <u>deductible</u> does not apply	Not covered	none	
If you visit a health care	<u>Specialist</u> visit	\$50/visit, <u>deductible</u> does not apply	Not covered	none	
provider's office or clinic	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 needed are preventive. Then check what your plan will pay for.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% coinsurance	Not covered	none	
•	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	Not covered	none	
If you need drugs	Tier 1 - Typically Generic	ic \$5/prescription Not Covered			
to treat your illness or condition More information	Tier 2 - Typically Preferred / Brand	\$50/prescription	Not Covered	Administered by ESI. Questions on Rx: call 1-877-223-4721 or visit www.express-scripts.com. Certain preventive drugs not subject to deductible.	
about <u>prescription</u> <u>drug coverage</u> is available at www.express-	Tier 3 - Typically Non-Preferred Brand	\$100 <u>coinsurance</u>	Not Covered		
scripts.com.	Tier 4 - Specialty	\$250 <u>coinsurance</u>	Not Covered		
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	Not covered	none	
surgery	Physician/surgeon fees	20% <u>coinsurance</u>	Not covered	none	
If you need immediate medical attention	Emergency room care	\$250/visit, <u>deductible</u> does not apply	Covered as In- <u>Network</u>	Out-of-network emergency use paid the same as in-network. 50% coinsurance for non-emergency use.	
	Emergency medical transportation	\$250/visit, <u>deductible</u> does not apply	Covered as In-Network	Out-of-network emergency use paid the same as in-network.	

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/aso">https://eoc.anthem.com/eocdps/aso</a>.

	Common		What You	Limitations, Exceptions, &		
	Medical Event	Services You May Need	In- <u>Network</u> <u>Provider</u> (You will pay the least)	<u>Provider</u> (You will pay the most)	Other Important Information	
					50% coinsurance for non- emergency use.	
		<u>Urgent care</u>	20% <u>coinsurance</u>	Covered as In- <u>Network</u>	none	
	You have a ospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	Not covered	Penalty of 20% of <u>allowed</u> <u>amount</u> for failure to obtain <u>preauthorization</u> for out-of-network care.	
		Physician/surgeon fees	20% <u>coinsurance</u>	Not covered	none	
m	Yyou need nental health, ehavioral health,	Outpatient services	Office Visit \$30/visit, <u>deductible</u> does not apply Other Outpatient 20% <u>coinsurance</u>	Office Visit Not covered Other Outpatient Not covered	Office Visit Other Outpatientnone	
or sub	r substance buse services	Inpatient services	20% <u>coinsurance</u>	Not covered	Penalty of 20% of <u>allowed</u> <u>amount</u> for failure to obtain <u>preauthorization</u> for out-of-network care.	
		Office visits	No charge	Not covered	Maternity care may include tests	
Τf	vou are	Childbirth/delivery professional services	20% coinsurance	Not covered	and services described elsewhere in the SBC (i.e., ultrasound).  Penalty of 20% of allowed  amount for failure to obtain pre- authorization for out-of-network care.	
If you a pregnar	regnant	Childbirth/delivery facility services	20% <u>coinsurance</u>	Not covered		
		Home health care	20% <u>coinsurance</u>	Not covered	Penalty of 20% of <u>allowed</u> <u>amount</u> for failure to obtain <u>preauthorization</u> for out-of-network care.	
re	you need help ecovering or	Rehabilitation services	\$50/visit, <u>deductible</u> does not apply	Not covered	Penalty of 20% of <u>allowed</u> <u>amount</u> for failure to obtain <u>pre-</u>	
	ave other special ealth needs	Habilitation services	No charge	Not covered	<u>authorization</u> for out-of-network care.	
		Skilled nursing care	20% <u>coinsurance</u>	Not covered	Penalty of 20% of <u>allowed</u> amount for failure to obtain <u>preauthorization</u> for out-of-network care.	

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/aso">https://eoc.anthem.com/eocdps/aso</a>.

Common		What You	Limitations, Exceptions, &		
Medical Event	Services You May Need	In- <u>Network Provider</u> (You will pay the least)	<u>Provider</u> (You will pay the most)	Other Important Information	
	Durable medical equipment	20% coinsurance	Not covered	*See <u>Durable Medical</u> <u>Equipment</u> section.	
	Hospice services	20% <u>coinsurance</u>	Not covered	Penalty of 20% of <u>allowed</u> amount for failure to obtain <u>preauthorization</u> for out-of-network care.	
If your child	Children's eye exam	Not covered	Not covered	none	
needs dental or	Children's glasses	Not covered	Not covered		
eye care	Children's dental check-up	Not covered	Not covered	none	

#### **Excluded Services & Other Covered Services:**

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u>.)

- Children's dental check-up
- Eye exams for a child
- Non-emergency care when traveling outside the U.S.
- Cosmetic surgery
- Glasses for a child
- Routine eye care (Adult)
- Weight loss programs

- Dental care (Adult)
- Long-term care
- Routine foot care unless you have been diagnosed with diabetes

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

AcupunctureHearing aids

- Bariatric surgery
- Infertility treatment

- Chiropractic care
- Private-duty nursing

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: Virginia Bureau of Insurance, 1300 East Main Street, P. O. Box 1157, Richmond, VA 23218, (800) 552-7945, Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>, or contact Anthem at the number on the back of your ID card. Other coverage options may be available to you, too, including buying individual insurance coverage through the <a href="Health Insurance Marketplace">Health Insurance Marketplace</a>. For more information about the Marketplace, visit <a href="www.HealthCare.gov">www.HealthCare.gov</a> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact:

ATTN: Grievances and Appeals, P.O. Box 105568, Atlanta GA 30348-5568

Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.gov/ebsa/healthreform

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at <a href="https://eoc.anthem.com/eocdps/aso">https://eoc.anthem.com/eocdps/aso</a>.

### Does this plan provide Minimum Essential Coverage? Yes/No.

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/No.

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.

To see examples of how this <u>plan</u> 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 <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is 1	Having a	Rahw
I cg is i	Liavillg a	Daby

(9 months of in-network pre-natal care and a hospital delivery)

## Managing Joe's Type 2 Diabetes

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

### Mia's Simple Fracture

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

The <u>plan's</u> overall <u>deductible</u>	\$1,500	The <u>plan's</u> overall <u>deductible</u>	\$1,500	The <u>plan's</u> overall <u>deductible</u>	\$1,500
Specialist copayment	\$50	Specialist copayment	\$50	Specialist copayment	\$50
Hospital (facility) coinsurance	20%	■ Hospital (facility) coinsurance	20%	■ Hospital (facility) coinsurance	20%
Other coinsurance	20%	Other coinsurance	20%	Other coinsurance	20%

# 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)

Limits or exclusions

The total Peg would pay is

# This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

Diagnostic tests (blood work)

Prescription drugs

Limits or exclusions

The total Joe would pay is

\$70

\$3,070

Durable medical equipment (glucose meter)

# This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Limits or exclusions

The total Mia would pay is

\$20

\$1,820

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
<u>Deductibles</u>	\$1,500	<u>Deductibles</u>	\$1,500	<u>Deductibles</u>	\$1,500
Copayments	\$0	Copayments	\$300	<u>Copayments</u>	\$500
Coinsurance	\$1,500	Coinsurance	\$0	<u>Coinsurance</u>	\$50
What isn't covered		What isn't covered		What isn't covered	

\$10

\$2,060

(TTY/TDD: 711)

**Albanian (Shqip):** Nëse keni pyetje në lidhje me këtë dokument, keni të drejtë të merrni falas ndihmë dhe informacion në gjuhën tuaj. Për të kontaktuar me një përkthyes, telefononi (833) 549-1179

Amharic (**አማርኛ**): ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ <u>እር</u>ዳታ <u>እና ይህን </u> መረጃ በነጻ የማ**ማ**ኘት መብት አለዎት። አስተርዓሚ ለማና**ን**ር (833) 549-1179 ይደውሉ።

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Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 1179-549 (833).
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**Armenian (hայերեն).** Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվձար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով։ Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (833) 549-1179։

Bassa (Băsóò Wùdù): M dyi dyi-diè-dè bě bédé bá céè-dè nìà ke dyí ní, ɔ mò nì dyí-bèdèìn-dè bé m ké gbo-kpá-kpá kè bỗ kpỗ dé m bídí-wùdùǔn bó pídyi. Bé m ké wudu-zììn-nyò dò gbo wùdù ke, dá (833) 549-1179.

Bengali (বাংলা): যদি এই নখিপত্রের বিষয়ে আপনার কোনো প্রশ্ন খাকে, তাংলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাখে কথা ব্লার জন্য (৪33) 549-1179 –তে কল করুন।

Burmese (မြန်မာ): ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (833) 549-1179 သို့ ခေါ် ဆိုပါ။

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(833) 549-1179。

Dinka (Dinka): Na noŋ thiëëc në ke de ya thorë, ke yin noŋ loŋ bë yi kuony ku wɛr alëu bë gεεr yic yin ne thoŋ du ke cin wëu ta auë ke piny. Te kor yin ba jam wënë ran ye thok geryic, ke yin col (833) 549-1179.

**Dutch (Nederlands):** Bij vragen over dit document hebt u recht op hulp en informatie in uw taal zonder bijkomende kosten. Als u een tolk wilt spreken, belt u (833) 549-1179.

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Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ (فارسی): 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
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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 (833) 549-1179.

**German (Deutsch):** Wenn Sie Fragen zu diesem Dokument haben, haben Sie Anspruch auf kostenfreie Hilfe und Information in Ihrer Sprache. Um mit einem Dolmetscher zu sprechen, bitte wählen Sie (833) 549-1179.

**Greek (Ελληνικά)** Αν έχετε τυχόν απορίες σχετικά με το παρόν έγγραφο, έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας δωρεάν. Για να μιλήσετε με κάποιον διερμηνέα, τηλεφωνήστε στο (833) 549-1179.

Gujarati (ગુજરાતી): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ય વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો (833) 549-1179.

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 (833) 549-1179.

Hindi (हिंदी): अगर आपके पास इस दस्तावेज़ के बारे में कोई प्रश्न हैं, तो आपको निःशुल्क अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है। दुभाषिये से बात करने के लिए, कॉल करें(833) 549-1179

**Hmong (White Hmong):** Yog tias koj muaj lus nug dab tsi ntsig txog daim ntawv no, koj muaj cai tau txais kev pab thiab lus qhia hais ua koj hom lus yam tsim xam tus nqi. Txhawm rau tham nrog tus neeg txhais lus, hu xov tooj rau (833) 549-1179.

Igbo (Igbo): O bụr ụ na ị nwere ajujụ o bụla gbasara akwukwo a, ị nwere ikike inweta enyemaka na ozi n'asusu gi na akwughi ugwo o bula. Ka gi na okowa okwu kwuo okwu, kpọo (833) 549-1179.

Ilokano (Ilokano): Nu addaan ka iti aniaman a saludsod panggep iti daytoy a dokumento, adda karbengam a makaala ti tulong ken impormasyon babaen ti lenguahem nga awan ti bayad na. Tapno makatungtong ti maysa nga tagipatarus, awagan ti (833) 549-1179.

Indonesian (Bahasa Indonesia): Jika Anda memiliki pertanyaan mengenai dokumen ini, Anda memiliki hak untuk mendapatkan bantuan dan informasi dalam bahasa Anda tanpa biaya. Untuk berbicara dengan interpreter kami, hubungi (833) 549-1179.

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 (833) 549-1179

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