



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 www.cpg.org/mtdocs or call (800) 480-9967. 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.cpg.org/uniform-glossary or call (800) 480-9967 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	Network : \$1,650 Individual / \$3,300 Family Out-of-Network : \$3,300 Individual / \$6,600 Family	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 , the overall family deductible must be met before the plan begins to pay. The network and out-of-network deductibles accumulate separately.
Are there services covered before you meet your deductible ?	Yes, for example, network preventive care and certain telehealth 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 preventive services at 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 : \$2,400 Individual / \$4,800 Family Out-of-Network : \$4,800 Individual / \$9,600 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 , the overall family out-of-pocket limit must be met. The network and out-of-network out-of-pocket limits accumulate separately.
What is not included in the out-of-pocket limit ?	Contributions, (premiums), balance-billing charges, penalties, and healthcare 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 or call (844) 812-9207 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 .

* For more information about limitations and exceptions, see the [plan](#) or policy document at www.cpg.org.

**See Page 5 for important information about telehealth services.

Commented [KA1]: In ALL SBCs, please double-check hyperlinking on blue defined terms and add hyperlinks to the healthcare.gov glossary as needed.

Commented [KA2]: Add to all PPO SBCs and Kaiser EPO 80 SBC

Commented [KA3]: Add double asterisks back here in all PPO SBCs and Kaiser EPO 80 SBC

Commented [KA4R3]: FN should now just say "See Page 5 for important information about telehealth services."

Commented [KA5R3]: Note that the remaining asterisks on emergency room care and hospital stays below can stay deleted

Commented [AB6R3]: @Kurtz, Alex I am trying to figure out if we need to continue to include what is currently the single asterisk - ** For more information about limitations and exceptions, see the [plan](#) or policy document at www.cpg.org. -- or can we replace it with what is currently the double asterisk -- ***See Page 5 for important information about telehealth services." -- and make that double asterisk a single asterisk, or do we still need both? Even the 2023 SBCs have the single-asterisk, but it doesn't seem to correspond to anything in the body. Appreciate your insight when you can, and then I can make a quick edit if needed across the array of SBCs.

Commented [KA7R3]: Hi @Brown, Andrew - we should definitely keep both. A single asterisk should appear at the end of the column header for the far right column ("Limitations, Exceptions, & Other Important Information") - I know that was there on at least some of the SBCs in 2021 and it looks like it may have been inadvertently dropped from at least some. We should add it back globally to all SBCs, as it is a qualification that applies to everything. I added it here so hopefully my meaning is clear.

Commented [BA8R3]: Thank you @Kurtz, Alex ! Very helpful. I will make this change across the SBCs.

Commented [KA9]: Add back double asterisks


Commented [KA10R9]: FN should now just say "See Page 5 for important information about telehealth services."

Commented [KA11R9]: Note that the remaining asterisks on emergency room care and hospital stays below can stay deleted

Commented [KA12R9]: All of the above applies in the same manner to ALL Anthem, Cigna and Kaiser CDHP SBCs

Commented [BS13]: Why do we have a blank page here? Can we remove?

Commented [KA14R13]: I think it's just Word online - a downloaded version opened on the desktop version of Word looks fine.

 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	15% coinsurance	40% coinsurance plus any balance billing	None.
	Specialist visit	15% coinsurance	40% coinsurance plus any balance billing	None.
	Preventive care/screening/immunization	No charge.	40% coinsurance plus any balance billing	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. See a list of preventive services at healthcare.gov/coverage/preventive-care-benefits .
If you have a test	Diagnostic test (x-ray, blood work)	15% coinsurance	40% coinsurance plus any balance billing	None.
	Imaging (CT/PET scans, MRIs)	15% coinsurance	40% coinsurance plus any balance billing	Prior authorization is required for MRI/MRA and PET scans.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	15% coinsurance	40% coinsurance plus any balance billing	Prior authorization is required.
	Physician/surgeon fees	15% coinsurance	40% coinsurance plus any balance billing	Prior authorization is required.
If you need immediate medical attention	Emergency room care	15% coinsurance	15% coinsurance	None.
	Emergency medical transportation	15% coinsurance	15% coinsurance	None.
	Urgent care	15% coinsurance	15% coinsurance plus any balance billing	None.
If you have a hospital stay	Facility fee (e.g., hospital room)	15% coinsurance	40% coinsurance plus any balance billing	Prior authorization is required.
	Physician/surgeon fees	15% coinsurance	40% coinsurance plus any balance billing	

Commented [BS15]: Do we need new language here?

Commented [KA16R15]: Good catch - agree we should say "None."

Commented [KA17R15]: Applies in the same manner to ALL Anthem, Cigna and Kaiser CDHP SBCs

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** See Page 5 for important information about telehealth services.

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 need mental health, behavioral health, or substance abuse services	Outpatient services	15% coinsurance	40% coinsurance plus any balance billing	Prior authorization required for Intensive Outpatient for Mental Health/Substance Use Disorders.
	Inpatient services	15% coinsurance	40% coinsurance plus any balance billing	Prior authorization is required.
If you are pregnant	Office visits	15% coinsurance	40% coinsurance plus any balance billing	None.
	Childbirth/delivery professional services	15% coinsurance	40% coinsurance plus any balance billing	Well-newborn care is covered. Newborn must be enrolled in the plan within 30 days of birth.
	Childbirth/delivery facility services	15% coinsurance	40% coinsurance plus any balance billing	
If you need help recovering or have other special health needs	Home health care	15% coinsurance	40% coinsurance plus any balance billing	Limited to 210 visits per plan year. Prior authorization is required.
	Rehabilitation services	15% coinsurance	40% coinsurance plus any balance billing	Benefits include speech/hearing, physical, and occupational therapy. Limited to 60 visits per plan year, combined facility and office, per each of the three therapies.
	Habilitation services	15% coinsurance	40% coinsurance plus any balance billing	
	Skilled nursing care	15% coinsurance	40% coinsurance plus any balance billing	Limited to 60 days per plan year, combined with acute rehabilitation. Prior authorization is required.
	Durable medical equipment	15% coinsurance	40% coinsurance plus any balance billing	Prior authorization required for all rentals and any purchase over \$1500.
	Hospice services	15% coinsurance	40% coinsurance plus any balance billing	Prior authorization is required.
If your child needs dental or eye care	Children's eye exam	Not covered.	Not covered.	Vision benefits are available through EyeMed Vision Care
	Children's glasses	Not covered.	Not covered.	
	Children's dental check-up	Not covered.	Not covered.	

Commented [KA18]: (Non-Legal) Suggest conforming the formatting with the Cigna CDHP-15 SBC (a single merged cell that says this for both the prof services and facility services rows)

Commented [KA19R18]: Same for other Anthem CHDP SBCs

Commented [SB20R18]: Andrew to decide on formatting.

Commented [BA21R18]: Cells merged.

Commented [SB22]: Should we list Delta Dental here in the same way we listed EyeMed? Or, do we want to leave it off because dental is optional?

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information*
		Retail	Home Delivery	
If you need drugs to	Generic drugs	15% (after deductible)		You may get up to a 30-day supply when

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** See Page 5 for important information about telehealth services.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information*
		Retail	Home Delivery	
treat your illness or condition More information about prescription drug coverage is available at www.express-scripts.com	Preferred brand drugs	25% (after deductible)		using a retail pharmacy, and up to a 90-day supply when using home delivery. ¹ Your prescription deductible and out-of-pocket limit is combined with your medical deductible and out-of-pocket limit. No charge for contraceptives.
	Non-preferred brand drugs	50% (after deductible)		
	Specialty drugs	50% (after deductible)		

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
• Routine eye care (Adult)	• Routine foot care (unless related to diabetes or certain other conditions)	• Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Acupuncture (limit 20 visits per year)	• Bariatric surgery (if Medically Necessary)	• Chiropractic care (limit 20 visits per year)
• Hearing aids (limit \$3,000 every three years)	• Infertility treatment (\$50,000 lifetime maximum)	• Non-emergency care when traveling outside the U.S. ²
• Private duty nursing (only through home healthcare benefit)		

¹ The prescription drug plan maintains a retail refill limit policy. The retail refill limit requires that you use home delivery if you are prescribed a maintenance medication. In some circumstances, you may not be required to use home delivery. See the plan document at www.cpg.org.

² Coverage for non-emergency care when traveling outside the U.S. applies only to services available through the medical benefit administered by Anthem Blue Cross and Blue Shield. Non-emergency services outside the U.S. are not available through the prescription drug benefit administered by Express Scripts.

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** See Page 5 for important information about telehealth services.

Telehealth Services: The Medical Trust intends to waive all [copays](#), [deductibles](#), and [coinsurance](#) for all telehealth services received through Quantum Health's telehealth platform, Teladoc, if permitted by law. The Medical Trust will also allow claims for virtual visits with [network](#) and [out-of-network providers](#) who do not use Teladoc through Quantum Health, but standard [deductibles](#), [copays](#), and [coinsurance](#) will apply.

Your Rights to Continue Coverage: The Plan's Extension of Benefits program is similar, but not identical, to the healthcare continuation coverage provided under Federal law (known as COBRA) for non-church plans. Because the Plan is a church plan as described under Section 3(33) of ERISA, the Plan is exempt from COBRA requirements³. Nonetheless, subscribers and/or their enrolled dependents will have the opportunity to continue benefits for a limited time in certain instances when coverage through the health plan would otherwise cease. Individuals who elect to continue coverage must pay for the coverage. Call (800) 480-9967 for more information.

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 on how 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 Anthem Blue Cross and Blue Shield or Express Scripts, as appropriate.

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 (800) 480-9967.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa (800) 480-9967.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码(800) 480-9967.

Pennsylvania Dutch (Deitsch): Fer Hilf griege in Deitsch, ruf (800) 480-9967 uff.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiiijigo holne' (800) 480-9967.

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

Commented [KA23]: UNDELETE the language highlighted by this comment in all PPO SBCs and Kaiser EPO 80 SBC

Commented [KA24]: UNDELETE the language highlighted by this comment in all PPO SBCs and Kaiser EPO 80 SBC (except the "also" near the start of the first un-deleted sentence - that should be deleted since this is now the only point in this section).

Commented [KA25R24]: Because we are waiving deductibles for TPA-platform telehealth services, we are required to state this in the SBCs. The last sentence is not necessary under the SBC rules, but I think is helpful to include so that people don't mistakenly expect no cost sharing for such services (e.g., telehealth services with their own doctor not through a TPA platform).

Commented [KA26R24]: For Kaiser EPO 80 - use this language instead "The Medical Trust will waive all copays, deductibles, and coinsurance for all telehealth services with a Kaiser Permanente provider."

³ Under Section 4980B(d) of the Code and Treasury Regulation Section 54.4980 B-2, Q. and A. No. 4.

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** See Page 5 for important information about telehealth services.

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](#) \$1,600
- [Specialist \[cost sharing\]](#) 15%
- Hospital (facility) [\[cost sharing\]](#) 15%
- Other [\[cost sharing\]](#) 15%

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:

<i>Cost Sharing</i>	
Deductibles	\$1,600
Copayments	\$0
Coinsurance	\$800
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$2,460

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

- The [plan's](#) overall [deductible](#) \$1,600
- [Specialist \[cost sharing\]](#) 15%
- Hospital (facility) [\[cost sharing\]](#) 15%
- Other [\[cost sharing\]](#) 15%

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:

<i>Cost Sharing</i>	
Deductibles	\$1,600
Copayments	\$0
Coinsurance	\$800
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$2,420

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

- The [plan's](#) overall [deductible](#) \$1,600
- [Specialist \[cost sharing\]](#) 15%
- Hospital (facility) [\[cost sharing\]](#) 15%
- Other [\[cost sharing\]](#) 15%

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:

<i>Cost Sharing</i>	
Deductibles	\$1,600
Copayments	\$0
Coinsurance	\$200
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,800

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