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 the Benefits Department at 1-866-750-0576. 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 brmsonline.com/dignityhealth or call 1-866-750-0576 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Tier 1 - Dignity Health Preferred Network: Individual: $0 / Family: $0 Tier 2 – Anthem PPO Network: Individual: $300 / Family: 900	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.
Are there services covered before you meet your deductible?	Yes. Preventive Care and primary care services are covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment 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 must pay all the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
What is the out-of-pocket limit for this plan?	Tier 1 - Dignity Health Preferred Network: Individual: $1,000 / Family: $3,000 Tier 2 – Anthem PPO Network: Individual: $2,000 / Family: $6,000 Prescription: Individual $3,850 / Family $4,700	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. The Medical Out-of-Pocket Limit is separate from the Prescription Drug Out-of-Pocket Limit.
What is not included in the out-of-pocket limit?	Copayments for certain services and premiums, any amount over Usual & Customary for Out-of-Network charges that result in balance-billing, and healthcare this plan doesn't cover.	Even though you pay these expenses they do not count toward the out-of-pocket limit.
Will you pay less if you	Yes. See	The plan uses a provider network. You will pay less if you use a provider in the plan's network. There is no coverage if you use an out-of-network provider, and you might receive a bill from a provider for the

Important Questions	Answers	Why This Matters:
use a network provider?	brmsonline.com/dignityhealth or call 1-866-750-0576 for a list of network providers.	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.	This plan will pay some or all of the costs to see a specialist for covered services but only if you have the plan's permission before you see a specialist.

 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
		Dignity Health Preferred Network	Anthem PPO Network	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$10 copay/office visit	10% coinsurance	None
	Specialist visit	$10 copay/office visit	10% coinsurance	None
	Preventive care/screening/ immunization	No Charge	No Charge	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 (Lab)	No Charge	Physician's Office or Contracted Lab - No Charge Hospital/Freestanding Facility – Not Covered	No coverage for services provided at a Tier 2 Anthem PPO Network hospital or freestanding facility.
	Imaging/X-Ray (CT/PET scans, MRIs)	No Charge	Physician's Office or Contracted Lab – No Charge Hospital/Freestanding Facility – Not Covered	Preauthorization is required. No coverage for services provided at a Tier 2 Anthem PPO Network hospital or freestanding facility.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.optumrx.com	Generic drugs (Tier 1)	$10 copay / retail $25 copay / mail order		No coverage for use of out of network pharmacies. Covers up to a 30-day supply (retail prescription); 31 to 90-day supply (mail order prescription). (DAW: member pays preferred or non-preferred brand copayment for brand name plus cost
	Preferred brand drugs (Tier 2)	$20 copay / retail $50 copay / mail order		
	Non-preferred brand drugs (Tier 3)	$40 copay / retail $100 copay / mail order		

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Dignity Health Preferred Network	Anthem PPO Network	
				difference between generic and brand name when brand name requested by member).
	Specialty drugs	$10 copay / Generic $20 copay / Preferred brand $40 copay / Non-Preferred brand		Covers up to a 30-day supply. Participating Specialty Pharmacies: • CommonSpirit Health (CSH) Specialty Pharmacy • Optum Specialty Pharmacy (DAW: member pays preferred or non-preferred brand copayment for brand name plus cost difference between generic and brand name when brand name requested by member).
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	Not Covered	Preauthorization is required.
	Surgeon/Surgical Assistant fees	No Charge	Surgeon - 10% coinsurance Surgical Assistant – No Charge	Preauthorization is required.
If you need immediate medical attention	Emergency room care	$50 copay / visit	$50 copay / visit	Copay waived if admitted to the Hospital.
	Emergency medical transportation	No Charge	No Charge	Limited to emergent, medically necessary transportation. For emergencies only. Preauthorization is required for air ambulance.
	Urgent care	$10 copay / visit	$10 copay / visit	None
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	Not Covered	Preauthorization is required for inpatient services.
	Physician/surgeon fees	No Charge	10% coinsurance	None
	Surgical Assistant & Anesthesiologist Fees	No Charge	No Charge	None
If you need mental health, behavioral health, or substance abuse services	Office Visit & Outpatient services	Office - $10 copay / visit Outpatient – No Charge	Office - 10% coinsurance Outpatient – No Charge	None
	Inpatient services	No Charge	No Charge	Preauthorization is required.
If you are pregnant	Office visits	$10 copay / initial visit	10% coinsurance	Cost sharing does not apply to certain preventive services.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Dignity Health Preferred Network	Anthem PPO Network	
	Childbirth/delivery professional services	No Charge	10% coinsurance	Depending on the type of services, copay may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery facility services	No Charge	Not Covered	Preauthorization is required if the stay exceeds 48 hours for vaginal delivery or 96 hours for cesarean.
If you need help recovering or have other special health needs	Home health care	Not Available	No Charge	Preauthorization is required.
	Rehabilitation services	No Charge	Freestanding/Physician Office – 10% coinsurance Facility – Not Covered	Preauthorization required for Inpatient.
	Habilitation services	No Charge	Freestanding/Physician Office – 10% coinsurance Facility – Not Covered	Preauthorization required for inpatient.
	Skilled nursing care	No Charge	10% coinsurance	Preauthorization is required. Limited to 120 visits per calendar year.
	Durable medical equipment	No Charge	No Charge	Preauthorization is required. Deluxe equipment is not allowed when standard equipment is available and medically adequate for the reported condition.
	Hospice services	No Charge	Not Covered	None
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 (Child, Adult)
- Hearing Aids
- Weight Loss Programs
- Long Term Care
- Non-emergency care when traveling outside of the U.S.
- Private-Duty Nursing
- Routine Eye Care
- Routine Foot Care

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

- Acupuncture
- Chiropractic Care
- Infertility Services
- Bariatric Surgery

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/agencies/ebsa. 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 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:

Benefit & Risk Management Services
P.O. Box 2140
Folsom, CA 95673

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 1-866-750-0576.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-750-0576.

Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-866-750-0576.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-866-750-0576.

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*	$10
Hospital (facility) *coinsurance*	0%
Other *coinsurance*	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	$12,840

In this example, Peg would pay:

Cost Sharing	
Deductibles	$0
Copayments	$60
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	$120

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*	$10
Hospital (facility) *coinsurance*	0%
Other *coinsurance*	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	$7,460

In this example, Joe would pay:

Cost Sharing	
Deductibles	$0
Copayments	$670
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Joe would pay is	$730

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

The plan's overall deductible	$0
Specialist *copayment*	$10
Hospital (facility) *coinsurance*	0%
Other *coinsurance*	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	$2,010

In this example, Mia would pay:

Cost Sharing	
Deductibles	$0
Copayments	$30
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	$30

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