Anthem Silver Pathway EPO

4000/30%/8500 Rx Copay

Contract code: 83ZM

Your summary of benefits

Anthem® Blue Cross and Blue Shield

Your 2025 Contract Code: 83ZM

Your Plan: Anthem Silver Pathway EPO 4000/30%/8500 Rx Copay

Your Network: Pathway PPO*
While Pathway EPO plans use the Pathway PPO network, they are EPO products.

This summary of benefits is a brief outline of coverage, designed to help you with the selection process. Unless stated otherwise, services received in an office, Ambulatory Surgical Center, or outpatient facility are combined across all outpatient settings. This summary does not reflect each and every benefit, exclusion and limitation which may apply to the coverage. For more details, important limitations and exclusions, please review the Evidence of Coverage (EOC). If there is a difference between this summary and the Evidence of Coverage (EOC), the Evidence of Coverage (EOC), will prevail.

Visits with Virtual Care-Only Providers	Cost through our mobile app and website
Primary Care, and medical services for urgent/acute care	No charge
Mental Health & Substance Use Disorder Services	No charge
Specialist care	$80 copay per visit deductible does not apply

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
Overall Deductible	$4,000 person / $8,000 family	Not covered
Overall Out-of-Pocket Limit *When you meet your out-of-pocket limit, you will no longer have to pay cost-shares during the remainder of your benefit period.*	$8,500 person / $17,000 family	Not covered
The family deductible and out-of-pocket limit are embedded, meaning the cost shares of one family member will be applied to the per member deductible and per member out-of-pocket limit; in addition, amounts for all covered family members apply to both the family deductible and family out-of-pocket limit. No one member will pay more than the per member deductible or per member out-of-pocket limit. *All medical services subject to a coinsurance are also subject to the annual medical deductible.* *Your copays, coinsurance and deductible count toward your out-of-pocket limit. However, member cost sharing for the following service(s) do not apply toward the out-of-pocket limit: adult vision.*		
Doctor Visits (virtual and office) *Your plan requires the selection of a Primary Care Physician (PCP).*		
Primary Care (PCP) and Mental Health and Substance Use Disorder Services *virtual and office*	$40 copay per visit deductible does not apply	Not covered

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
Specialist Care *virtual and office*	$80 copay per visit deductible does not apply	Not covered
Other Practitioner Visits		
Maternity Doctor services (prenatal/postnatal care and delivery) *In-Network preventive prenatal services are covered at 100%.*	30% coinsurance after deductible is met	Not covered
Retail Health Clinic	$40 copay per visit deductible does not apply	Not covered
Chiropractic *Coverage is limited to 20 visits per benefit period.*	$40 copay per visit deductible does not apply	Not covered
Acupuncture *Coverage is limited to 20 visits per benefit period combined for Acupuncture and Massage Therapy.*	$40 copay per visit deductible does not apply	Not covered
Other Services in an Office		
Allergy Testing	30% coinsurance after deductible is met	Not covered
Prescription Drugs - Dispensed in the office *For the drugs itself dispensed in the office through infusion/injection.*	30% coinsurance after deductible is met	Not covered
Surgery	$500 copay per surgery and then 30% coinsurance after deductible is met	Not covered
Preventive care / screenings / immunizations	No charge	Not covered
Preventive care for Chronic Conditions *per IRS guidelines*	No charge	Not covered
Diagnostic Services		
Lab		
Office	30% coinsurance after deductible is met	Not covered
Freestanding Lab/Reference Lab	No charge	Not covered

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
Outpatient Hospital	30% coinsurance after deductible is met	Not covered
X-Ray		
Office	30% coinsurance after deductible is met	Not covered
Freestanding Radiology Center	30% coinsurance after deductible is met	Not covered
Outpatient Hospital	30% coinsurance after deductible is met	Not covered
Advanced Diagnostic Imaging - for example: MRI, PET and CAT scans		
Office	$250 copay per visit and then 30% coinsurance after deductible is met	Not covered
Freestanding Radiology Center	$250 copay per visit and then 30% coinsurance after deductible is met	Not covered
Outpatient Hospital	$250 copay per visit and then 30% coinsurance after deductible is met	Not covered
Emergency and Urgent Care		
Urgent Care (Office Setting)	$80 copay per visit deductible does not apply	Not covered
Emergency Room Facility Services *Your copay will be waived if admitted.*	$500 copay per visit and then 30% coinsurance after deductible is met	Covered as In-Network
Emergency Room Doctor and Other Services	30% coinsurance after deductible is met	Covered as In-Network
Ambulance (Air and Ground) *Authorized Out-of-Network non-emergency ambulance services are limited to an Anthem maximum payment of $50,000 per trip.*	30% coinsurance after deductible is met	Covered as In-Network

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
Outpatient Mental Health and Substance Use Disorder Services at a Facility		
Facility Fees	30% coinsurance after deductible is met	Not covered
Doctor Services	30% coinsurance after deductible is met	Not covered
Outpatient Surgery		
Facility Fees		
Hospital	$500 copay per visit and then 30% coinsurance after deductible is met	Not covered
Ambulatory Surgical Center	$500 copay per visit and then 30% coinsurance after deductible is met	Not covered
Physician and other services including surgeon fees		
Hospital	30% coinsurance after deductible is met	Not covered
Ambulatory Surgical Center	30% coinsurance after deductible is met	Not covered
Hospital Stay (all Inpatient stays including Maternity, Mental Health and Substance Use Disorder Services) *If readmitted within 72 hours for the same condition, no additional facility copay is required. If transferred between facilities, only one copay will apply.*		
Facility fees (for example, room & board) *Rehabilitation services in an inpatient hospital or acute care facility are limited to 60 days combined per benefit period.*	$500 copay per admission and then 30% coinsurance after deductible is met	Not covered
Physician and other services including surgeon fees	30% coinsurance after deductible is met	Not covered
Home Health Care *Coverage is limited to 28 hours per week. Visit limit does not apply to Home Infusion Therapy or Home Dialysis. Limits are combined for home health care and private duty nursing.*	30% coinsurance after deductible is met	Not covered
Rehabilitation services (for example, physical/speech/occupational therapy)		

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
Coverage for occupational therapy is limited to 20 visits per benefit period, physical therapy is limited to 20 visits per benefit period and speech therapy is limited to 20 visits per benefit period.		
Office	$40 copay per visit deductible does not apply	Not covered
Outpatient Hospital	30% coinsurance after deductible is met	Not covered
Habilitation services (for example, physical/speech/occupational therapy) *Coverage for occupational therapy is limited to 20 visits per benefit period, physical therapy is limited to 20 visits per benefit period and speech therapy is limited to 20 visits per benefit period.*		
Office	$40 copay per visit deductible does not apply	Not covered
Outpatient Hospital	30% coinsurance after deductible is met	Not covered
Pulmonary rehabilitation		
Office	$80 copay per visit deductible does not apply	Not covered
Outpatient Hospital	30% coinsurance after deductible is met	Not covered
Cardiac rehabilitation		
Office	$80 copay per visit deductible does not apply	Not covered
Outpatient Hospital	30% coinsurance after deductible is met	Not covered
Dialysis/Hemodialysis office and outpatient hospital	30% coinsurance after deductible is met	Not covered
Chemo/Radiation Therapy office and outpatient hospital	30% coinsurance after deductible is met	Not covered

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
Skilled Nursing Care (in a facility) *Coverage is limited to 100 days per benefit period.*	$500 copay per admission and then 30% coinsurance after deductible is met	Not covered
Inpatient Hospice	30% coinsurance after deductible is met	Not covered
Durable Medical Equipment	50% coinsurance after deductible is met	Not covered
Prosthetic Devices *Coverage for wigs is limited to 1 item after cancer treatment per benefit period. Coverage for hearing aids and services for children under 18 years of age is limited to 1 item per ear every 5 years.*	50% coinsurance after deductible is met	Not covered

Covered Prescription Drug Benefits	Cost if you use an In-Network Pharmacy	Cost if you use an Out-of-Network Pharmacy
Pharmacy Deductible	Not applicable	Not covered
Pharmacy Out-of-Pocket Limit	Combined with In-Network medical out-of-pocket limit	Not covered
Prescription Drug Coverage **Network:** ***Base Network*** **Drug List:** ***Select*** *Drugs not included on the Select drug list will not be covered. Prescription Drugs that we are required to cover by federal law under the "Preventive Care" benefit will be covered with no deductible, copayments or coinsurance when you use an In-Network Pharmacy.*		
Day Supply Limits: **Retail Pharmacy** *30 day supply (cost shares noted below)* **Retail 90 Pharmacy** *90 day supply (cost shares noted below)* **Home Delivery Pharmacy** *90 day supply (maximum cost shares noted below). Maintenance medications are available through our home delivery pharmacy. You will need to call us on the number on your ID card to sign up when you first use the service.* **Specialty Pharmacy** *30 day supply (cost shares noted below for retail and home delivery apply). We may require certain drugs with special handling, provider coordination or patient education be filled by our designated specialty pharmacy.*		
Tier 1a - Typically Lower Cost Generic	No charge (retail and home delivery)	Not covered (retail and home delivery)
Tier 1b - Typically Generic *Each 90 day supply script filled at Retail 90 pharmacies is subject to 3 times the 30 day supply cost share(s) charged at In-Network Retail Pharmacies.*	$10 copay per prescription (retail) and $25 copay per prescription (home delivery)	Not covered (retail and home delivery)
Tier 2 - Typically Preferred Brand *Each 90 day supply script filled at Retail 90 pharmacies is subject to 3 times the 30 day supply cost share(s) charged at In-Network Retail Pharmacies.*	$60 copay per prescription (retail) and $180 copay per prescription (home delivery)	Not covered (retail and home delivery)
Tier 3 - Typically Non-Preferred Brand *Each 90 day supply script filled at Retail 90 pharmacies is subject to 3 times the 30 day supply cost share(s) charged at In-Network Retail Pharmacies.*	$125 copay per prescription (retail) and $375 copay per prescription (home delivery)	Not covered (retail and home delivery)
Tier 4 - Typically Specialty (brand and generic)	$500 copay per prescription (retail and home delivery)	Not covered (retail and home delivery)

Covered Vision Benefits	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
This is a brief outline of your vision coverage. Not all cost shares for covered services are shown below. Benefits include coverage for member's choice of eyeglass lenses or contact lenses, but not both. For a full list, including benefits, exclusions and limitations, see the combined Evidence of Coverage/Disclosure form/Certificate. If there is a difference between this summary and either Evidence of Coverage/Disclosure form/Certificate, the Evidence of Coverage/Disclosure form/Certificate will prevail. Only children's vision services count towards your out-of-pocket limit.		
Children's Vision Essential Health Benefits (up to age 19)		
Child Vision Deductible	Not applicable	Not applicable
Vision exam *Coverage for In-Network Providers is limited to 1 exam per benefit period.*	No charge	Not covered
Frames *Coverage for In-Network Providers is limited to 1 unit every 2 benefit periods.*	No charge	Not covered
Single Vision Lenses *Coverage for In-Network Providers is limited to 1 unit every 2 benefit periods.*	$20 copay	Not covered
Bifocal Vision Lenses *Coverage for In-Network Providers is limited to 1 unit every 2 benefit periods.*	$20 copay	Not covered
Trifocal Vision Lenses *Coverage for In-Network Providers is limited to 1 unit every 2 benefit periods.*	$20 copay	Not covered
Elective contact lenses *Coverage for In-Network Providers is limited to 1 unit every 2 benefit periods.*	No charge	Not covered
Non-Elective Contact Lenses *Coverage for In-Network Providers is limited to 1 unit every 2 benefit periods.*	No charge	Not covered
Adult Vision (age 19 and older)		
Adult Vision Deductible	Not applicable	Not applicable
Vision exam *Coverage for In-Network Providers is limited to 1 exam per benefit period.*	$20 copay	Not covered
Frames *Coverage for In-Network Providers is limited to 1 unit every 2 benefit periods.*	$130 Allowance	Not covered
Single Vision Lenses *Coverage for Eye Glass Lenses or Contact Lens In-Network Providers is limited to 1 unit every 2 benefit periods.*	$20 copay	Not covered
Bifocal Vision Lenses *Coverage for Eye Glass Lenses or Contact Lens In-Network Providers is limited to 1 unit every 2 benefit periods.*	$20 copay	Not covered
Trifocal Vision Lenses *Coverage for Eye Glass Lenses or Contact Lens In-Network Providers is limited to 1 unit every 2 benefit periods.*	$20 copay	Not covered
Elective contact lenses *Coverage for Eye Glass Lenses or Contact Lens In-Network Providers is limited to 1 unit every 2 benefit periods.*	$80 Allowance	Not covered
Non-Elective Contact Lenses	No charge	Not covered

Covered Vision Benefits	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
Coverage for Eye Glass Lenses or Contact Lens In-Network Providers is limited to 1 unit every 2 benefit periods.		

Covered Dental Benefits	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
This is a brief outline of your dental coverage. Not all cost shares for covered services are shown below. For a full list, including benefits, exclusions and limitations, see the combined Evidence of Coverage/Disclosure form/Certificate. If there is a difference between this summary and either Evidence of Coverage/Disclosure form/Certificate, the Evidence of Coverage/Disclosure form/Certificate will prevail. Only children's dental services count towards your out-of-pocket limit.		
Children's Dental Essential Health Benefits		
Diagnostic and preventive *Coverage for In-Network Providers is limited to 2 visits per 12 months.*	No charge	Not covered
Basic services	50% coinsurance after deductible is met	Not covered
Major services	50% coinsurance after deductible is met	Not covered
Medically Necessary Orthodontia services	50% coinsurance after deductible is met	Not covered
Cosmetic Orthodontia services	Not covered	Not covered
Deductible	Combined with medical deductible	Not covered
Adult Dental		
Diagnostic and preventive	Not covered	Not covered
Basic services	Not covered	Not covered
Major services	Not covered	Not covered
Deductible	Not covered	Not covered
Annual maximum	Not covered	Not covered

Healthy Support & Rewards

To see your rewards and additional information log into the Anthem website at anthem.com or call the customer service number on your member ID card.

Program Name	Program Description	Program Incentive
Smart Rewards (Wellbeing Solutions Engagement Package 200)	Subscriber and spouse/domestic partner may earn rewards when eligible activities are completed and, in some instances, are verified by an Anthem claim.	Up to $200 per member per year
Gym Reimbursement	Subscriber, spouse, and dependents age 18 and over can get money back for using a gym. Fitness membership dues, up to $400, are covered if you're a member of this plan. Work out 50 times at a qualifying fitness center for each six-month period within your benefit plan year. Benefit plan year is the yearly period of coverage that starts at the effective date of coverage.	

Anthem Silver Pathway EPO

Contract code: 83ZM

Summary of Cost and Coverage

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, https://eoc.anthem.com/eocdps/83ZMSMG01012025. 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/ or call (855) 837-8536 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$4,000/person or $8,000/family for In-Network Providers.	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. Primary Care. Specialist Visit. Preventive Care. Certain Prescription Drugs. Vision. For more information see below.	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?	$8,500/person or $17,000/family for In-Network Providers.	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.
What is not included in the out-of-pocket limit?	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.
Will you pay less if you use a network provider?	Yes. See www.anthem.com/find-care/?alphaprefix=PWL or call (855) 837-8536 for a list of network providers. Costs may vary by site of service and how the provider bills.	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
		In-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	$40/visit, deductible does not apply	Not covered	Virtual visits (Telehealth) benefits available.
	Specialist visit	$80/visit, deductible does not apply	Not covered	Virtual visits (Telehealth) benefits available.
	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	Diagnostic test (x-ray, blood work)	30% coinsurance	Not covered	--------none--------
	Imaging (CT/PET scans, MRIs)	$250/day; then 30% coinsurance	Not covered	--------none--------
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at http://www.anthem.com/pharmacyinformation/	Typically Lower Cost Generic (Tier 1a)	No charge (retail and home delivery)	Not covered (retail and home delivery)	Precertification may be required for certain Prescription Drugs. Please note that certain Specialty Drugs are only available from the Specialty Pharmacy and you will not be able to get them at a Retail Pharmacy or through the Home Delivery (Mail Order) Pharmacy. For more information, refer to "Select Drug List" at http://www.anthem.com/pharmacyinformation/ Preventive Care drugs are covered in full regardless of tier. *See Prescription Drug section of your evidence of coverage, available in the footnote below.
	Typically Generic (Tier 1b)	$10/prescription, deductible does not apply (retail) and $25/prescription, deductible does not apply (home delivery)	Not covered (retail and home delivery)	
	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	$60/prescription, deductible does not apply (retail) and $180/prescription, deductible does not apply (home delivery)	Not covered (retail and home delivery)	
	Typically Non-Preferred Brand and Generic drugs (Tier 3)	$125/prescription, deductible does not apply (retail) and $375/prescription, deductible does not apply (home delivery)	Not covered (retail and home delivery)	
	Typically Preferred Specialty (brand and generic) (Tier 4)	$500/prescription, deductible does not apply (retail and home delivery)	Not covered (retail and home delivery)	

* For more information about limitations and exceptions, see the plan or policy document at https://eoc.anthem.com/eocdps/83ZMSMG01012025.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	$500/visit, then 30% coinsurance	Not covered	--------none--------
	Physician/surgeon fees	30% coinsurance	Not covered	--------none--------
If you need immediate medical attention	Emergency room care	$500/visit, then 30% coinsurance	Covered as In-Network	Copayment waived if admitted.
	Emergency medical transportation	30% coinsurance	Covered as In-Network	Non-emergency Out-of-Network Ambulance Services are limited to $50,000 per trip.
	Urgent care	$80/visit, deductible does not apply	Not covered	--------none--------
If you have a hospital stay	Facility fee (e.g., hospital room)	$500/admission, then 30% coinsurance	Not covered	60 days/benefit period for Inpatient rehabilitation for In-Network Providers.
	Physician/surgeon fees	30% coinsurance	Not covered	--------none--------
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit $40/visit, deductible does not apply Other Outpatient 30% coinsurance	Office Visit Not covered Other Outpatient Not covered	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatient --------none--------
	Inpatient services	$500/admission, then 30% coinsurance	Not covered	--------none--------
If you are pregnant	Office visits	30% coinsurance	Not covered	Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	30% coinsurance	Not covered	
	Childbirth/delivery facility services	$500/admission, then 30% coinsurance	Not covered	
If you need help recovering or have other special health needs	Home health care	30% coinsurance	Not covered	28 hours/week for Home Health and Private Duty Nursing combined for In-Network Providers.
	Rehabilitation services	$40/visit, deductible does not apply	Not covered	20 visits each for Physical, Speech and Occupational therapy/ benefit period for In-Network Providers.
	Habilitation services	$40/visit, deductible does not apply	Not covered	20 visits each for Physical, Speech and Occupational

* For more information about limitations and exceptions, see the plan or policy document at https://eoc.anthem.com/eocdps/83ZMSMG01012025.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
				therapy/ benefit period for In-Network Providers.
	Skilled nursing care	$500/admission, then 30% coinsurance	Not covered	100 days/benefit period for skilled nursing services for In-Network Providers.
	Durable medical equipment	50% coinsurance	Not covered	*See Durable Medical Equipment section.
	Hospice services	30% coinsurance	Not covered	--------none--------
If your child needs dental or eye care	Children's eye exam	No charge	Not covered	Coverage is limited to 1 exam per benefit period for In-Network Providers. *See Vision Services section of your evidence of coverage, available in the footnote below.
	Children's glasses	$20/unit, deductible does not apply	Not covered	Coverage is limited to 1 unit every 2 benefit periods for In-Network Providers. *See Vision Services section of your evidence of coverage, available in the footnote below.
	Children's dental check-up	No charge	Not covered	Coverage is limited to 2 visits per 12 months for In-Network Providers.

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)
- Hearing aids (18+)
- Long-term care
- Routine foot care
- Weight loss programs

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

- Abortion
- Acupuncture 20 visits/benefit period combined with Massage Therapy
- Bariatric surgery
- Chiropractic care 20 visits/benefit period
- Infertility treatment
- Most coverage provided outside the United States. See www.bcbsglobalcore.com

* For more information about limitations and exceptions, see the plan or policy document at https://eoc.anthem.com/eocdps/83ZMSMG01012025.

- Private-duty nursing Facility Setting no limit and 28 hours/week combined with Home Health
- Routine eye care (Adult) 1 exam/benefit period

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: Division of Insurance, ICARE Section, 1560 Broadway, Suite 850, Denver, Colorado 80202, (303) 894-7490, Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.gov/ebsa/healthreform, 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 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:

ATTN: Grievances and Appeals, 700 Broadway, Mail Stop CO0104-0430, Denver, CO 80273

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

Division of Insurance, ICARE Section, 1560 Broadway, Suite 850, Denver, Colorado 80202, (303) 894-7490

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.

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	$4,000
Specialist copayment	$80
Hospital (facility) coinsurance	30%
Other coinsurance	30%

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	$4,000
Copayments	$500
Coinsurance	$500
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$5,060**

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

The plan's overall deductible	$4,000
Specialist copayment	$80
Hospital (facility) coinsurance	30%
Other coinsurance	30%

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	$100
Copayments	$2,000
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$2,120**

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

The plan's overall deductible	$4,000
Specialist copayment	$80
Hospital (facility) coinsurance	30%
Other coinsurance	30%

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	$2,100
Copayments	$400
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$2,500**

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

Anthem BlueCross BlueShield

Appendix A
Colorado Supplement to the Summary of Benefits and Coverage Form

Insurance Company Name	Anthem® BlueCross and BlueShield
Name of Plan	Anthem Silver Pathway EPO 4000/30%/8500 Rx Copay
1. Type of Policy	Small Employer Group Policy
2. Type of plan	Exclusive Provider Organization (EPO) *
3. Areas of Colorado where plan is available	Plan is available throughout Colorado.

SUPPLEMENTAL INFORMATION REGARDING BENEFITS

Important Notice: The contents of this form are subject to the provisions of the policy, which contains all terms, covenants and conditions of coverage. It provides additional information meant to supplement the Summary of Benefits of Coverage you have received for this plan. This plan may exclude coverage for certain treatments, diagnoses, or services not specifically noted. Consult the actual policy to determine the exact terms and conditions of coverage.

	Description
4. Annual Deductible Type	EMBEDDED DEDUCTIBLE INDIVIDUAL – The amount that each member of the family must meet prior to claims being paid. Claims will not be paid for any other individual until their individual deductible or the family deductible has been met. FAMILY – The maximum amount that the family will pay for the year. The family deductible can be met by [2] or more individuals.
5. Out-of-Pocket Maximum	EMBEDDED OUT-OF-POCKET INDIVIDUAL – The amount that each member of the family must meet prior to claims being paid at 100%. Claims will not be paid at 100% for any other individual until their individual out-of-pocket or the family out-of-pocket has been met. FAMILY – The maximum amount that the family will pay for the year. The family out-of-pocket can be met by [2] or more individuals.

*Network access plans are available on request at the Member Services number on your member ID card or can be obtained by going to www.anthem.com/co/networkaccess. Anthem Blue Cross and Blue Shield is the trade name of Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Independent licensees of the Blue Cross and Blue Shield Association. ®ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

6. What is included in the In-Network Out-of-Pocket Maximum?	Any In-Network Deductible, Copays and Coinsurance on Covered Services, except dental or vision services for members 19 or older.
7. Is pediatric dental covered by this plan?	Yes, pediatric dental is subject to the medical deductible and out-of-pocket.
8. What cancer screenings are covered?	The following screenings are covered under your benefits subject to the terms and conditions of your certificate of coverage: Pap tests, Mammogram Screenings, Prostate Cancer Screenings and Routine colorectal cancer screenings and colonoscopies.

USING THE PLAN

	IN-NETWORK	OUT-OF-NETWORK
9. If the provider charges more for a covered service than the plan normally pays, does the enrollee have to pay the difference?	No	
10. Does the plan have a binding arbitration clause?	Yes.	

Questions: Call **(888) 231-5046** or visit us at http://www.anthem.com.
If you are not satisfied with the resolution of your complaint or grievance, contact:
Colorado Division of Insurance:
Consumer Services, Life and Health Section
1560 Broadway, Suite 850, Denver, CO 80202
Call: 303-894-7490 (in-State, toll-free: 800-930-3745)
Email: dora_insurance@State.co.us

Spanish (Español): Si tiene preguntas acerca de este documento, tiene derecho a recibir ayuda e información en su idioma, sin costos. Para hablar con un intérprete, llame al (888) 231-5046.

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