

ANTHEM

Small Business Health Options Program (SHOP)

Silver Standard Pathway X PPO w/HSA

Schedule of Benefits

This is a brief schedule of benefits. Refer to your Anthem Certificate of Coverage (Booklet) for complete details on benefits, conditions, limitations and exclusions. All benefits described below are per member per Benefit Period. Each Member should pick a PCP for routine physicals and to help when you are ill or need follow-up care after you receive Emergency Services. A referral from your Primary Care Provider is not required.

Please see "Important Notices about Your Benefits and Cost-Shares" for important notices pertaining to your benefits, limits, or cost-shares.

Benefits	In-Network (INET) Member Pays	Out-of-Network (OON) Member Pays
Plan Deductible		
<i>Individual</i>	\$3,200 per Member	\$6,000 per Member
<i>Family</i>	\$6,400 per Family	\$12,000 per Family
Out-of-Pocket Maximum		
<i>Individual</i>	\$4,200 per Member	\$12,500 per Member
<i>Family</i>	\$8,400 per Family	\$25,000 per Family
(Includes deductible, copayments and coinsurance)		
Provider Office Visits		
Adult Preventive Visit	No Cost-Share	40% Coinsurance
Infant / Pediatric Preventive Visit	No Cost-Share	40% Coinsurance
Primary Care Provider Office Visits (Includes services for illness, injury, follow-up care and consultations)	10% Coinsurance after INET plan Deductible is met	40% Coinsurance after OON plan Deductible is met
Specialist Office Visits	10% Coinsurance after INET plan Deductible is met	40% Coinsurance after OON plan Deductible is met
Mental Health and Substance Abuse Office Visit	10% Coinsurance after INET plan Deductible is met	40% Coinsurance after OON plan Deductible is met

Benefits	In-Network (INET) Member Pays	Out-of-Network (OON) Member Pays
Outpatient Diagnostic Services		
Advanced Radiology (Including MRI, CAT, CT, PET Scans, MRI and other diagnostic services)	10% Coinsurance after INET plan Deductible is met	40% Coinsurance after OON plan Deductible is met
Laboratory Services	10% Coinsurance after INET plan Deductible is met	40% Coinsurance after OON plan Deductible is met
Non-Advanced Radiology (Including X-ray, Breast Tomosynthesis, and other diagnostic services)	10% Coinsurance after INET plan Deductible is met	40% Coinsurance after OON plan Deductible is met
Prescription Drugs – Retail Pharmacy <i>(30 day supply per prescription)</i>		
Tier 1 Prescription Drugs	10% Coinsurance after INET plan Deductible is met	40% Coinsurance after OON plan Deductible is met
Tier 2 Prescription Drugs	10% Coinsurance after INET plan Deductible is met	40% Coinsurance after OON plan Deductible is met
Tier 3 Prescription Drugs	10% Coinsurance after INET plan Deductible is met	40% Coinsurance after OON plan Deductible is met
Tier 4 Prescription Drugs	10% Coinsurance up to a maximum of \$200 per Prescription after INET plan Deductible is met	40% Coinsurance after OON plan Deductible is met
Prescription Drugs – Mail Order Pharmacy (Home Delivery Pharmacy) <i>(90 day supply per prescription)</i>		
Tier 1 Prescription Drugs	10% Coinsurance after INET plan Deductible is met	Not Covered
Tier 2 Prescription Drugs	10% Coinsurance after INET plan Deductible is met	Not Covered
Tier 3 Prescription Drugs	10% Coinsurance after INET plan Deductible is met	Not Covered

Benefits	In-Network (INET) Member Pays	Out-of-Network (OON) Member Pays
Tier 4 Prescription Drugs	10% Coinsurance up to a maximum of \$600 per Prescription after INET plan Deductible is met	Not Covered
Outpatient Rehabilitative and Habilitative Services (Therapy Services)		
Speech Therapy (Up to 40 visits per plan year, limit combined for Rehabilitative physical, speech, and occupational therapy) (Up to a separate 40 visits per plan year, limit combined for Habilitative physical, speech, and occupational therapy)	10% Coinsurance after INET plan Deductible is met	40% Coinsurance after OON plan Deductible is met
Physical and Occupational Therapy (Up to 40 visits per plan year, limit combined for Rehabilitative physical, speech, and occupational therapy) (Up to a separate 40 visits per plan year, limit combined for Habilitative physical, speech, and occupational therapy)	10% Coinsurance after INET plan Deductible is met	40% Coinsurance after OON plan Deductible is met
Other Services		
Chiropractic Services (Up to 20 visits per plan year)	10% Coinsurance after INET plan Deductible is met	40% coinsurance after OON plan deductible is met
Diabetic Equipment and Supplies	10% Coinsurance after INET plan Deductible is met	40% coinsurance after OON plan deductible is met
Durable Medical Equipment (DME)	10% Coinsurance after INET plan Deductible is met	40% coinsurance after OON plan deductible is met
Home Health Care Services (Up to 100 visits per plan year)	10% Coinsurance after INN plan Deductible is met	25% coinsurance after OON plan deductible is met

Benefits	In-Network (INET) Member Pays	Out-of-Network (OON) Member Pays
Outpatient Services		
<ul style="list-style-type: none"> In a hospital based facility including an ambulatory facility In a free-standing facility, not associated with a hospital 	<p>10% Coinsurance after INET plan Deductible is met</p> <p>10% Coinsurance after INET plan Deductible is met</p>	<p>40% Coinsurance after OON plan Deductible is met</p> <p>40% Coinsurance after OON plan Deductible is met</p>
Inpatient Services		
<p>Inpatient Hospital Services (Including mental health, substance abuse, maternity, hospice, Human Organ and Tissue Transplant (Bone Marrow / Stem Cell) Services, and skilled nursing facility)</p> <p>(Skilled nursing facility stay combined with inpatient rehabilitation is limited to 90 days per plan year)</p>	<p>10% Coinsurance after INET plan Deductible is met</p>	<p>40% Coinsurance after OON plan Deductible is met</p>
Emergency and Urgent Care		
Ambulance Services	<p>10% Coinsurance after INET plan Deductible is met</p>	<p>10% Coinsurance after INET plan Deductible is met</p>
Emergency Room	<p>10% Coinsurance after INET plan Deductible is met</p>	<p>10% Coinsurance after INET plan Deductible is met</p>
Urgent Care Centers	<p>10% Coinsurance after INET plan Deductible is met</p>	<p>40% Coinsurance after OON plan Deductible is met</p>
Pediatric Dental Care (for children under age 19)		
Diagnostic & Preventive	<p>No Cost-Share</p>	<p>50% Coinsurance after OON plan Deductible is met</p>
Basic Restorative Services	<p>10% Coinsurance after INET plan Deductible is met</p>	<p>50% Coinsurance after OON plan Deductible is met</p>
Major Restorative Services	<p>10% Coinsurance after INET plan Deductible is met</p>	<p>50% Coinsurance after OON plan Deductible is met</p>
Orthodontia Services (Medically necessary only)	<p>10% Coinsurance after INET plan Deductible is met</p>	<p>50% Coinsurance after OON plan Deductible is met</p>

Benefits	In-Network (INET) Member Pays	Out-of-Network (OON) Member Pays
Pediatric Vision Care (for children under age 19)		
Prescription Eye Glasses (One pair of frames and lenses per plan year)	<p>Lenses: No Cost-Share after INET plan Deductible is met</p> <p>Collection frame: No Cost-Share after INET plan Deductible is met</p> <p>Non-collection frame: Members choosing to upgrade from a collection frame to a non-collection frame will be given a credit substantially equal to the cost of the collection frame and will be entitled to any discount negotiated by the carrier with the retailer.</p>	Not Covered
Routine Eye Exam by a Specialist (One exam per plan year)	10% Coinsurance after INET plan Deductible is met	40% Coinsurance after OON plan Deductible is met