




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/aso>. 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 (800) 496-6132 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$0 for In- Network Providers	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible ?	No.	You will have to meet the deductible before the plan pays for any services.
Are there other deductibles for specific services?	Yes. \$50/individual or \$100/family for Prescription Drugs.	You must pay all of 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 ?	Medical: \$8,600 /individual or \$17,200 /family for Catholic Health Provider and Physician Partners and Empire Tier In-Network Provider combined. Rx: \$2,000 /individual or \$4,000 /family for In-Network Providers for Prescription Drugs .	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, EPO. See www.empireblue.com or call (800) 496-6132 for a list of network providers . For elective (non-emergency) procedures performed at an in-network facility, services provided by an out-of-network provider are covered only if you complete a federal "Notice and	You pay the least if you use a Catholic Health provider . You pay more if you use a provider in the Anthem- 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.

	Consent" form before receiving care. Without a valid form, those services will not be covered.	
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NY/L/A/CatholicHealth/AnthemSelEPO-EPO/NA/ZDUJT/NA/01-26

Do you need a referral to see a specialist ?	No.	You can see the specialist you choose without a referral .
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 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
		Catholic Health Provider (You will pay the least)	Anthem Tier In-Network Provider (You will pay more)	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	No charge	\$0/visit	Not covered	-----none-----
	Specialist visit	No charge	\$0/visit	Not covered	-----none-----
	Preventive care / screening /immunization	No charge	No charge	Not covered	Well child care covered up to age 19. 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)	No charge	No charge	Not covered	Facility coverage limited to Catholic Health Facilities, NY Presbyterian (Columbia University Irving Medical Center), and Mount Sinai Hospital Only.
	Imaging (CT/PET scans, MRIs)	No charge	Not covered	Not covered	Facility coverage limited to Catholic Health Facilities, NY Presbyterian (Columbia University Irving Medical Center), and Mount Sinai Hospital Only. \$50 Copay at Zwanger-Pesiri locations only; other radiology providers not covered.
If you need drugs to treat your illness or condition	Generic	\$10 copay	\$20 copay	Not covered	Clinical rules may apply; Copays are up to 30 day supply; Up to 90 day supply maintenance drugs available at 2x the MyCHSRx copay (MyCHSRx) or 2x retail copay (OptumRx Mail Order). For more information contact the MyCHSRx Pharmacy at
	Preferred Brand	\$20% coinsurance \$25 min/\$50 max	25% coinsurance \$50 min/\$100 max	Not covered	

* For more information about limitations and exceptions, see [plan](#) or policy document at <https://eoc.anthem.com/eocdps/aso>.

	Non- Preferred Brand	40% coinsurance \$40min/\$80 max	50% coinsurance \$75min/\$175 max	Not covered	516-207-7007 or OptumRx at 1-844-642-9089.
	Specialty	50% coinsurance \$50 min/\$100 max	60% coinsurance \$80 min/\$200 max	Not covered	Specialty Rx is limited to the MyCHSRx pharmacy. For certain specialty drugs not available through MyCHSRx pharmacy (i.e., limited distribution drugs), members will have access to OptumRx Specialty.
Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Catholic Health Provider (You will pay the least)	Anthem Tier In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
More information about prescription drug coverage is available at www.optumrx.com .					
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	Covered in full at Mount Sinai Hospital and NY Presbyterian (Columbia University Irving Medical Center). All other facilities are not covered.	Not covered	Failure to obtain preauthorization may result in non-coverage or reduced coverage. See above Notice and Consent requirement for elective services furnished by out-of-network providers at in-network facilities.
	Physician/surgeon fees	No charge	No charge	Not covered	See above Notice and Consent requirement for elective services furnished by out-of-network providers at in-network facilities.
If you need	Emergency room care	\$0/visit	\$200/visit	Covered as In- Network	-----none-----
	Emergency medical transportation	No charge	No charge	Not covered	-----none-----

* For more information about limitations and exceptions, see [plan](#) or policy document at <https://eoc.anthem.com/eocdps/aso>.

immediate medical attention	Urgent care	\$0/visit at CH Urgent Care \$55/ visit NY Excel and CityMD Urgent Care	\$75/visit	Not covered	-----none-----
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	Covered in full at Mount Sinai Hospital and NY Presbyterian (Columbia University Irving Medical Center). All other facilities are not covered.	Not covered	Failure to obtain preauthorization may result in non-coverage or reduced coverage See above Notice and Consent requirement for elective services furnished by out-of-network providers at in-network facilities.
	Physician/surgeon fees	No charge	No charge	Not covered	See above Notice and Consent requirement for elective services furnished by out-of-network providers at in-network facilities”

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Catholic Health Provider (You will pay the least)	Anthem Tier In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	\$0/visit	Not covered	Office Visit -----none----- Other Outpatient -----none-----
	Inpatient services	No charge	No charge	Not covered	-----none-----
	Office visits	No charge	No Charge	Not covered	Maternity care may include tests

* For more information about limitations and exceptions, see [plan](#) or policy document at <https://eoc.anthem.com/eocdps/aso>.

If you are pregnant	Childbirth/delivery professional services	No charge	No charge	Not covered	and services described elsewhere in the SBC (i.e. ultrasound). Failure to obtain preauthorization may result in non-coverage or reduced coverage.
	Childbirth/delivery facility services	No charge	Not covered	Not covered	
If you need help recovering or have other special health needs	Home health care	No charge	Not covered	Not covered	200 days limit/benefit period for Catholic Health Provider Failure to obtain preauthorization may result in non-coverage or reduced coverage.
	Rehabilitation services	No charge	\$35/visit	Not covered	*See Therapy Services section
	Habilitation services	No charge	\$35/visit	Not covered	
	Skilled nursing care	No charge	Not covered	Not covered	Mount Sinai Hospital and NY Presbyterian (Columbia University Irving Medical Center) covered 100%. 30 days limit/benefit period for CHS Providers and Mount Sinai Hospital/ NY Presbyterian (Columbia University Irving Medical Center) combined . Failure to obtain preauthorization may result in non-coverage or reduced coverage.
	Durable medical equipment	No charge	Not covered	Not covered	*See Durable Medical Equipment section.
	Hospice services	No charge	Not covered	Not covered	210 days limit/lifetime for Catholic Health Provider
	Children's eye exam	\$5/exam	\$5/exam	Not covered	*See Vision Services section
	Children's glasses	Not covered	Not covered	Not covered	
Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Catholic Health Provider (You will pay the least)	Anthem Tier In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	
If your child needs dental or					\$5 copay for 1 exam every 24 months plus discount on frames and lenses

* For more information about limitations and exceptions, see [plan](#) or policy document at <https://eoc.anthem.com/eocdps/aso>.

eye care	Children's dental check-up	Not covered	Not covered	Not covered	*See Dental Services section
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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](#).)

- | | | |
|--|---|---|
| <ul style="list-style-type: none"> • Contraceptive Services • Cosmetic surgery • Dental care (adult) • Elective Termination of Pregnancy | <ul style="list-style-type: none"> • Hearing aids • Long- term care • Other services related to gender affirmation or transition • Private-duty nursing | <ul style="list-style-type: none"> • Routine foot care unless you have been diagnosed with diabetes • Sterilization • Weight loss programs |
|--|---|---|

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

- | | | |
|---|--|---|
| <ul style="list-style-type: none"> • Acupuncture • Bariatric surgery • Chiropractic care | <ul style="list-style-type: none"> • Infertility treatment (except artificial insemination and advanced reproductive technologies such as in-vitro fertilization, ZIFT, GIFT, and ICSI, in accordance with Ethical and Religious Directives of the Catholic Church) | <ul style="list-style-type: none"> • Most coverage provided outside the United States. See www.bcbsglobalcore.com • Routine eye care (adult) 1 exam every 24 months |
|---|--|---|

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

* For more information about limitations and exceptions, see [plan](#) or policy document at <https://eoc.anthem.com/eocdps/aso>.

ATTN: Anthem [Grievances](#) and [Appeals](#), NY-Administrative (Grievance) P.O. Box 1407, Church Street Station, New York, NY 10008-1407 OR NY – Clinical (Appeal) Mail Drop R/6-O, P.O. Box 11825 Albany, NY 12211
Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.gov/ebsa/healthreform

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	\$0
■ Specialist copayment	\$35
■ 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	\$12,700
In this example, Peg would pay:	
Cost Sharing	
Deductibles	\$0
Copayments	\$80
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$140

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	\$35
■ 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	\$5,600
In this example, Joe would pay:	
Cost Sharing	
Deductibles	\$0
Copayments	\$590
Coinsurance	\$900
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Joe would pay is	\$1,550

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

■ The plan's overall deductible	\$0
■ Specialist copayment	\$35
■ 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	\$2,800
In this example, Mia would pay:	
Cost Sharing	
Deductibles	\$0
Copayments	\$140
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$140

Note: These examples assume the patient utilized Catholic Health facilities and Empire Tier In-Network providers.

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

Language Access Services:

(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 (800) 496-6132

Amharic (አማርኛ):- ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የማግኘት መብት አለዎት። አስተርጓሚ ለማናገር (800) 496-6132 ይደውሉ።

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على (800) 496-6132.

Armenian (հայերեն). Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվճար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով: Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (800) 496-6132:

Bassa (Bàsɔ̀ wùdù): M̐ dyi dyi-diè-dɛ̀ bɛ́ bédé b́á céè-dɛ̀ nìà kɛ́ dyí ní, ɔ̀ m̀b̀ nì dyí-bɛ́dɛ̀n-dɛ̀ bɛ́ m̐ kɛ́ gbo-kpá-kpá kè bʋ́ kpɔ́ dɛ́ m̐ bídí-wùdùùn b́ó pídyi. B́é m̐ kɛ́ wuɖu-zìin-nyò d̀ò gbo wùdù kɛ́, d́á (800) 496-6132.

Bengali (বাংলা): যদি এই নথিপত্রের বিষয়ে আপনার কোনো প্রশ্ন থাকে, তাহলে আপনার ভাষায় বিনামূল্যে সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা বলার জন্য (800) 496-6132 -তে কল করুন।

Burmese (မြန်မာ): ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖုန် (800) 496-6132 သို့ ခေါ်ဆိုပါ။

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 (800) 496-6132。

Dinka (Dinka): Na nōŋ thiëc në ke de yā thorë, ke yin nōŋ loŋ bē yi kuony ku wër alëu bē gɛɛr yic yin ne thoŋ du ke cin wëu tāäuë ke piny. Te kōr yin ba jam wënë ran ye thok geryic, ke yin cəl (800) 496-6132.

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 (800) 496-6132.

Farsi (فارسی): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ هزینه‌ای به زبان مادری‌تان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره (800) 496-6132 تماس بگیرید.

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 (800) 496-6132.

Language Access Services:

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 (800) 496-6132.

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 (800) 496-6132.

Gujarati (ગજરાતી): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રા્ો હોય તો, કોઈપણ ખર્ચ વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો (800) 496-6132.

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 (800) 496-6132.

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 (800) 496-6132 ।

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 (800) 496-6132.

Igbo (Igbo): O bür ü na ì nwere ajuju o bula gbasara akwükwo a, ì nwere ikike ìnweta enyemaka na ozi n'asusu gi na akwughị ugwo o bula. Ka gi na okowa okwu kwuo okwu, kpoo (800) 496-6132.

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 (800) 496-6132.

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 (800) 496-6132.

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 (800) 496-6132

Japanese (日本語): この文書についてなにかご不明な点があれば、あなたにはあなたの言語で無料で支援を受け情報を得る権利があります。通訳と話すには、(800) 496-6132 にお電話ください。

Language Access Services:

Khmer (ខ្មែរ): បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។
ដើម្បីជ្រកជាមួយអ្នកបកប្រែ សូមហៅ (800) 496-6132 ។

Kirundi (Kirundi): Ugize ikibazo ico arico cose kuri iyi nyandiko, ufise uburenganzira bwo kuronka ubufasha mu rurimi rwawe ata giciro. Kugira uvugishe umusemuzi, akura (800) 496-6132.

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