The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, coverage, you may access your summary plan description at <a href="https://totalrewards.northropgrumman.com/download/file\_library/146/NGHPSPD\_2021.pdf">https://totalrewards.northropgrumman.com/download/file\_library/146/NGHPSPD\_2021.pdf</a>.

For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary/</u> or call (833) 762-0841 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$1,000/employee or \$1,500/employee + spouse or \$1,500/employee + children or \$2,000/employee + family for In-Network Providers \$2,000/employee or \$3,000/employee + spouse or \$3,000/employee + children or \$4,000/employee + family for Out-of-Network Providers.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your deductible?	Yes. Preventive care for In- Network and Out-of-Network Providers and telemedicine visits with Live Health Online.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain preventive services without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	Yes. \$150/employee or \$200/employee + spouse or \$200/employee + children or \$250/employee + family for Prescription Drugs. There are no other specific deductible.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan?</u>	\$2,000/employee or \$3,000/employee + spouse or \$3,000/employee + children or \$4,000/employee + family for In-Network Providers.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.

What is not included in the out-of-pocket limit?  Will you pay less if you use a network provider?	\$4,000/employee or \$6,000/employee + spouse or \$6,000/employee + children or \$8,000/employee + family for Out-of-Network Providers.  Services deemed not medically necessary by Medical Management and/or Anthem, Premiums, balance-billing charges, and health care this plan doesn't cover.  Yes, Blue Card PPO. See myquantumforngc.com or call (833) 762-0841 for a list of network providers.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .  This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>Out-of-Network Provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware your <u>network provider</u> might use an <u>Out-of-Network Provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

	Services You May Need	What You Will Pay		
Common Medical Event		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a	Primary care visit to treat an injury or illness	20% coinsurance	50% <u>coinsurance</u>	Coinsurance applies to both in-person and virtual visits with your provider.  Applicable cost shares apply to Live Health Online visits.
health care	Specialist visit	20% coinsurance	50% coinsurance	none
provider's office or clinic	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 needed are preventive.  Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	50% coinsurance	none

		What You Will Pay		
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Preauthorization is required for MRI, MRA and PET Scans. Please check with your <u>plan</u> for details.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.caremark.com	Generic Drugs	20% coinsurance (retail) and 20% coinsurance up to a \$200 maximum/prescription (home delivery)	50% <u>coinsurance</u> (retail)	Limited to a 30 day supply at retail or 90 day supply through mail order/CVS pharmacy. Maintenance medications are required to be obtained via mail order or CVS pharmacy. Please check with your plan for details. Rx deductible applies. Preventive drugs not subject to deductible.
	Formulary Brand Name Drugs	25% coinsurance (retail) and 25% coinsurance up to a \$200 maximum/prescription (home delivery)	50% <u>coinsurance</u> (retail)	Limited to a 30 day supply at retail or 90 day supply through mail order/CVS pharmacy. Chemically equivalent generics, if available are required. Maintenance medications are required to be obtained via mail order or CVS pharmacy. Please check with your plan for details. Rx deductible applies. Preventive drugs not subject to deductible.
	Non- <u>Formulary</u> Brand Name Drugs	35% coinsurance (retail) and 35% coinsurance up to a \$200 maximum/prescription (home delivery)	50% <u>coinsurance</u> (retail)	Limited to a 30 day supply at retail or 90 day supply through mail order/CVS pharmacy. Chemically equivalent generics, if available are required. Maintenance medications are required to be obtained via mail order or CVS pharmacy. Please check with your plan for details. Rx deductible applies. Preventive drugs not subject to deductible.
	Specialty drugs	25% <u>coinsurance</u> up to a \$400 maximum / prescription	Not covered	Rx <u>deductible</u> applies. Check with <u>plan</u> for details.

		What You Will Pay			
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you have	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	50% <u>coinsurance</u>	Preauthorization is required.	
outpatient surgery	Physician/surgeon fees	20% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
If you need immediate	Emergency room care	20% coinsurance	Covered as In- <u>Network</u>	20% coinsurance for Emergency Room Physician Fee. Failure to obtain pre-authorization for Emergency admission (require notification no later than 72 business hours after admission) may result in non-coverage.	
medical attention	Emergency medical transportation	20% coinsurance	Covered as In- <u>Network</u>	Failure to obtain preauthorization for air ambulance may result in non-coverage.	
	Urgent care	20% coinsurance	50% <u>coinsurance</u>	Applicable cost shares apply to Live Health Online visits.	
If you have a	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Preauthorization is required.	
hospital stay	Physician/surgeon fees	20% <u>coinsurance</u>	50% <u>coinsurance</u>	none	
If you need mental health, behavioral health, or substance	Outpatient services	Office Visit 20% <u>coinsurance</u> Other Outpatient 20% <u>coinsurance</u>	Office Visit 50% <u>coinsurance</u> Other Outpatient 50% <u>coinsurance</u>	Office Visit Coinsurance applies to both in-person and virtual visits with your provider. Applicable cost shares apply to Live Health Online visits.  Other Outpatient Preauthorization is required for daycare, partial hospitalization, and intensive outpatient care.	
abuse services	Inpatient services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	20% coinsurance for Inpatient Physician Fee In-Network Providers. 50% coinsurance for Inpatient Physician Fee Out-of-Network Providers. Preauthorization is required.	
	Office visits	20% <u>coinsurance</u>	50% <u>coinsurance</u>		

		What You Will Pay		
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	50% <u>coinsurance</u>	Maternity care may include tests and services described elsewhere in the
	Childbirth/delivery facility services	20% coinsurance	50% <u>coinsurance</u>	SBC (i.e. ultrasound.) Preauthorization is required for inpatient stay that exceeds 48 hours of normal delivery and 96 hours after a cesarean delivery.
	Home health care 20% coinsurance 50% coins	50% coinsurance	100 visits/benefit period including private-duty nursing in and out of network combined. Preauthorization is required.	
	Rehabilitation services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	
If you need help recovering or have other special health needs	Habilitation services	20% coinsurance	50% coinsurance	none
	Skilled nursing care	20% coinsurance	50% <u>coinsurance</u>	100 visits/benefit period in and out of network combined. Preauthorization is required.
	Durable medical equipment	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Includes two hearing aids/benefit year. Wigs and toupees are limited to \$1,500/benefit year. One pair of custom shoes or custom molded inserts prescribed by a physician per benefit year. Preauthorization is required for all rentals and purchases over \$1,500.
	Hospice services	20% coinsurance	50% <u>coinsurance</u>	Preauthorization is required. Failure to obtain preauthorization may result in non-coverage. Bereavement is excluded.
If your child	Children's eye exam	Not covered	Not covered	none
needs dental or	Children's glasses	Not covered	Not covered	none
eye care	Children's dental check-up	Not covered	Not covered	none

#### **Excluded Services & Other Covered Services:**

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded</u> <u>services.</u>)

- Cosmetic surgery
- Long- term care
- Weight loss programs

- Dental care (adult)
- Routine eye care (adult)

- Dental Check-up
- Routine foot care unless you have been diagnosed with diabetes.

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

- Abortion
- Chiropractic care 24 visits/benefit period.
- Most coverage provided outside the United States. See <u>www.bcbsglobalcore.com</u>
- Acupuncture 12 visits/benefit period.
- Hearing aids two/benefit period.
- Private-duty nursing covered in the home.
   100 visits/benefit period including <a href="home health care">home health care</a>.
- 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, Employee Benefits Security Administration, (866) 444-EBSA (3272), <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <a href="Marketplace">Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="www.HealthCare.gov">www.HealthCare.gov</a> 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 <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact:

Appeals for medical services.

ATTN: Quantum Health- Appeals Dept. 5240 Blazer Pkwy, Dublin, OH 43017

Appeals for mental health, behavioral health, or substance abuse services.

ATTN: Grievances and Appeals, PO Box 54159, Los Angeles, CA 90054-0159

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

### Does this plan provide Minimum Essential Coverage? Yes

<u>Minimum Essential Coverage</u> generally includes <u>plans</u>, <u>health insurance</u> available through the <u>Marketplace</u> or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of <u>Minimum Essential Coverage</u>, you may not be eligible for the <u>plan</u> tax credit.

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

#### 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 plan 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 <u>plan</u> 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 <u>plan's</u> overall <u>deductible</u>	\$1,000
Specialist coinsurance	20%
Hospital (facility) coinsurance	20%
Other coinsurance	20%

#### 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 (	Coot	\$12,840
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In this example, Peg would pay:		
Cost Sharing		
<u>Deductibles</u>	\$1,000	
Copayments	\$0	
Coinsurance	\$1,000	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$2,060	

#### Managing Joe's type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

■ The plan's overall deductible	\$1,000
Specialist coinsurance	20%
Hospital (facility) coinsurance	20%
Other coinsurance	20%

#### This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

**Prescription drugs** 

**Total Example Cost** 

Durable medical equipment (glucose meter)

In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u>	\$1,150	
<u>Copayments</u>	\$0	
<u>Coinsurance</u>	\$850	
What isn't covered		
Limits or exclusions	\$55	
The total Joe would pay is	\$2,055	

\$7,460

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

■ The plan's overall deductible	\$1,000
Specialist coinsurance	20%
Hospital (facility) coinsurance	20%
Other coinsurance	20%

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	

in this example, wha would pay.	
Cost Sharing	
<u>Deductibles</u>	\$1,000
Copayments	\$0
Coinsurance	\$202
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,202

The plan would be responsible for the other costs of these EXAMPLE covered 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 (833) 762-0841

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساحدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 1841-762 (833).

**Armenian (հայերեն).** Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվձար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով։ Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (833) 762-0841։

Bassa (Băsɔɔ̀ Wùdù): M̀ dyi dyi-diè-dè bě bédé bá céè-dè nìà kɛ dyí ní, ɔ mò nì dyí-bèdèìn-dè bé m̀ ké gbo-kpá-kpá kè bɔ̈ kpɔ̃ dé m̀ bídí-wùdùǔn bó pídyi. Bé m̀ ké wudu-zììn-nyò dò gbo wùdù kɛ, dá (833) 762-0841.

Bengali (বাংলা): যদি এই লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন খাকে, তাংলে আপলার ভাষায় বিলামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য (৪33) 762-0841 —তে কল করুল।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဇုန် (833) 762-0841 သို့ ခေါ် ဆိုပါ။

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 (833) 762-0841。

Dinka (Dinka): Na noŋ thiẽc nẽ ke de yã thorë, ke yin noŋ loŋ bẽ yi kuony ku wɛr alëu bẽ gεεr yic yin ne thoŋ du ke cin wëu tääuë ke piny. Te kor yin ba jam wënë ran ye thok geryic, ke yin col (833) 762-0841.

**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 (833) 762-0841.

Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ الاعتاد دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره (833) 762-0841 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 (833) 762-0841.

**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 (833) 762-0841.

**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 (833) 762-0841.

Gujarati (**ગુજરાતી**): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ય વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો (833) 762-0841.

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 (833) 762-0841.

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 (833) 762-0841

**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 (833) 762-0841.

Igbo (Igbo): O bụr ụ na ị nwere ajujụ o bụla gbasara akwukwo a, ị nwere ikike inweta enyemaka na ozi n'asusu gi na akwughi ugwo o bula. Ka gi na okowa okwu kwuo okwu, kpọo (833) 762-0841.

**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 (833) 762-0841.

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 (833) 762-0841.

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 (833) 762-0841

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、(833) 762-0841 にお電話ください。

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