Marvell Semiconductor, Inc.: EPO Plan

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, <a href="https://eoc.anthem.com/eocdps/ca/aso">https://eoc.anthem.com/eocdps/ca/aso</a>. 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 <a href="https://www.healthcare.gov/sbc-glossary/">www.healthcare.gov/sbc-glossary/</a> or call (877) 898-0739 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall	\$100/single or \$300/family for	Generally, you must pay all of the costs from providers up to the deductible amount before
deductible?	PPO <u>Providers</u> .	this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , 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 <u>deductible</u> .
Are there services	Yes. Primary Care. Specialist	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount.
covered before you	Visit. Preventive Care. For more	But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u>
meet your deductible?	information see below.	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	No.	You don't have to meet deductibles for specific services.
deductibles for		
specific services?		
What is the out-of-	\$2,000/single or \$6,000/family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have
pocket limit for this	for PPO <u>Providers</u> . This plan	other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the
plan?	has a separate Out-of-Pocket	overall family out-of-pocket limit has been met.
	Maximum of \$2,000/single or	
	\$6,000/family for Prescription	
	<u>Drugs</u> .	
What is not included	Prescription Drugs, Premiums,	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
in the out-of-pocket	balance-billing charges, and	
<u>limit</u> ?	health care this <u>plan</u> doesn't	
	cover.	
Will you pay less if	Yes. Blue Card PPO. See	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</u>
you use a <u>network</u>	www.anthem.com/ca or call	network. You will pay the most if you use an Out-of-Network provider, and you might receive
provider?	(877) 898-0739 for a list of	a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u>
	network providers. Costs may	pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>Out-of-Network</u>

	vary by site of service and how the <u>provider</u> bills.	<u>Provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a referral	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .
to see a specialist?		



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

Common		What You	Limitations, Exceptions, &		
Medical Event	Services You May Need	PPO <u>Provider</u> (You will pay the least)	Non-PPO <u>Provider</u> (You will pay the most)	Other Important Information	
	Primary care visit to treat an injury or illness	\$20/visit <u>deductible</u> does not apply	Not covered	Virtual visits (Telehealth) benefits available.	
If you visit a health care	Specialist visit	\$30/visit <u>deductible</u> does not apply	Not covered	Virtual visits (Telehealth) benefits available.	
provider's office or clinic	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	<u>Diagnostic test</u> (x-ray, blood work)	10% coinsurance	Not covered	none	
•	Imaging (CT/PET scans, MRIs)	10% <u>coinsurance</u>	Not covered	none	
	Typically Generic (Tier 1)	\$10/prescription (retail) and \$20/prescription (home delivery)	Not covered		
If you need drugs to treat your illness or condition  More information about prescription drug coverage is	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	10% coinsurance; min \$30/prescription up to \$250/prescription (retail) and 10% coinsurance; min \$60/prescription up to \$500/prescription (home delivery)	Not covered	Most home delivery is 90-day supply.  *See Prescription Drug section of the plan or policy document (e.g. evidence of coverage or	
available at <a href="http://www.anthem.com/pharmacyinformation/">http://www.anthem.com/pharmacyinformation/</a>	ole at /www.anthe n/pharmacyi	10% coinsurance; min \$50/prescription up to \$250/prescription (retail) and 10% coinsurance; min \$100/prescription up to \$500/prescription (home delivery)	Not covered	certificate).	

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/ca/aso">https://eoc.anthem.com/eocdps/ca/aso</a>.

Common		What You	Limitations, Exceptions, &		
Common Medical Event	Services You May Need	PPO <u>Provider</u>	Non-PPO Provider	Other Important Information	
- Wiedicai Event		(You will pay the least)	(You will pay the most)	Other important information	
	Typically Preferred <u>Specialty</u> (brand and generic) (Tier 4)	10% coinsurance; minimum \$100/prescription up to \$250/prescription (retail) and 10% coinsurance; minimum \$200/prescription up to \$500/prescription (home delivery)	Not covered		
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance</u>	Not covered	none	
surgery	Physician/surgeon fees	10% <u>coinsurance</u>	Not covered	none	
If you need	Emergency room care	\$100/visit, then 10% coinsurance	Covered as In- <u>Network</u>	Copayment waived if admitted 10% coinsurance for Emergency Room Physician Fee.	
immediate medical attention	Emergency medical transportation	10% <u>coinsurance</u> Covered as In- <u>Network</u>		none	
	<u>Urgent care</u>	\$20/visit <u>deductible</u> does not apply	Not covered	none	
If you have a	Facility fee (e.g., hospital room)	10% <u>coinsurance</u>	Not covered	none	
hospital stay	Physician/surgeon fees	10% <u>coinsurance</u>	Not covered	none	
If you need mental health, behavioral health,	Outpatient services	Office Visit \$20/visit <u>deductible</u> does not apply	Office Visit Not covered Other Outpatient Not covered	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatientnone	
or substance abuse services	Inpatient services	10% <u>coinsurance</u>	Not covered	10% <u>coinsurance</u> for Inpatient Physician Fee PPO <u>Providers</u> . No Coverage for Inpatient Physician Fee for Non-PPO <u>Providers</u> .	
	Office visits	No charge	Not covered	Cost sharing does not apply for	
If you are pregnant	Childbirth/delivery professional services	10% <u>coinsurance</u>	Not covered	preventive services. Maternity care may include tests and	
. 0	Childbirth/delivery facility services	10% <u>coinsurance</u>	Not covered	services described elsewhere in the SBC (i.e., ultrasound).	
If you need help recovering or	Home health care	10% <u>coinsurance</u>	Not covered	100 visits/benefit period for PPO Providers. One visit by home health	

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/ca/aso">https://eoc.anthem.com/eocdps/ca/aso</a>.

Common Medical Event	Services You May Need	What You PPO <u>Provider</u> (You will pay the least)	ı Will Pay Non-PPO <u>Provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information	
have other special				aide equal four hours or less.	
health needs	Rehabilitation services	10% <u>coinsurance</u>	Not covered	*See Therapy Services section.	
	Habilitation services	10% <u>coinsurance</u>	Not covered	See Therapy Services section.	
	Skilled nursing care	10% <u>coinsurance</u>	Not covered	100 days/benefit period for skilled nursing services for PPO Providers.	
	Durable medical equipment	10% <u>coinsurance</u>	Not covered	*See <u>Durable Medical</u> <u>Equipment</u> section.	
Hospice services		10% <u>coinsurance</u>	Not covered	none	
If your child	Children's eye exam	Not covered	Not covered		
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 services</u>.)

- Children's dental check-up
- Glasses for a child
- Routine foot care unless you have been diagnosed with diabetes
- Cosmetic surgery
- Long-term care
- Weight loss programs

- Dental care (Adult)
- Non-emergency care when traveling outside the U.S.

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

- Acupuncture 30 visits/benefit period
- Hearing aids 1 unit/ear every 36 months
- Abortion & related travel expenses

- Bariatric surgery & related travel expenses
   Fertility treatment two cycles
   maximum/lifetime Emergency coverage
   provided outside the U.S. See
   www.bcbsglobalcore.com
- Chiropractic care 30 visits/benefit period
- Private-duty nursing 100 visits/benefit period in a Home Setting only

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 Managed Health Care, California Help Center, 980 9th Street, Suite 500, Sacramento, CA 95814-2725, (888) 466-2219, <a href="https://www.dmhc.ca.gov/">https://www.dmhc.ca.gov/</a>, Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), <a href="https://www.dmhc.ca.gov/">www.dmhc.ca.gov/</a>, Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), <a href="https://www.dmhc.ca.gov/">www.dmhc.ca.gov/</a>, Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), <a href="https://www.dmhc.ca.gov/">www.dmhc.ca.gov/</a>, Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), <a href="https://www.dmhc.ca.gov/">https://www.dmhc.ca.gov/</a>, Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), <a href="https://www.dmhc.ca.gov/">https://www.dmhc.ca.gov/</a>, Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), <a href="https://www.dmhc.ca.gov/">https://www.dmhc.ca.gov/</a>, Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), <a href="https://www.dmhc.ca.gov/">https://www.dmhc.ca.gov/</a>, Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (888) 488-EBSA (888) 488-E

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/ca/aso">https://eoc.anthem.com/eocdps/ca/aso</a>.

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 <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> 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 on how 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:

ATTN: Grievance and Appeals P. O. Box 54159 Los Angeles, CA 90054-0519

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

Additionally, a consumer assistance program can help you file your appeal. Contact California Consumer Assistance Program, Operated by the California Department of Managed Health Care, 980 9th Street, Suite 500, Sacramento, CA 95814, (888) 466-2219, <a href="https://www.dmhc.ca.gov/">https://www.dmhc.ca.gov/</a>

#### Does this plan provide Minimum Essential Coverage? Yes/No.

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/No.

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:



Other coinsurance

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 costsharing 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)	

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

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

■ The plan's overall deductible	\$10
Specialist copayment	\$3
Hospital (facility) coinsurance	<b>10</b> °

ΨΞΟΟ	
\$30	
100/	

10%

The <u>plan's</u> overall <u>deductible</u>	\$100
Specialist copayment	\$30
Hospital (facility) coinsurance	10%
Other coinsurance	10%

■ The plan's overall deductible	\$100
Specialist copayment	\$30
Hospital (facility) coinsurance	10%
Other coinsurance	10%

#### 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)

#### This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

In this example, Joe would pay:

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

**Total Example Cost** 

4400

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

#### **Total Example Cost** \$12,700

Total Example Cost	\$5,600
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0 .01 .	In	ı this	example,	Peg would pay:
<u>Cost Sharing</u>				Cost Sharing

Cost Sharing				
<u>Deductibles</u>	\$100			
<u>Copayments</u>	\$10			
Coinsurance	\$1,100			
What isn't covered				
Limits or exclusions	\$1,500			
The total Peg would pay is	\$2,710			

Cost Sharing				
\$100				
\$1,200				
\$10				
What isn't covered				
\$20				
\$1,330				

in this example, Mia would pay:				
<u>Cost Sharing</u>				
<u>Deductibles</u>	\$100			
<u>Copayments</u>	\$100			
Coinsurance	\$200			
What isn't covered				
Limits or exclusions	\$0			
The total Mia would pay is	\$400			

\$2,800

(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 1-888-254-2721

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 2721-1-888.

**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՝ 1-888-254-2721։

Bassa (Băsóò Wùdù): Mì dyi dyi-diè-dè bě bédé bá céè-dè nìà kɛ dyí ní, ɔ mò nì dyí-bèdèìn-dè bé mì ké gbo-kpá-kpá kè bỗ kpỗ dé mì bídí-wùdùǔn bó pídyi. Bé mì ké wudu-zììn-nyò dò gbo wùdù kɛ, dá 1-888-254-2721.

Bengali (বাংলা): যদি এই লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন খাকে, তাংলে আপলার ভাষায় বিলামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজন দোভাষীর সাখে কথা ব্লার জন্য 1-888-254-2721 –তে কল করুল।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု 1-888-254-2721 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1-888-254-2721。

Dinka (Dinka): Na non thiëëc në ke de ya thorë, ke yin non lon bë yi kuony ku wer alëu bë geer yic yin ne thon du ke cin weu taauë ke piny. Te kor yin ba jam wenë ran ye thok geryic, ke yin col 1-888-254-2721.

**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 1-888-254-2721.

Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ الاینهای به زبان مادریتان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره 1-888-254-2721 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 1-888-254-2721.

**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 1-888-254-2721.

**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 1-888-254-2721.

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 1-888-254-2721.

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 1-888-254-2721.

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 करें1-888-254-2721

**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 1-888-254-2721.

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 1-888-254-2721.

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 1-888-254-2721.

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 1-888-254-2721.

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 1-888-254-2721

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。通訊と話すには、1-888-254-2721 にお電話ください。

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