

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, you may access your summary plan description at https://totalrewards.northropgrumman.com/download/file_library/146/NGHPSPD_2021.pdf.

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 <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?	\$3,500/employee or \$5,250/employee + spouse or \$5,250/employee + children or \$6,750/employee + family for In-Network Providers. \$7,000/employee or \$10,500/employee + spouse or \$10,500/employee + children or \$13,500/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? Are there other deductibles for	Yes. Preventive care for In- Network and Out-of-Network Providers and telemedicine visits with Live Health Online. No.	This plan 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 https://www.healthcare.gov/coverage/preventive-care-benefits/ . You don't have to meet <u>deductibles</u> for specific services.
specific services? What is the out-of- pocket limit for this plan?	\$6,500/employee or \$9,750/employee + spouse or \$9,750/employee + children or \$13,000/employee + family for In-Network Providers. \$13,000/employee or \$19,500/employee + spouse or \$19,500/employee + children or	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?	\$26,000/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 referral to see a specialist?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

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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	30%_coinsurance	50% coinsurance	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	30% coinsurance	50% <u>coinsurance</u>	none
provider's office or clinic Preventive care/screen immunization	Preventive care/screening/immunization	No charge	No charge	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	30% <u>coinsurance</u>	50% <u>coinsurance</u>	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)	30% coinsurance	50% coinsurance	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. Medical 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. Medical deductible applies. Preventive drugs not subject to deductible.	
	Non- <u>Formulary</u> Brand Name Drugs	35% <u>coinsurance</u> (retail) and 35% <u>coinsurance</u> 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. Medical deductible applies. Preventive drugs not subject to deductible.	
	Specialty drugs	25% <u>coinsurance</u> up to a \$400 maximum/ prescription	Not covered	Medical <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 outpatient	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	50% coinsurance	Preauthorization is required.
surgery	Physician/surgeon fees	30% <u>coinsurance</u>	50% <u>coinsurance</u>	none
If you need	Emergency room care	30% coinsurance	Covered as In- <u>Network</u>	30% coinsurance for Emergency Room Physician Fee. Failure to obtain preauthorization for Emergency admission (require notification no later than 72 business hours after admission) may result in non-coverage.
medical attention	Emergency medical transportation	30% coinsurance	Covered as In- <u>Network</u>	Failure to obtain preauthorization for air ambulance may result in non-coverage.
	Urgent care	30% coinsurance	50% <u>coinsurance</u>	Applicable cost shares apply to Live Health Online Visits.
If you have a	Facility fee (e.g., hospital room)	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Preauthorization is required.
hospital stay	Physician/surgeon fees	30% <u>coinsurance</u>	50% <u>coinsurance</u>	none
If you need mental health, behavioral health, or substance	Outpatient services	Office Visit 30% coinsurance Other Outpatient 30% coinsurance	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	30% coinsurance	50% <u>coinsurance</u>	30% coinsurance for Inpatient Physician Fee In-Network Providers. 50% coinsurance for Inpatient Physician Fee Out-of-Network Providers. Preauthorization is required.
	Office visits	30% <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	30% coinsurance	50% <u>coinsurance</u>	Maternity care may include tests and services described elsewhere in the
	Childbirth/delivery facility services	30% <u>coinsurance</u>	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	30% <u>coinsurance</u>	50% <u>coinsurance</u>	100 visits/benefit period including private-duty nursing in and out of network combined. Preauthorization is required.
	Rehabilitation services	30% <u>coinsurance</u>	50% <u>coinsurance</u>	
If you need help recovering or have other special health needs	Habilitation services	30% coinsurance	50% <u>coinsurance</u>	none
	Skilled nursing care	30% <u>coinsurance</u>	50% <u>coinsurance</u>	100 visits/benefit period in and out of network combined. Preauthorization is required.
	Durable medical equipment	30% <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	30% <u>coinsurance</u>	50% <u>coinsurance</u>	Preauthorization is required. Failure to obtain pre-authorization 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 <u>plan</u> 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 only covered in the home. 100 visits/benefit period including home health care.
- 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), 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 <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

If you don't have <u>Minimum Essential Coverage</u> for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standards? Yes

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 <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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 \$	3,500
Specialist coinsurance	30%
Hospital (facility) coinsurance	30%
Other coinsurance	30%
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This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services

<u>Diagnostic tests</u> (ultrasounds and blood work) <u>Specialist</u> visit (anesthesia)

Total Example Cost

Total Example Cost	Ψ12,070
In this example, Peg would pay:	
Cost Sharing	
<u>Deductibles</u>	\$3,500
Copayments	\$0
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Comsurance	₽∠,/04
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$6,344

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

■ The plan's overall deductible	\$3,500
Specialist coinsurance	30%
Hospital (facility) coinsurance	30%
Other coinsurance	30%

This EXAMPLE event includes services like:

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

Diagnostic tests (blood work)

Prescription drugs

Total Example Cost

\$12.840

Durable medical equipment (glucose meter)

In this example, Joe would pay:	
Cost Sharing	
<u>Deductibles</u>	\$3,500
<u>Copayments</u>	\$0
Coinsurance	\$1,172
What isn't covered	
Limits or exclusions	\$55
The total Joe would pay is	\$4,727

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$3,500
Specialist coinsurance	30%
Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Tatal E-comple Cook

\$7,460

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,010
In this example, Mia would pay:	
<u>Cost Sharing</u>	
<u>Deductibles</u>	\$2,010
Copayments	\$0

Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,010

(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 المساعدة 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 (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 (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 সাখে 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 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 (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 (فارسی): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ (833) آماس 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 ọ bụla gbasara akwukwọ a, ị nwere ikike ịnweta enyemaka na ozi n'asusu gị na akwughị ugwọ ọ bụla. Ka gị na ọkọwa okwu kwuo okwu, kpọọ (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。

Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ (833) 762-0841 ។

Kirundi (Kirundi): Ugize ikibazo ico arico cose kuri iyi nyandiko, ufise uburenganzira bwo kuronka ubufasha mu rurimi rwawe ata giciro. Kugira uvugishe umusemuzi, akura (833) 762-0841.

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