



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, please refer to your 2023

Annual Benefits Enrollment materials and contact information for your medical plan, as well as the Bank of America Health & Insurance Summary Plan Description and subsequent updates, located on My Benefits Resources at mybenefitsresources.bankofamerica.com or by calling the Global HR Service Center at 800.556.6044. 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 <https://www.healthcare.gov/sbc-glossary/> or call 800.556.6044 to request a copy.

If you and/or your covered dependent(s) are eligible for Medicare and are not enrolled in both Medicare A and Medicare B, or do not use providers who accept Medicare, you will be responsible for paying the portion of medical expenses Medicare otherwise would have paid. However, if you live outside of the United States, then benefits will be paid as if you were enrolled in both Medicare A and Medicare B.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$0	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible ?	Yes. All services are covered with no deductible required.	This plan covers items and services in the Common Medical Events chart below with no deductible required. But a copayment may apply. For example, this plan covers in-network preventive services without cost-sharing and with no deductible required . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	For medical services, \$600 per member. For prescription drug expenses, \$4,350 per member.	The out-of-pocket limit is the most you could pay in a calendar year for covered services. The medical out-of-pocket limit includes medical copayments . The prescription drug out-of-pocket limit includes prescription drug copayments .
What is not included in the out-of-pocket limit ?	Premiums , pre-authorization penalty amounts, 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 ?	Not applicable.	This plan does not use a provider network . You can receive covered services from any provider that accepts Medicare.
Do you need a referral to see a specialist ?	No.	You can see the specialist you choose without a referral .



If you and/or your covered dependent(s) are eligible for Medicare and are not enrolled in both Medicare A and Medicare B, or do not use providers who accept Medicare, you will be responsible for paying the portion of medical expenses Medicare otherwise would have paid. However, if you live outside of the United States, then benefits will be paid as if you were enrolled in both Medicare A and Medicare B.

Common Medical Event	Services You May Need	What You Will Pay	Limitations, Exceptions & Other Important Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$5 copayment /office visit	Virtual visits: No charge. Additional copayments may apply if certain additional services or procedures are performed during the visit such as: Part B drugs "Incident to" physician service, surgery provided in the office, services not provided by a physician, lab services provided in office, and allergy shots. 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.
	Specialist visit	\$10 copayment /office visit	
	Preventive care/screening/immunization	No charge	
If you have a test	Diagnostic test (x-ray, blood work)	No charge	—————none—————
	Imaging (CT/PET scans, MRIs)	\$20 copayment	—————none—————
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.caremark.com or call 800.701.5833	Generic drugs	\$5 copayment for 30 day supply; \$10 copayment for 90 day supply	Covers up to a 30-day supply (retail prescription); up to a 90-day supply (mail order prescription or at a CVS pharmacy; mail order service is not available outside the U.S.). Full coverage – no coverage gap. Certain contraceptives may be covered at 100% in-network. Please contact CVS Caremark for further details. Covers up to a 30-day supply only through Caremark Specialty Pharmacy; preauthorization may be required to obtain coverage.
	Preferred brand drugs	\$20 copayment for 30 day supply; \$40 copayment for 90 day supply	
	Non-preferred brand drugs	\$30 copayment for 30 day supply; \$60 copayment for 90 day supply	
	Specialty drugs, including Specialty fertility drugs	Applicable brand or generic copayment applies.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$20 copayment /visit	—————none—————
	Physician/surgeon fees	No charge	—————none—————
If you need immediate medical attention	Emergency room care	\$65 copayment /visit	Copayment waived if admitted to hospital
	Emergency medical transportation	\$50 copayment /trip	
	Urgent care	\$35 copayment /visit	Copayment waived if admitted to hospital

Common Medical Event	Services You May Need	What You Will Pay	Limitations, Exceptions & Other Important Information
If you have a hospital stay	Facility fee (e.g., hospital room)	\$100 copayment /admission	Private hospital rooms are generally excluded, except in instances where medically necessary.
	Physician/surgeon fee	No charge	—————none—————
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$5 copayment /individual visit; \$5 copayment /group visit	
	Inpatient services	\$100 copayment /admission	Partial hospitalization (day treatment): \$25 copayment /day. Private hospital rooms are generally excluded, except in instances where medically necessary .
If you are pregnant	Office visits	No charge	Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound) Not covered: Any procedure intended solely for sex determination or routine elective sterilization following delivery.
	Childbirth/delivery professional services	No charge	Not covered: Nurse midwives.
	Childbirth/delivery facility services	\$100 copayment /admission	
If you need help recovering or have other special health needs	Home health care	No charge	—————none—————
	Rehabilitation services	\$20 copayment /visit	—————none—————
	Habilitation services	\$20 copayment /visit	
	Skilled nursing care	No charge days 1-20; \$50 copayment /day/days 21-100	Limited to 100 days/year. Private rooms are generally excluded, except in instances where medically necessary .
	Durable medical equipment	\$20 copayment / equipment ordered	—————none—————
	Hospice services	No charge	—————none—————
If your child needs dental or eye care	Children’s eye exam	\$10 copayment /annual exam	Limited to 1 exam per year
	Children’s glasses	Not covered	
	Children’s dental check-up	Not covered	

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](#).)

- Bariatric surgery
- Cosmetic surgery (unless deemed medically necessary or stated in the Summary Plan Description and subsequent updates)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine dental care (Adult)
- Weight loss programs

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

- Acupuncture (\$25 [copayment](#)/visit)
- Chiropractor care (\$20 [copayment](#)/visit)
- Hearing aids (up to \$1,000/both ears/ every 3 years)
- Routine eye care (\$10 [copayment](#)/annual exam) (Adult)
- Routine foot care (\$25 per visit, 6 visits per year)

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: the Department of Labor's Employee Benefits Security Administration at 866.444.EBSA (3272) or www.dol.gov/ebsa/healthreform. You may also contact the Global HR Service Center at 800.556.6044. 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 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: UnitedHealthcare at 877.240.4075, or the Department of Labor's Employee Benefits Security Administration at 866.444.EBSA (3272), or 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](#).

Language Access Services:

SPANISH (Español): Para obtener asistencia en Español, llame al 800.556.6044.


NAVAJO (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' 800.556.6044.

TAGALOG (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 800.556.6044.

CHINESE (中文): 如果需要中文的帮助, 请拨打这个号码 800.556.6044.

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](#) \$10
- Hospital (facility) [copay](#) \$100
- Other [coinsurance](#) N/A

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
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$100
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$160

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](#) \$10
- Hospital (facility) [copay](#) \$100
- Other [coinsurance](#) N/A

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
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$900
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$920

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

- The [plan's](#) overall [deductible](#) \$0
- [Specialist copayment](#) \$10
- Hospital (facility) [copay](#) \$100
- Other [coinsurance](#) N/A

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
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$300
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$300

Notice Informing Individuals about Nondiscrimination and Accessibility Requirements

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Bank of America Corporation:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Employee Relations.

If you believe that Bank of America Corporation has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Employee Relations, NC1-021-09-03, 401 N. Tryon Street, Charlotte, NC 28255, **800.556.6044**, TTY: 711, 800.556.6044, FAX: 704.208.2986, Escalation_Team-Personnel@bankofamerica.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Employee Relations is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 800.868.1019, 800.537.7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800.556.6044 (TTY: 711, 800.556.6044).
注意: 如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 800.556.6044 (TTY: 711, 800.556.6044)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 800.556.6044 (TTY: 711, 800.556.6044).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800.556.6044 (TTY: 711, 800.556.6044) 번으로 전화해 주십시오.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 800.556.6044 (TTY: 711, 800.556.6044).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800.556.6044 (телетайп: 711, 800.556.6044).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800.556.6044 (رقم هاتف الصم والبكم: 711, 800.556.6044-1).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 800.556.6044 (TTY: 711, 800.556.6044).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800.556.6044 (ATS : 711, 800.556.6044).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800.556.6044 (TTY: 711, 800.556.6044).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 800.556.6044 (TTY: 711, 800.556.6044).

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800.556.6044 (TTY: 711, 800.556.6044).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800.556.6044 (TTY: 711, 800.556.6044).

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。800.556.6044 (TTY: 711, 800.556.6044) まで、お電話にてご連絡ください。

توجه: اگر بہ زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با تماس بگیرید.
. فراهم می باشد. ب 800.556.6044 (TTY: 711, 800.556.6044) تماس بگیرید

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 800.556.6044 (TTY: 711, 800.556.6044) पर कॉल करें।

ՈՒՇԱԴՐՈՒԹՅՈՒՆՆԵՐ Եթե խոսում եք հայերեն, ապա ձեզ անվճար կարող են տրամադրվել լեզվական աջակցություն.

.ծանայություններ: Ձանգահարեք 800.556.6044 (TTY (հեռատիպ)՝ 711, 800.556.6044):

सुचना: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 800.556.6044 (TTY: 711, 800.556.6044).

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 800.556.6044 (TTY: 711, 800.556.6044).

800.556.6044 (TTY: 711, 800.556.6044) خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں

ব্রহ্মসূত্র: বৈশিষ্ট্যমূলকসিদ্ধায়া কালাইয়ো, সোমস্তুয়ৈককালো জোয়মিসকিকল্পুয় কীমোমোমসংগতংবৈষ্ণুক্যং চ্চ। 800.556.6044 (TTY: 711, 800.556.6044) ৭

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 800.556.6044 (TTY: 711, 800.556.6044) 'ਤੇ ਕਾਲ ਕਰੋ।

লক্ষ্য করুন: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিঃখরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। ফোন করুন ১-800.556.6044 (TTY: ১-800.556.6044)।

אויפמערקזאם: אויב איר רעדט אידיש, זענען פארהאן פאר אייך שפראך הילף סערוויסעס פריי פון אפצאל. 800.556.6044 (TTY: 711, 800.556.6044) רופט

ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያገለግሉት ተዘጋጅተዋል። ወደ ሚክተሎ ቁጥር ይደውሉ 800.556.6044 (መስማት ለተሳናቸው: 711, 800.556.6044).

เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาไทยได้ฟรี โทร 800.556.6044 (TTY: 711, 800.556.6044).

XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 800.556.6044 (TTY: 711, 800.556.6044).

PAKDAAR: Nu saritaem ti Pocano, ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Awagan ti 800.556.6044 (TTY: 711, 800.556.6044).

ໂປດຊາບ: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຍຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 800.556.6044 (TTY: 711, 800.556.6044).

KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 800.556.6044 (TTY: 711, 800.556.6044).

OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 800.556.6044 (TTY-Telefon za osobe sa oštećenim govorom ili sluhom: 711, 800.556.6044).

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 800.556.6044 (телетайп: 711, 800.556.6044).

ध्यान दिनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको निम्ति भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छ । फोन गर्नुहोस् 800.556.6044(टि टि वाइ: 711, 800.556.6044) ।

AANDACHT: Als u nederlands spreekt, kunt u gratis gebruikmaken van de taalkundige diensten. Bel 800.556.6044 (TTY: 711, 800.556.6044).

ဟံသွင်ဟံသး- နမ့်ကတိံ ကညိ ကျိင်အယိ, နမုန့် ကျိင်အတိံမၤစၢလၢ တလၢင်ဘျုးလၢင်စ့ၢ နိတံၤဘျုးသ့န့ၣ်လီၤ. ကိး 800.556.6044 (TTY: 711, 800.556.6044)

MO LOU SILAFIA: Afai e te tautala Gagana fa'a Sāmoa, o loo iai auaunaga fesoasoan, e fai fua e leai se totogi, mo oe, Telefoni mai: 800.556.6044 (TTY: 711, 800.556.6044).

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