Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 01/01/2015 – 12/31/2015

Coverage for: Individual/Family | Plan Type: PPO



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.anthem.com/ca or by calling 1-800-288-6928.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	For PPO Providers: \$300 Member/\$900 Family For Non-PPO Providers: \$600 Member/\$1,800 Family Does not apply to Preventive Care, Office Visit Copayments and Prescription Drugs.	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered service you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1 st). See the chart starting on page 2 for how much you pay for covered services after you meet the <u>deductible</u> .
Are there other deductibles for specific services?	No	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this plan begins to pay for these services.
Is there an out-of- pocket limit on my expenses?	Yes, For Medical Services/Expenses: Your combined maximum for all medical services from a Participating PPO or Non-Participating Provider is: \$3,300 Member/\$6,600 Family For Pharmacy/Prescription Expenses: \$3,300 Member/\$6,600 Family	The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services with participating providers. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit?	Premiums, balance-billed 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.
Is there an overall annual limit on what the plan pays?	No	The chart starting on page 2 describes any limits on what the plan will pay for specific coverage limits, such as limits on the number of office visits.

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Does this plan use a network of providers?	Yes, See www.anthem.com/ca for a list of participating providers.	If you use an in-network doctor of other health care provider , this plan will pay some or all of the costs of covered services. Be aware, our in-network doctor of hospital may use an out-of-network provider for some services. Plan use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .	
Do I need a referral to see a <u>specialist?</u>	No, You don't need a referral to see a specialist.	You can see the specialist you choose without permission from this plan.	
Are there services this plan doesn't cover?	Yes	Some of the services this plan doesn't cover are listed on page 6. See your policy or plan document for additional information about excluded services.	



- Copayments are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- <u>Coinsurance</u> is *your* share of the costs of a covered service, calculated as a percent of the <u>allowed amount</u> for the service. For example, if the plan's <u>allowed amount</u> for an overnight hospital stay is \$1,000, your <u>coinsurance</u> payment of 20% would be \$200. This may change if you haven't met your <u>deductible</u>.
- The amount the plan pays for covered services is based on the <u>allowed amount</u>. If an out-of-network <u>provider</u> charges more than the <u>allowed amount</u>, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the <u>allowed amount</u> is \$1,000, you may have to pay the \$500 difference. (This is called <u>balance billing</u>.)
- This plan may encourage you to use PPO <u>providers</u> by charging you lower <u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u> amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care	Primary care visit to treat an injury or illness	\$20 Copay/Visit	*10% coinsurance of limited fee schedule	none
provider's office or	Specialist visit	\$20 Copay/Visit	*10% coinsurance of limited fee schedule	none

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clinic	Other practitioner office visit	Chiropractor & Acupuncturist \$20 Copay/Visit	Chiropractor & Acupuncturist *10% coinsurance of limited fee schedule	Chiropractic Coverage is limited to 20 visits per calendar for in-network. Chiropractic visits count towards your physical and occupational therapy limit.
	Preventive care/ screening immunization	No Cost Share	*10% coinsurance of limited fee schedule	none
If you have a	Diagnostic test (x-ray, blood work)	<u>Lab & X-Ray-Office</u> 10% Coinsurance	<u>Lab & X-Ray-Office</u> *10% coinsurance of limited fee schedule	none
test	Imaging (CT/PET scans, MRIs)	10% Coinsurance	*10% coinsurance of limited fee schedule	Pre-authorization required.
If you need drugs to treat your	Generic drugs	\$10 copay/prescription at retail; \$20 copay/prescription at mail order.	100% up-front cost; paper claim may be submitted to request partial reimbursement	Covers up to a 30 day supply (retail prescription); 31-90 day supply (mail order prescription)
illness or condition	Preferred brand drugs	\$25 copay/prescription at retail; \$40 copay/prescription at mail order.	100% up-front cost; paper claim may be submitted to request partial reimbursement	Covers up to a 30 day supply (retail prescription); 31-90 day supply (mail order prescription)
information about prescription drug	Non-preferred brand drugs	\$45 copay/prescription at retail; \$75 copay/prescription at mail order.	100% up-front cost; paper claim may be submitted to request partial reimbursement	Covers up to a 30 day supply (retail prescription); 31-90 day supply (mail order prescription)
coverage is available at www.[insert].	Specialty drugs	\$25 copay/preferred drug prescription retail; \$45 copay non-preferred drug prescription retail.	100% up-front cost; paper claim may be submitted to request partial reimbursement	Pre-authorization required 30 day maximum supply No mail order available.

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If you have outpatient	Facility fee (e.g., ambulatory surgery center)	10% Coinsurance	*10% coinsurance of limited fee schedule	none
surgery	Physician/surgeon fees	10% Coinsurance	*10% coinsurance of limited fee schedule	none
If you need	Emergency room services	10% Coinsurance	*10% coinsurance of limited fee schedule	none
immediate medical	Emergency medical transportation	20% Coinsurance	20% Coinsurance	none
attention	Urgent care	10% Coinsurance	*10% coinsurance of limited fee schedule	none
If you have a	Facility fee (e.g., hospital room)	10% Coinsurance	*10% coinsurance of limited fee schedule	Pre-authorization required.
hospital stay	Physician/surgeon fee	10% Coinsurance	*10% coinsurance of limited fee schedule	none
If you have mental	Mental/Behavioral health outpatient services	10% Coinsurance	*10% coinsurance of limited fee schedule	none
health, behavioral	Mental/Behavioral health inpatient services	10% Coinsurance	*10% coinsurance of limited fee schedule	Pre-authorization required.
health, or substance	Substance use disorder outpatient services	10% Coinsurance	*10% coinsurance of limited fee schedule	none
abuse needs	Substance use disorder inpatient services	10% Coinsurance	*10% coinsurance of limited fee schedule	Pre-authorization required.
If you are	Prenatal and postnatal care	10% Coinsurance	*10% coinsurance of limited fee schedule	none
pregnant	Delivery and all inpatient services	10% Coinsurance	*10% coinsurance of limited fee schedule	none

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	Home health care	10% Coinsurance	*10% coinsurance of limited fee schedule	Subject to pre-authorization review. Coverage is a combined total of 100 visits, In or Out of network/per calendar year.
If you need	Rehabilitation services	10% Coinsurance	*10% coinsurance of limited fee schedule	Coverage is limited to 20 visits combined for Occupational, Physical therapies including Chiropractor services. Additional visits may be authorized.
help recovering or have other	Habilitation services	10% Coinsurance	*10% coinsurance of limited fee schedule	All rehabilitation and habilitation visits count toward your rehabilitation visit limit.
special health needs	Skilled nursing care	10% Coinsurance	*10% coinsurance of limited fee schedule	Subject to pre-authorization review. Coverage is a combined total of 100 visits, In or Out of network/per calendar year.
	Durable medical equipment	10% Coinsurance	*10% coinsurance of limited fee schedule	none
	Hospice service	10% Coinsurance	*10% coinsurance of limited fee schedule	none
If your child	Eye exam	Not Covered	Not Covered	none
needs dental	Glasses	Not Covered	Not Covered	none
or eye care	Dental check-up	Not Covered	Not Covered	none

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Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Cosmetic surgery
- Dental care (Adult)
- Infertility treatment

- Long-term care
- Private-duty nursing
- Routine eye care (Adult)

- Routine foot care (Unless you have been diagnosed with diabetes. Consult your formal contract of coverage.)
- Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Acupuncture
- Bariatric surgery (For morbid obesity, consult your formal contract of coverage.)
- Chiropractic care
- Hearing aids (Coverage is limited to one hearing aid per ear every three years.)
- Most coverage provided outside the United States. See
 www.bcbs.com/bluecardworldwide

Your Rights to Continue Coverage: "If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights, maybe limited in duration and will require you to pay a premium, which may be significantly higher than the premium you pay while covered under the plan,. Other limitations on your rights to continue coverage may also apply. For more information on your rights to continue coverage, contact the plan at 1-877-737-7776. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to <u>appeal</u> or file a <u>grievance</u>. For questions about your rights, this notice, or assistance, you can contact:

Anthem Blue Cross 1-800-288-6928 P.O. Box 60007 Los Angeles, CA 90060-0007 Attn: PORAC Unit

Additionally, a consumer assistance program can help you file your appeal. Contact:

California Department of Managed Health Care Help Center

980 9th Street, Suite 500 Sacramento, CA 95814

(888) 466-2219 http://www.healthhelp.ca.gov

helpline@dmhc.ca.gov

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Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." This plan or policy <u>does provide</u> minimum essential coverage.

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). This health coverage does meet the minimum value standard for the benefits it provides.

Language Access Services:

Si no es miembro todavía y necesita ayuda en idioma español, le suplicamos que se ponga en contacto con su agente de ventas o con el administrador de su grupo. Si ya está inscrito, le rogamos que llame al número de servicio de atención al cliente que aparece en su tarjeta de identificación.

如果您是非會員並需要中文協助,請聯絡您的銷售代表或小組管理員。如果您已參保,則請使用您 ID 卡上的號碼聯絡客戶服務人員。

Kung hindi ka pa miyembro at kailangan ng tulong sa wikang Tagalog, mangyaring makipag-ugnayan sa iyong sales representative o administrator ng iyong pangkat. Kung naka-enroll ka na, mangyaring makipag-ugnayan sa serbisyo para sa customer gamit ang numero sa iyong ID card.

Doo bee a'tah ni'liigoo ei dooda'i, shikaa adoolwol iinizinigo t'aa dine k'ejiigo, t'aa shoodi ba na'alnihi ya sidahi bich'i naabidiilkiid. Ei doo biigha daago ni ba'nija'go ho'aalagii bich'i hodiilni. Hai'daa iini'taago eiya, t'aa shoodi dine ya atah halne'igii ni beesh bee hane'i wolta' bi'ki si'niiligii bi'kehgo bich'i hodiilni.

아직 가입하지 않았거나 한국어로 된 도움말이 필요한 경우 영업 관리자나 그룹 관리자에게 문의하시기 바랍니다. 이미 가입한 경우 ID 카드에 있는 번호를 사용하여 고객 서비스에 문의하시기 바랍니다.

Nếu quý vị chưa phải là một hội viên và cần được giúp đỡ bằng Tiếng Việt, xin liên lạc với đại diện thương mãi của quý vị hoặc quản trị viên nhóm. Nếu quý vị đã ghi danh, xin liên lạc với dịch vụ khách hàng qua việc dùng số điện thoại ghi trên thẻ ID của quý vị.



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About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby

(normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$6,370
- Patient pays \$1,170

Sample care costs:

Total	\$7,540
Vaccines, other preventive	\$40
Radiology	\$200
Prescriptions	\$200
Laboratory tests	\$500
Anesthesia	\$900
Hospital charges (baby)	\$900
Routine obstetric care	\$2,100
Hospital charges (mother)	\$2,700

Patient pays:

i alieni pays.	
Deductibles	\$300
Copays	\$20
Coinsurance	\$700
Limits or exclusions	\$150
Total	\$1,170

Managing type 2 diabetes

(routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$4,300
- Patient pays \$1,100

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$300
Copays	\$600
Coinsurance	\$120
Limits or exclusions	\$80
Total	\$1,100

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Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S.
 Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from innetwork <u>providers</u>. If the patient had received care from out-of-network providers, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how <u>deductibles</u>, <u>copayments</u>, and <u>coinsurance</u> can add up. It

also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

No. Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

No. Coverage Examples are <u>not</u> cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your <u>providers</u> charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

Yes. When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

Yes. An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as copayments, deductibles, and coinsurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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