




**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 <https://eoc.anthem.com/eocdps/ca/fi> or by calling 1-800-289-2250.

Important Questions	Answers	Why this Matters:
<p><b>What is the overall deductible?</b></p>	<p><b>\$300</b> Member/<b>\$600</b> Family for PPO Providers.  <b>\$500</b> Member/<b>\$1,000</b> Family for Non-PPO Providers.                      If you are a retiree, and you or a covered family member are enrolled in Medicare parts A and/or B, the Deductible will be waived.                      PPO Provider and Non-PPO Provider deductibles are separate and do not count towards each other.</p>	<p>You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <u>deductible</u>.</p>
<p><b>Are there other deductibles for specific services?</b></p>	<p>Yes. <b>25%</b>/Admission for Non-Anthem Blue Cross PPO Hospital; waived for Emergency admission.  <b>\$350</b>/Admission for Anthem Blue Cross PPO Hospital or Residential Treatment Center if pre-authorization is not obtained; (waived for Emergency admission)</p>	<p>You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.</p>

**Questions:** Call 1-800-289-2250 or visit us at [www.anthem.com/ca](http://www.anthem.com/ca).

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at [www.cciio.cms.gov](http://www.cciio.cms.gov) or call 1-800-289-2250 to request a copy.

Important Questions	Answers	Why this Matters:
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. <b>\$2,000</b> Member/ <b>\$6,000</b> Family for PPO Providers. <b>\$3,000</b> Member/ <b>\$9,000</b> Family for Non-PPO Providers. PPO Provider and Non-PPO Provider out-of-pocket are separate and do not count towards each other. This plan has a separate Out-of-Pocket Maximum of <b>\$4,850</b> Member/ <b>\$7,700</b> Family for Prescription Drugs.	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. This limit helps you plan for health care expenses.
What is not included in the <u>out-of-pocket limit</u> ?	Prescription Drug Copays, Premiums, Balance-billed charges and Health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
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 <i>specific</i> covered services, such as office visits.
Does this plan use a <u>network of providers</u> ?	Yes. See <a href="http://www.anthem.com/ca">www.anthem.com/ca</a> or call 1-800-289-2250 for a list of PPO Providers.	If you use an in-network doctor or other health care <u>provider</u> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <u>providers</u> .
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 <u>specialist</u> 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 8. See your policy or plan document for additional information about <u>excluded services</u> .

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

Common Medical Event	Services You May Need	Your Cost If You Use a PPO Provider	Your Cost If You Use a Non-PPO Provider	Limitations & Exceptions
<b>If you visit a health care <u>provider's</u> office or clinic</b>	Primary care visit to treat an injury or illness	10% Coinsurance	30% Coinsurance	-----none-----
	Specialist visit	10% Coinsurance	30% Coinsurance	-----none-----
	Other practitioner office visit	Chiropractor 10% Coinsurance Acupuncturist 10% Coinsurance	Chiropractor 30% Coinsurance Acupuncturist 30% Coinsurance	Chiropractor Coverage is limited to 24 combined visits per Benefit Period including Physical Therapy, Physical Medicine and Occupational Therapy; additional visits may be authorized. Acupuncturist Coverage is limited to 24 visits per Benefit Period combined PPO and Non-PPO Providers.
	Preventive care/screening/immunization	0% Coinsurance	30% Coinsurance	Routine Physical Exams, Immunizations, Diagnostic X-Ray and Lab for Routine Physical Exam (members age 7 and older): Not Covered for Non-PPO Providers.
<b>If you have a test</b>	Diagnostic test (x-ray, blood work)	Lab - Office 10% Coinsurance X-Ray - Office 10% Coinsurance	Lab - Office 30% Coinsurance X-Ray - Office 30% Coinsurance	-----none-----
	Imaging (CT/PET scans, MRIs)	10% Coinsurance	30% Coinsurance	Costs may vary by site of service. You should refer to your formal contract of coverage for details.

Common Medical Event	Services You May Need	Your Cost If You Use a PPO Provider	Your Cost If You Use a Non-PPO Provider	Limitations & Exceptions
<p><b>If you need drugs to treat your illness or condition</b></p> <p>More information about <b>prescription drug coverage</b> is available at <a href="https://www.anthem.com/ca/health-insurance/provider-directory/searchcriteria?branding=ABC&amp;provtype=Rx">https://www.anthem.com/ca/health-insurance/provider-directory/searchcriteria?branding=ABC&amp;provtype=Rx</a></p>	Generic Drugs	<p><b>\$15</b> Copay/Prescription for Retail Pharmacy <b>\$30</b> Copay/Prescription for Home Delivery</p>	<p><b>\$15</b> Copay/Prescription plus <b>50%</b> of the maximum amount allowed and costs in excess of the maximum amount</p>	<p>30-day supply; (90 days for Maintenance Drugs) 60-day supply for federally Schedule II attention deficit disorder Drugs that require a triplicate Prescription form, but require a double Copay; 6 tablets or units/30-day period for impotence and/or sexual dysfunction Drugs (available only at Retail Pharmacies); 90-day supply for Maintenance Drugs requires double Copay (Retail Pharmacies). 90-day supply for Home Delivery.</p>
	Brand Name Drugs	<p><b>\$25</b> Copay/Prescription for Retail Pharmacy <b>\$50</b> Copay/Prescription for Home Delivery</p>	<p><b>\$25</b> Copay/Prescription plus <b>50%</b> of the maximum amount allowed and costs in excess of the maximum amount</p>	<p>30-day supply; (90 days for Maintenance Drugs) 60-day supply for federally Schedule II attention deficit disorder Drugs that require a triplicate Prescription form, but require a double Copay; 6 tablets or units/30-day period for impotence and/or sexual dysfunction Drugs (available only at Retail Pharmacies); 90-day supply for Maintenance Drugs requires double Copay (Retail Pharmacies). 90-day supply for Home Delivery.</p>
	Non-Brand Name Drugs	<p><b>\$25</b> Copay/Prescription for Retail Pharmacy <b>\$50</b> Copay/Prescription for Home Delivery</p>	<p><b>\$25</b> Copay/Prescription plus <b>50%</b> of the maximum amount allowed and costs in excess of the maximum amount</p>	<p>30-day supply; (90 days for Maintenance Drugs) 60-day supply for federally Schedule II attention deficit disorder Drugs that require a triplicate Prescription form, but require a double Copay; 6 tablets or units/30-day period for impotence and/or sexual dysfunction Drugs (available only at Retail Pharmacies); 90-day supply for Maintenance Drugs requires double Copay (Retail Pharmacies). 90-day supply for Home Delivery.</p>

Common Medical Event	Services You May Need	Your Cost If You Use a PPO Provider	Your Cost If You Use a Non-PPO Provider	Limitations & Exceptions
	Self-administered injectable Drugs, except Insulin	<p><b>20%</b> Coinsurance of Prescription Drug covered expense to a maximum of <b>\$150</b> Copay for a 30 day supply at a Retail Pharmacy</p> <p><b>20%</b> Coinsurance of Prescription Drug covered expense to a maximum of <b>\$300</b> Copay for 60-90 day supply for Home Delivery</p>	<p><b>20%</b> Coinsurance of Prescription Drug covered expense to a maximum of <b>\$150</b> Copay plus <b>50%</b> of the maximum amount allowed and costs in excess of the maximum amount</p>	-----none-----
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	<b>10%</b> Coinsurance	<b>30%</b> Coinsurance	Coverage is limited to <b>\$350</b> per Day for Non-PPO Providers.
	Physician/surgeon fees	<b>10%</b> Coinsurance	<b>30%</b> Coinsurance	-----none-----
<b>If you need immediate medical attention</b>	Emergency room services	<b>10%</b> Coinsurance	<b>10%</b> Coinsurance	<b>\$150</b> Copay per Visit applies for Emergency Room Services; waived if admitted directly from ER.
	Emergency medical transportation	<b>20%</b> Coinsurance	<b>20%</b> Coinsurance	-----none-----
	Urgent care	<b>10%</b> Coinsurance	<b>30%</b> Coinsurance	There may be other levels of cost share that are contingent on how services are provided, please see your formal contract of coverage for a complete explanation.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	<b>10%</b> Coinsurance	<b>30%</b> Coinsurance	<b>25%</b> penalty applies for Non-Anthem Blue Cross PPO Hospital; waived for Emergency admission.
	Physician/surgeon fee	<b>10%</b> Coinsurance	<b>30%</b> Coinsurance	-----none-----

Common Medical Event	Services You May Need	Your Cost If You Use a PPO Provider	Your Cost If You Use a Non-PPO Provider	Limitations & Exceptions
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	Mental/Behavioral Health Office Visit <b>10%</b> Coinsurance Mental/Behavioral Health Facility Visit - Facility Charges <b>10%</b> Coinsurance	Mental/Behavioral Health Office Visit <b>30%</b> Coinsurance Mental/Behavioral Health Facility Visit - Facility Charges <b>30%</b> Coinsurance	-----none-----
	Mental/Behavioral health inpatient services	<b>10%</b> Coinsurance	<b>30%</b> Coinsurance	This is for facility professional services only. Please refer to your hospital stay for facility fee.
	Substance use disorder outpatient services	Substance Abuse Office Visit <b>10%</b> Coinsurance Substance Abuse Facility Visit - Facility Charges <b>10%</b> Coinsurance	Substance Abuse Office Visit <b>30%</b> Coinsurance Substance Abuse Facility Visit - Facility Charges <b>30%</b> Coinsurance	-----none-----
	Substance use disorder inpatient services	<b>10%</b> Coinsurance	<b>30%</b> Coinsurance	This is for facility professional services only. Please refer to your hospital stay for facility fee.
<b>If you are pregnant</b>	Prenatal and postnatal care	<b>10%</b> Coinsurance	<b>30%</b> Coinsurance	-----none-----
	Delivery and all inpatient services	<b>10%</b> Coinsurance	<b>30%</b> Coinsurance	<b>25%</b> penalty applies for Non-Anthem Blue Cross PPO Hospital; waived for Emergency admission.

Common Medical Event	Services You May Need	Your Cost If You Use a PPO Provider	Your Cost If You Use a Non-PPO Provider	Limitations & Exceptions
<b>If you need help recovering or have other special health needs</b>	Home health care	20% Coinsurance	20% Coinsurance	Coverage is limited to 365 visits per Benefit Period, one visit by a Home health aide equals four hours or less; Not Covered while member receives Hospice care.
	Rehabilitation services	10% Coinsurance	30% Coinsurance	Coverage is limited to 24 combined visits per Benefit Period for Physical Therapy, Physical Medicine and Occupational Therapy including Chiropractic Services; additional visits may be authorized. Speech Therapy: <b>10%</b> Coinsurance for Non-PPO Providers. Services from PPO and Non-PPO Provider count towards your limit. Costs may vary by site of service. You should refer to your formal contract of coverage for details.
	Habilitation services	10% Coinsurance	30% Coinsurance	Habilitation visits count towards your Rehabilitation limit. Costs may vary by site of service. You should refer to your formal contract of coverage for details.
	Skilled nursing care	10% Coinsurance	30% Coinsurance	-----none-----
	Durable medical equipment	10% Coinsurance	30% Coinsurance	-----none-----
	Hospice service	20% Coinsurance	20% Coinsurance	-----none-----
<b>If your child needs dental or eye care</b>	Eye exam	Not Covered	Not Covered	-----none-----
	Glasses	Not Covered	Not Covered	-----none-----
	Dental check-up	Not Covered	Not Covered	-----none-----

## 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)
- Long-term care
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care (Unless you have been diagnosed with diabetes.)
- 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.)
- Infertility treatment (Coverage is limited to \$4,000 per Benefit Period.)
- Most coverage provided outside the United States. See [www.bcbs.com/bluecardworldwide](http://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 may be 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 1-800-289-2250. 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](http://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](http://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 **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact:

Anthem Blue Cross  
ATTN: Appeals or Grievance  
P.O. Box 4310  
Woodland Hills, CA 91367

Department of Managed Health Care  
California Help Center  
980 9th Street, Suite 500  
Sacramento, CA 95814-2725  
1-888-HMO-2219

Or Contact:

Department of Labor's Employee Benefits  
Security Administration at  
1-866-444-EBSA (3272) or  
[www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform)

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](mailto:helpline@dmhc.ca.gov)

## 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 does provide 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 eí dooda'i, shikáa adoolwol íinízinigo t'áá diné k'éjügo, t'áá shoodí ba na'alnihí ya sidáhí bich'i naabídiilkiid. Eí doo biigha daago ni ba'nija'go ho'aalagíí bich'i hodiilní. Hai'daą iini'taago eíya, t'áá shoodí diné ya atáh halne'ígíí ní béesh bee hane'í wólta' bí'ki si'niiligíí bí'kéhgo bich'i hodiilní.

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 mại 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.

*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*

## 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:

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

#### Patient pays:

Deductibles	\$300
Copays	\$20
Coinsurance	\$700
Limits or exclusions	\$150
<b>Total</b>	<b>\$1,170</b>

### Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays: \$4,200
- Patient pays: \$1,200

#### 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
<b>Total</b>	<b>\$5,400</b>

#### Patient pays:

Deductibles	\$300
Copays	\$600
Coinsurance	\$220
Limits or exclusions	\$80
<b>Total</b>	<b>\$1,200</b>

## 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 in-network **providers**. 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 **deductibles**, **copayments**, and **coinsurance** 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 **not** 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 **providers** 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.

**Questions:** Call 1-800-289-2250 or visit us at [www.anthem.com/ca](http://www.anthem.com/ca).

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at [www.cciio.cms.gov](http://www.cciio.cms.gov) or call 1-800-289-2250 to request a copy.