Anthem Blue Cross of California
Anthem Platinum 90 EPO

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:** EPO

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 (855) 634-3381.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	$0	See the chart starting on page 3 for your costs for services this plan covers.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 3 for other costs for services this plan covers.
Is there an out–of–pocket limit on my expenses?	Yes; **$4,000** person / **$8,000** family for In-Network Provider.	The **out-of-pocket limit** 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 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; This policy has no overall annual limit on the amount it will pay each year.	The chart starting on page 3 describes any limits on what the plan will pay for *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes; See www.anthem.com/ca or call **(855) 634-3381** for a list of participating providers.	If you use an in-network doctor or other health care **provider**, 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 **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 3 for how this plan pays different kinds of **providers**.

Important Questions	Answers	Why this Matters:
Do I need a referral to see a specialist?	No; You do not 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 9. 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.
- **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 **In-Network provider** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost if You Use a Preferred Network Provider	Your Cost if You Use an In-Network Provider	Your Cost if You Use a Non-Network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$20 Copay	$20 Copay	Not covered	--------none-------
	Specialist visit	$40 Copay	$40 Copay	Not covered	--------none-------
	Other practitioner office visit	Chiropractor Not covered Acupuncturist $20 Copay	Chiropractor Not covered Acupuncturist $20 Copay	Chiropractor Not covered Acupuncturist Not covered	Chiropractor --------none------- Acupuncturist --------none-------
	Preventive care/screening/immunization	No charge	No charge	Not covered	--------none-------
If you have a test	Diagnostic test (x-ray, blood work)	Lab – Office $20 copay X-Ray – Office $40 copay	Lab – Office $20 copay X-Ray – Office $40 copay	Lab – Office Not covered X-Ray – Office Not covered	Lab – Office --------none------- X-Ray – Office --------none-------
	Imaging (CT/PET scans, MRIs)	10% coinsurance	10% coinsurance	Not covered	Failure to obtain preauthorization may result in non-coverage or reduced

Common Medical Event	Services You May Need	Your Cost if You Use a Preferred Network Provider	Your Cost if You Use an In-Network Provider	Your Cost if You Use a Non-Network Provider	Limitations & Exceptions
					coverage.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at http://www.anthem.com/pharmacyinformation/	Tier 1 - Typically Generic	$5 copay per prescription (retail only) and $10 copay per prescription (home delivery only)	$5 copay per prescription (retail only) and $10 copay per prescription (home delivery only)	Not covered	Covers up to a 30 day supply (retail pharmacy). Covers up to a 90 day supply (home delivery program). No coverage for non-formulary drugs.
	Tier 2 - Typically Preferred/Formulary Brand	$15 copay per prescription (retail only) and $37.50 copay per prescription (home delivery only)	$15 copay per prescription (retail only) and $37.50 copay per prescription (home delivery only)	Not covered	Covers up to a 30 day supply (retail pharmacy). Covers up to a 90 day supply (home delivery program). No coverage for non-formulary drugs.
	Tier 3 – Typically Non-Preferred brand drugs	$25 copay per prescription (retail only) and $62.50 copay per prescription (home delivery only)	$25 copay per prescription (retail only) and $62.50 copay per prescription (home delivery only)	Not covered	Covers up to a 30 day supply (retail pharmacy). Covers up to a 90 day supply (home delivery program). No coverage for non-formulary drugs.
	Tier 4 -Typically Specialty Drugs	10% coinsurance	10% coinsurance (retail only) and	Not covered	Covers up to a 30 day supply (retail pharmacy).

Common Medical Event	Services You May Need	Your Cost if You Use a Preferred Network Provider	Your Cost if You Use an In-Network Provider	Your Cost if You Use a Non-Network Provider	Limitations & Exceptions
		(retail only) and 10% coinsurance (home delivery only)	10% coinsurance (home delivery only)		Covers up to a 30 day supply (home delivery program). No coverage for non-formulary drugs.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	10% coinsurance	Not covered	--------none-------
	Physician/surgeon fees	10% coinsurance	10% coinsurance	Not covered	--------none-------
If you need immediate medical attention	Emergency room services	$150 Copay	$150 Copay	$150 Copay	Copay waived if admitted.
	Emergency medical transportation	$150 Copay	$150 Copay	$150 Copay	--------none-------
	Urgent care	$40 Copay	$40 Copay	$40 Copay	--------none-------
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	40% coinsurance	Not covered	Failure to obtain preauthorization may result in non-coverage or reduced coverage.
	Physician/surgeon fee	10% coinsurance	10% coinsurance	Not covered	-------none-------
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	Mental/Behavioral Health Office Visit $20 Copay Mental/Behavioral Health Facility Visit-Facility Charges	Mental/Behavioral Health Office Visit $20 Copay Mental/Behavioral Health Facility Visit-Facility Charges	Mental/Behavioral Health Office Visit Not covered Mental/Behavioral Health Facility Visit-Facility Charges	Mental/Behavioral Health Office Visit See Primary Care Visit to Treat an Injury or Illness Mental/Behavioral Health Facility

Common Medical Event	Services You May Need	Your Cost if You Use a Preferred Network Provider	Your Cost if You Use an In-Network Provider	Your Cost if You Use a Non-Network Provider	Limitations & Exceptions
		10% coinsurance	10% coinsurance	Not covered	Visit-Facility Charges --------none-------
	Mental/Behavioral health inpatient services	10% coinsurance	40% coinsurance	Not covered	Failure to obtain preauthorization may result in non-coverage or reduced coverage.
	Substance use disorder outpatient services	Substance Abuse Office Visit $20 Copay Substance Abuse Facility Visit - Facility Charges 10% coinsurance	Substance Abuse Office Visit $20 Copay Substance Abuse Facility Visit - Facility Charges 10% coinsurance	Substance Abuse Office Visit Not covered Substance Abuse Facility Visit - Facility Charges Not covered	Substance Abuse Office Visit See Primary Care Visit to Treat an Injury or Illness Substance Abuse Facility Visit - Facility Charges -------none-------
	Substance use disorder inpatient services	10% coinsurance	10% coinsurance	Not covered	Failure to obtain preauthorization may result in non-coverage or reduced coverage.
If you are pregnant	Prenatal and postnatal care	Prenatal No Charge Postnatal Care $20 Copay	Prenatal No Charge Postnatal Care $20 Copay	Not covered	Prenatal -------none------- Postnatal Care See Primary Care Visit to Treat an Injury or Illness

Common Medical Event	Services You May Need	Your Cost if You Use a Preferred Network Provider	Your Cost if You Use an In-Network Provider	Your Cost if You Use a Non-Network Provider	Limitations & Exceptions
	Delivery and all inpatient services	10% coinsurance	40% coinsurance	Not covered	Applies to inpatient facility. Other cost shares may apply depending on services provided. Failure to obtain preauthorization may result in non-coverage or reduced coverage.
If you need help recovering or have other special health needs	Home health care	10% coinsurance	10% coinsurance	Not covered	-------none-------
	Rehabilitation services	10% coinsurance	10% coinsurance	Not covered	-------none-------
	Habilitation services	$20 Copay	$20 Copay	Not covered	--------none-------
	Skilled nursing care	10% coinsurance	10% coinsurance	Not covered	Failure to obtain preauthorization may result in non-coverage or reduced coverage.
	Durable medical equipment	10% coinsurance	10% coinsurance	Not covered	-------none-------
	Hospice service	No charge	No charge	Not covered	-------none-------
If your child needs dental or eye care	Eye exam	No charge	No charge	Not covered	Coverage for In-Network is limited to 1 exam per benefit period. Apply to In-Network

Common Medical Event	Services You May Need	Your Cost if You Use a Preferred Network Provider	Your Cost if You Use an In-Network Provider	Your Cost if You Use a Non-Network Provider	Limitations & Exceptions
					Providers.
	Glasses	No charge	No charge	Not covered	Coverage for In-Network is limited to 1 unit per benefit period.
	Dental check-up	No charge	No charge	Not covered	Coverage for In-Network is limited to one visit every 6 months

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.)

- Chiropractic care
- Cosmetic surgery
- Dental care (adult)
- Hearing aids
- Infertility treatment
- Long-term care
- Most coverage provided outside the United States. See www.bcbs.com/bluecardworldwide.
- Private-duty nursing
- Non-Formulary drugs
- Routine eye care (adult)
- Routine foot care
- 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
- Dental care (pediatric)

Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your premium. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at (855) 634-3381. You may also contact your state insurance department at:

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

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:

ATTN: Grievances and Appeals
P.O. Box 4310
Woodland Hills, CA 91365-4310

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

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

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.**

Language Access Services:

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。

Doo bee a'tah ni'liigoo eí dooda'í, shikáa adoołwol íínízinigo t'áá diné k'éjíígo, t'áá shoodí ba na'ałníhí ya sidáhí bich'į naabídíílkiid. Eí doo biigha daago ni ba'nija'go ho'aałagíí bich'į hodiilní. Hai'dąą iini'taago eíya, t'áá shoodí diné ya atáh halne'ígíí ní béésh bee hane'í wólta' bi'ki si'niilígíí bi'kéhgo bich'į hodiilní.

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.

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.

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.

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** $5,540
- **Patient pays** $2,000

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
Total	**$7,540**

Patient pays:

Deductibles	$0
Copays	$300
Coinsurance	$1,700
Limits or exclusions	$0
Total	$2,000

Note: These numbers assume the patient has given notice of her pregnancy to the plan. If you are pregnant and have not given notice of your pregnancy, your costs may be higher. For more information, please contact: www.anthem.com/ca or (855) 634-3381.

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

- **Amount owed to providers:** $5,400
- **Plan pays** $4,070
- **Patient pays** $1,330

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	$0
Copays	$1,000
Coinsurance	$30
Limits or exclusions	$300
Total	$1,330

Note: These numbers assume the patient is participating in our diabetes wellness program. If you have diabetes and do not participate in the wellness program, your costs may be higher. For more information about the diabetes wellness program, please contact: www.anthem.com/ca or (855) 634-3381.

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**, **co payments**, 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.