

Anthem Blue Cross of California

Anthem Minimum Coverage PPO D (a Tiered PPO Plan)

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

Coverage Period: 01/01/2016 – 12/31/2016
 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/sbc or by calling (855) 634-3381.

| Important Questions | Answers | Why this Matters: |
|---|--|---|
| What is the overall <u>deductible</u> ? | \$6,850 person / \$13,700 family for In-Network Providers. Does not apply to Preventive Care. \$13,700 person / \$27,400 family for Out-of-Network Providers. | You must pay all 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 3 for how much you pay for covered services after you meet the <u>deductible</u> . |
| Are there other <u>deductibles</u> for specific services? | No. | You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 3 for other costs for services this plan covers. |
| Is there an <u>out-of-pocket limit</u> on my expenses? | Yes; 0 \$6,850 person / \$13,700 family for In-Network Providers. \$20,550 person / \$41,100 family for Out-of-Network Providers. | 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> ? | 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 3 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, Pathway - PPO Tiered. For a list of In-Network providers, see www.anthem.com/ca or call (855) 634-3381. Dental and Vision benefits may access a | 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 3 for how this |

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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 or call (855) 634-3381 to request a copy.

CA/I/F/Anthem Minimum Coverage D PPO/1X5N/NA/01-16

| Important Questions | Answers | Why this Matters: |
|---|---|---|
| | different network of providers. | plan pays different kinds of <u>providers</u> . |
| Do I need a referral to see a <u>specialist</u>? | No; You do not 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 10. 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 **In-Network providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

| Common Medical Event | Services You May Need | Your Cost if You Use a Preferred Network Hospital 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 <u>provider's office or clinic</u> | Primary care visit to treat an injury or illness | Not Applicable | 0% coinsurance after deductible is met | 60% coinsurance after deductible is met | In Network Deductible is waived for the first 3 visits combined for the following benefits: Primary Care Provider (PCP), other practitioner, retail health clinic, online care, Telehealth and acupuncture Office Visits; outpatient Behavioral Health Treatment for Pervasive Developmental Disorder or autism services; |

| Common Medical Event | Services You May Need | Your Cost if You Use a Preferred Network Hospital Provider | Your Cost if You Use an In-Network Provider | Your Cost if You Use a Non-Network Provider | Limitations & Exceptions |
|--|--|--|--|--|---|
| | | | | | maternity postnatal care; outpatient Mental Health and Substance Abuse services or Urgent Care visits |
| | Specialist visit | Not Applicable | 0% coinsurance after deductible is met | 60% coinsurance after deductible is met | -----none----- |
| | Other practitioner office visit | Not Applicable | 0% coinsurance after deductible is met | 60% coinsurance after deductible is met | Deductible applies after first 3 non-preventive visits. |
| | Preventive care/screening/immunization | Not Applicable | No charge | 60% coinsurance after deductible is met | -----none----- |
| If you have a test | Diagnostic test (x-ray, blood work) | <u>Lab – Office</u> Not Applicable <u>X-Ray – Office</u> Not Applicable | <u>Lab – Office</u> 0% coinsurance after deductible is met <u>X-Ray – Office</u> 0% coinsurance after deductible is met | <u>Lab – Office</u> 60% coinsurance after deductible is met <u>X-Ray – Office</u> 60% coinsurance after deductible is met | <u>Lab – Office</u> -----none----- <u>X-Ray – Office</u> -----none----- |
| | Imaging (CT/PET scans, MRIs) | Not Applicable | 0% coinsurance after deductible is met | 60% coinsurance after deductible is met | -----none----- |
| If you need drugs to treat your illness or condition More information about prescription drug | Tier 1 - Typically Generic | 0% coinsurance after deductible is met (retail and home delivery) | 0% coinsurance after deductible is met (retail and home delivery) | 60% coinsurance after deductible is met | Covers up to a 30 day supply (retail pharmacy). Covers up to a 90 day |

| Common Medical Event | Services You May Need | Your Cost if You Use a Preferred Network Hospital Provider | Your Cost if You Use an In-Network Provider | Your Cost if You Use a Non-Network Provider | Limitations & Exceptions |
|---|---|---|---|---|--|
| <p>coverage is available at http://www.anthem.com/pharmacyinformation/</p> <p>Anthem Select Drug List</p> | | | | | supply (home delivery program). No coverage for non-formulary drugs. |
| | Tier 2 - Typically Preferred/ Brand | 0% coinsurance after deductible is met (retail and home delivery) | 0% coinsurance after deductible is met (retail and home delivery) | 60% coinsurance after deductible is met | 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/ Specialty Drugs | 0% coinsurance after deductible is met (retail and home delivery) | 0% coinsurance after deductible is met (retail and home delivery) | 60% coinsurance after deductible is met | 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 | 0% coinsurance after deductible is met (retail and home delivery) | 0% coinsurance after deductible is met (retail and home delivery) | 60% coinsurance after deductible is met | Covers up to a 30 day supply (retail pharmacy). Covers up to a 30 day supply (home delivery program). No coverage for non-formulary drugs. |

| Common Medical Event | Services You May Need | Your Cost if You Use a Preferred Network Hospital Provider | Your Cost if You Use an In-Network Provider | Your Cost if You Use a Non-Network Provider | Limitations & Exceptions |
|--|--|---|---|---|---|
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 0% coinsurance after deductible is met | 0% coinsurance after deductible is met | 60% coinsurance after deductible is met | -----none----- |
| | Physician/surgeon fees | Not Applicable | 0% coinsurance after deductible is met | Not covered | -----none----- |
| If you need immediate medical attention | Emergency room services | <u>Emergency Room Physician Visit</u> 0% coinsurance after deductible is met <u>Emergency Room Facility Charges</u> 0% coinsurance after deductible is met | <u>Emergency Room Physician Visit</u> 0% coinsurance after deductible is met <u>Emergency Room Facility Charges</u> 0% coinsurance after deductible is met | <u>Emergency Room Physician Visit</u> Covered as In-Network <u>Emergency Room Facility Charges</u> Covered as In-Network | <u>Emergency Room Physician Visit</u> -----none----- <u>Emergency Room Facility Charges</u> -----none----- |
| | Emergency medical transportation | Not Applicable | 0% coinsurance after deductible is met | Covered as In-Network | -----none----- |
| | Urgent care | Not Applicable | 0% coinsurance after deductible is met | Covered as In-Network | -----none----- |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 0% coinsurance after deductible is met | 0% coinsurance after deductible is met | 60% coinsurance after deductible is met | -----none----- |
| | Physician/surgeon fee | Not Applicable | 0% coinsurance after deductible is met | 60% coinsurance after deductible is met | -----none----- |
| If you have mental health, behavioral health, or substance abuse needs | Mental/Behavioral health outpatient services | <u>Mental/Behavioral Health Office Visit</u> Not Applicable | <u>Mental/Behavioral Health Office Visit</u> 0% coinsurance | <u>Mental/Behavioral Health Office Visit</u> 60% coinsurance | <u>Mental/Behavioral Health Office Visit</u> Deductible applies |

| Common Medical Event | Services You May Need | Your Cost if You Use a Preferred Network Hospital Provider | Your Cost if You Use an In-Network Provider | Your Cost if You Use a Non-Network Provider | Limitations & Exceptions |
|----------------------------|---|--|--|---|--|
| | | <u>Mental/Behavioral Health Facility Visit-Facility Charges</u> 0% coinsurance after deductible is met | after deductible is met <u>Mental/Behavioral Health Facility Visit-Facility Charges</u> 0% coinsurance after deductible is met | after deductible is met <u>Mental/Behavioral Health Facility Visit-Facility Charges</u> 60% coinsurance after deductible is met | after first 3 non-preventive visits <u>Mental/Behavioral Health Facility Visit-Facility Charges</u> -----none----- |
| | Mental/Behavioral health inpatient services | 0% coinsurance after deductible is met | 0% coinsurance after deductible is met | 60% coinsurance after deductible is met | -----none----- |
| | Substance use disorder outpatient services | <u>Substance Abuse Office Visit</u> <u>Substance Abuse Not Applicable Facility Visit - Facility Charges</u> 0% coinsurance after deductible is met | <u>Substance Abuse Office Visit</u> <u>Substance Abuse Not Applicable Facility Visit - Facility Charges</u> 0% coinsurance after deductible is met | <u>Substance Abuse Office Visit</u> <u>Substance Abuse Not Applicable Facility Visit - Facility Charges</u> 60% coinsurance after deductible is met | <u>Substance Abuse Office Visit</u> Deductible applies after first 3 non-preventive visits <u>Substance Abuse Not Applicable Facility Visit - Facility Charges</u> -----none----- |
| | Substance use disorder inpatient services | 0% coinsurance after deductible is met | 0% coinsurance after deductible is met | 60% coinsurance after deductible is met | -----none----- |
| If you are pregnant | Prenatal and postnatal care | Not Applicable | 0% coinsurance after deductible is met | 60% coinsurance after deductible is met | In-Network preventive prenatal and postnatal services are covered at 100% |
| | Delivery and all | 0% coinsurance | 0% coinsurance | 60% coinsurance | Applies to |

| Common Medical Event | Services You May Need | Your Cost if You Use a Preferred Network Hospital Provider | Your Cost if You Use an In-Network Provider | Your Cost if You Use a Non-Network Provider | Limitations & Exceptions |
|---|---------------------------|--|---|---|---|
| | inpatient services | after deductible is met | after deductible is met | after deductible is met | inpatient facility. Other cost shares may apply depending on services provided. |
| If you need help recovering or have other special health needs | Home health care | Not Applicable | 0% coinsurance after deductible is met | 60% coinsurance after deductible is met | Coverage for In-Network and Non-Network Providers combined is limited to 100 days per benefit period. |
| | Rehabilitation services | Not Applicable | 0% coinsurance after deductible is met | 60% coinsurance after deductible is met | -----none----- |
| | Habilitation services | Not Applicable | 0% coinsurance after deductible is met | 60% coinsurance after deductible is met | -----none----- |
| | Skilled nursing care | 0% coinsurance after deductible is met | 0% coinsurance after deductible is met | 60% coinsurance after deductible is met | Coverage for In-Network and Non-Network Providers combined is limited to 100 days per benefit period. |
| | Durable medical equipment | Not Applicable | 0% coinsurance after deductible is met | 60% coinsurance after deductible is met | -----none----- |
| | Hospice service | Not Applicable | 0% coinsurance after deductible is met | 60% coinsurance after deductible is met | -----none----- |
| If your child needs dental or eye care | Eye exam | Not Applicable | No charge | No charge | Coverage for In- |

| Common Medical Event | Services You May Need | Your Cost if You Use a Preferred Network Hospital Provider | Your Cost if You Use an In-Network Provider | Your Cost if You Use a Non-Network Provider | Limitations & Exceptions |
|----------------------|-----------------------|--|---|---|---|
| | | | | | Network and Non-Network Providers combined is limited to 1 exam per benefit period. |
| | Glasses | Not Applicable | No charge | No charge | Coverage for In-Network and Non-Network Providers combined is limited to 1 unit per benefit period. |
| | Dental check-up | Not Applicable | No charge | No charge | -----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.)

- 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 Deductible applies after first 3 non-preventive visits.
- Bariatric surgery

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

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 does provide 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 adoolwoł únízínigo t'áá diné k'éjígoo, t'áá shoodí ba na'alníhí ya sidáhí bich'í naabídííłkiid. Eí doo biigha daago ni ba'nija'go ho'aalagí bich'í hodiilní. Hai'daa iini'taago eíya, t'áá shoodí diné ya atáh halne'ígú ní béesh bee hane'í wólta' bí'ki sí'niilígú bí'kéhgo bich'í 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 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 \$940
- Patient pays \$6,600

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 | \$6,600 |
| Copays | \$0 |
| Coinsurance | \$0 |
| Limits or exclusions | \$0 |
| Total | \$6,600 |

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

- Amount owed to providers: \$5,400
- Plan pays \$600
- Patient pays \$4,800

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 | \$4,500 |
| Copays | \$0 |
| Coinsurance | \$0 |
| Limits or exclusions | \$300 |
| Total | \$4,800 |

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.

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