**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 1-855-333-5730.

| Important Questions | Answers | Why this Matters: |
|---|---|---|
| **What is the overall deductible?** | $0 | See the chart starting on page 2 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 2 for other costs for services this plan covers. |
| **Is there an out–of–pocket limit on my expenses?** | Yes. For in-network providers **$4,000** person **/ $8,000** family. | 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, penalties for not obtaining pre-certification for services 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* covered services, such as office visits. |
| **Does this plan use a network of providers?** | Yes. See **www.anthem.com/ca or call 1-855-333-5730** for a list of in-network 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 2 for how this plan pays different kinds of **providers**. |
| **Do I need a referral to see a specialist?** | 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.
- **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 an In-Network Preferred 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/visit | $20 copay/visit | Not covered | none |
| | Specialist visit | $40 copay/visit | $40 copay/visit | Not covered | none |
| | Other practitioner office visit | $20 copay/visit | $20 copay/visit | Not covered | none |
| | Preventive care/screening/immunization | No charge | No charge | Not covered | none |
| **If you have a test** | Diagnostic test (x-ray, blood work) | Lab - $20 copay<br>X-ray - $40 copay | Lab - $20 copay<br>X-ray - $40 copay | Lab – Not covered<br>X-ray – Not covered | none |
| | Imaging (CT/PET scans, MRIs) | 10% coinsurance | 10% coinsurance | Not covered | none |

| Common Medical Event | Services You May Need | Your Cost If You Use an In-Network Preferred Provider | Your Cost If You Use an In-Network Provider | Your Cost If You Use a Non-Network Provider | Limitations & Exceptions |
|---|---|---|---|---|---|
| **If you need drugs to treat your illness or condition**<br><br>More information about **prescription drug coverage** is available at www.anthem.com/pharmacyinformation. | Tier 1 – Generic drugs | $5 copay/ prescription (retail) and $10 copay/prescription (mail order) | $5 copay/ prescription (retail) and $10 copay/prescription (mail order) | Not covered | Covers up to a 30-day supply (retail prescription); 31-90 day supply (mail order prescription) |
| | Tier 2 – Preferred brand drugs | $15 copay/ prescription (retail) and $37.50 copay/prescription (mail order) | $15 copay/ prescription (retail) and $37.50 copay/prescription (mail order) | Not covered | Covers up to a 30-day supply (retail prescription); 31-90 day supply (mail order prescription) |
| | Tier 3 – Non-Preferred brand drugs | $25 copay/ prescription (retail) and $62.50 copay/prescription (mail order) | $25 copay/ prescription (retail) and $62.50 copay/prescription (mail order) | Not covered | Covers up to a 30-day supply (retail prescription); 31-90 day supply (mail order prescription) |
| | Tier 4 – Specialty drugs | 10% coinsurance | 10% coinsurance | Not covered | Covers up to 30 day supply. |
| **If you have outpatient surgery** | Facility fee (e.g., ambulatory surgery center) | 10% coinsurance | 40% 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/visit | $150 copay/visit | $150 copay/visit | Copay waived if admitted |
| | Emergency medical transportation | $150 copay/trip | $150 copay/trip | $150 copay/trip | ——————none—————— |
| | Urgent care | $40 copay/visit | $40 copay/visit | $40 copay/visit | ——————none—————— |
| **If you have a hospital stay** | Facility fee (e.g., hospital room) | 10% coinsurance | 40% coinsurance | Not covered | ——————none—————— |
| | Physician/surgeon fee | 10% coinsurance | 10% coinsurance | Not covered | ——————none—————— |

| Common Medical Event | Services You May Need | Your Cost If You Use an In-Network Preferred Provider | Your Cost If You Use an In-Network Provider | Your Cost If You Use a Non-Network Provider | Limitations & Exceptions |
|---|---|---|---|---|---|
| **If you have mental health, behavioral health, or substance abuse needs** | Mental/Behavioral health outpatient services | $20 copay | $20 copay | Not covered | ——————none—————— |
| | Mental/Behavioral health inpatient services | 10% coinsurance | 10% coinsurance | Not covered | ——————none—————— |
| | Substance use disorder outpatient services | $20 copay | $20 copay | Not covered | ——————none—————— |
| | Substance use disorder inpatient services | 10% coinsurance | 10% coinsurance | Not covered | ——————none—————— |
| **If you are pregnant** | Prenatal and postnatal care | No copay for prenatal care; $20 copay for postnatal care | No copay for prenatal care; $20 copay for postnatal care | Not covered | ——————none—————— |
| | Delivery and all inpatient services | 10% coinsurance | 40% coinsurance | Not covered | ——————none—————— |
| **If you need help recovering or have other special health needs** | Home health care | 10% coinsurance | 10% coinsurance | Not covered | 100 visits per year. |
| | Rehabilitation services | $20 copay | $20 copay | Not covered | ——————none—————— |
| | Habilitation services | $20 copay | $20 copay | Not covered | ——————none—————— |
| | Skilled nursing care | 10% coinsurance | 10% coinsurance | Not covered | Limited to 100 days per year. |
| | 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 | Limited to one exam per year. |
| | Glasses | No charge | No charge | Not covered. | Limited to one pair of glasses per year. No charge for frames and lenses. Non-participating reimbursement may vary by service. You should refer to your formal contract of coverage for details. |

| Common Medical Event | Services You May Need | Your Cost If You Use an In-Network Preferred Provider | Your Cost If You Use an In-Network Provider | Your Cost If You Use a Non-Network Provider | Limitations & Exceptions |
|---|---|---|---|---|---|
| | Dental check-up | Not covered | 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.)**

- Chiropractic care
- Cosmetic surgery
- Dental care (Adult)
- Hearing aids
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing (except as covered under home health benefit)
- 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
- Allergy Testing
- 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 1-855-333-5730. You may also contact your state insurance department at 1-877-267-2323 x61565.

## 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:

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

## 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:

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'í, shikáa adoołwoł íínízinigo t'áá diné k'éjíígo, t'áá shoodí ba na'ałníhí ya sidáhí bich'į naabídíiłkiid. 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.

*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** $6,440
- **Patient pays** $1,100

**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 | $400 |
| Coinsurance | $500 |
| Limits or exclusions | $200 |
| **Total** | **$1,100** |

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

- **Amount owed to providers:** $5,400
- **Plan pays** $4,720
- **Patient pays** $680

**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 | $500 |
| Coinsurance | $100 |
| Limits or exclusions | $80 |
| **Total** | **$680** |

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: 1-855-333-5730.

# 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.