

Benefit Summaries

Small Business Private Exchange

For Groups of 1-100 Employees

Groups Beginning 4/1/16

Platinum/Gold



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The benefits listed in this brochure were collected from all plans participating in the CaliforniaChoice® Program and are accurate to the best of our knowledge at the time of print. If the information in this brochure differs from the information in the SBC (Summary of Benefits and Coverage), EOC (Evidence of Coverage) or COI (Certificate of Insurance), the EOC or COI applies.

Platinum HMO

Groups Beginning 4/1/16

Services	HMO A	HMO A	HMO A
Participating Health Plans	Aetna	Anthem Blue Cross	Health Net
Network Name	Aetna Value Network	Select HMO	Salud HMO y Mas
Metal Tier	Platinum	Platinum	Platinum
Calendar Year Deductible*	None	None	None
Out-of-Pocket Max Ind/Fam	\$4,000 / \$8,000 ¹¹	\$4,500 / \$9,000 ¹¹	\$2,000 / \$4,000 ⁴
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$20 Copay	\$20 Copay	\$20 Copay
Specialist Visit (SPC)	\$40 Copay	\$40 Copay	\$20 Copay
Laboratory	\$20 Copay	100%	\$20 Copay
X-Ray	\$40 Copay	100%	\$20 Copay
MRI, CT and PET	\$150 Copay	\$150 Copay per test	\$20 Copay per procedure
Hospital Services – In-Patient	\$250 Copay per day – 5 days max	\$500 Copay per day – 4 days max	\$400 Copay per day – 4 days max
In-Patient Physician Fees	\$40 Copay	100%	100%
Emergency Room (copay waived if admitted)	\$150 Copay	\$200 Copay	\$100 Copay
Urgent Care	\$40 Copay	\$75 Copay	\$20 Copay
Hospital Services – Out-Patient			
Surgical Facility	\$250 Copay	\$250 Copay	\$350 Copay
Ambulatory Surgery Center	\$250 Copay	\$250 Copay	\$350 Copay
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$40 Copay	\$40 Copay	\$20 Copay
Ambulance Services (per trip)	\$150 Copay	80%	\$50 Copay
Rx Benefits			
Generic	\$5 Copay ¹⁰	\$15 Copay (ded waived)	\$10 Copay ^{7,8}
Formulary Brand	\$15 Copay ¹⁰	\$300 / \$600 Ded – \$40 Copay	\$20 Copay ^{7,8}
Non-Formulary Brand	\$25 Copay ¹⁰	\$300 / \$600 Ded – \$80 Copay	\$50 Copay ^{7,8}
Specialty	90% (up to \$250 per prescription ¹⁸) ^{10,15}	\$300 / \$600 Ded – 70% (up to \$500 per prescription ¹⁸) ¹⁶	70% (prior auth. required) ^{7,8}
Oral Contraceptives	100% (generic only)	100%	100%
Diabetes – Self-Injectable	Applicable Rx Copay ¹⁰	\$300 / \$600 Ded – Applicable Rx Copay	Applicable Rx Copay ^{7,8}
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% ⁵	100% ⁵	100% ⁵
Chronic Disease Management	Covered as any Illness	Covered as any Illness	\$20 Copay
Chemotherapy	\$20 Copay	\$40 Copay	100%
Chiropractic (20 visits max per year)	Not Covered	\$20 Copay	Not Covered
Acupuncture	\$20 Copay ¹	\$20 Copay	\$20 Copay ²
Physical, Occupational, Speech Therapy	\$20 Copay	\$20 Copay	\$20 Copay
Rehabilitative & Habilitative Services and Devices	\$20 Copay	\$20 Copay	\$20 Copay
Home Health Care (Max 100 visits per year)	\$20 Copay	\$20 Copay ¹³	100%

Platinum HMO

Groups Beginning 4/1/16

Services	HMO A	HMO A	HMO A
Participating Health Plans	Aetna	Anthem Blue Cross	Health Net
Network Name	Aetna Value Network	Select HMO	Salud HMO y Mas
Metal Tier	Platinum	Platinum	Platinum
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$150 Copay per day – 5 days max	100% (100 days max per year)	\$400 Copay per day – 4 days max (no limit)
Hospice	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary as determined by HCSP)	90%	80%	70%
Mental Health In-Patient Out-Patient	\$250 Copay per day – 5 days max \$20 Copay	\$500 Copay per day – 4 days max \$20 Copay	\$400 Copay per day ⁶ – 4 days max \$20 Copay ⁶
Drug/Substance Abuse In-Patient (Detox Only)	\$250 Copay per day – 5 days max	\$500 Copay per day – 4 days max	\$400 Copay per day – 4 days max
Infertility Infertility Evaluation and Treatment Infertility Drugs In Vitro Fertilization (IVF) Gamete Intrafallopian Transfer (GIFT) Zygote Intrafallopian Transfer (ZIFT)	See Plan Specific EOC See Plan Specific EOC Not Covered Covered ¹⁴ Not Covered	\$20 Copay ¹⁷ Not Covered Not Covered Not Covered Not Covered	50% ³ 50% ³ Not Covered 50% ³ Not Covered
Pediatric Vision Carrier Network Exam Contact Lenses Frames Maximum Allowance per year	EyeMed EyeMed 100% 100% (Pref. Provider) 100% (Pref. Provider) 1 per 12 month period	Anthem Vision Blue View Vision 100% 100% (in lieu of eyeglasses) 100% 1 per calendar year	EyeMed ¹² EyeMed 100% 100% 1 pair per calendar year None
Pediatric Dental Carrier Network Deductible Out-of-Pocket Maximum Office Visit Diagnostic & Preventative (D&P) Basic Services Major Services (no waiting period) Orthodontics (medically necessary)	Aetna PPO None \$1,000 / \$2,000 100% 100% 80% 50% 50%	Anthem Dental Prime None Combined with Medical 100% 100% 50% 50% 50%	Dental Benefit Providers ^{9, 12} Dental Benefit Providers None Combined with Medical 100% 100% \$25 Copay \$300 Copay \$1,000 Copay

* All services are subject to the deductible unless otherwise stated.

- Unlimited visits for treatment of nausea or as part of a comprehensive pain management program and for anesthesia.
- Must be medically necessary.
- Limited to a lifetime benefit maximum of \$8,500 for infertility services and \$1,500 for infertility drugs.
- Certain services available in Mexico, have a separate out-of-pocket maximum, but out-of-pocket costs for services received in Mexico and California apply toward satisfaction of both out-of-pocket maximums.
- See plan specific EOC for information on preventive services.
- Benefits are administered by MHN Services, an affiliate behavioral health administrative services company which provides behavioral health services.
- The four prescription drug tiers are Tier 1: Generic formulary; Tier 2: Brand formulary; Tier 3: Brand non-formulary; Tier 4: Specialty.
- See plan specific EOC for information regarding preventive drugs and women's contraceptives.
- The pediatric dental benefits are provided by Health Net and administered by Dental Benefit Providers of California, Inc. (DBP). DBP is a California licensed specialized dental plan and is not affiliated with Health Net. Additional pediatric dental benefits are covered. See the plan's EOC for details.
- Pharmacy tiers are Tier 1: Preferred Generic, Tier 2: Preferred Brand, Tier 3: Non-Preferred Generic and Brand, Tier 4: Preferred and Non-Preferred Specialty.
- Under a family contract, an insured can satisfy their individual out-of-pocket maximum; however, an insured may not contribute an amount greater than the individual maximum copayment limit toward the family maximum.
- Pediatric dental and vision are included on all plans.
- Limited to 100 4-hour visits per year.
- Effective 7.1.14 for New and Renewing Business - Limited to \$2,000 per member per lifetime.
- First Prescription must be filled at a participating retail pharmacy or Aetna Specialty Pharmacy®. Subsequent fills must be through Aetna Specialty Pharmacy®.
- Classified specialty drugs must be obtained through Anthem's Specialty Pharmacy Program and are subject to the terms of the program.
- Evaluation only.
- Maximum member responsibility.

Platinum HMO

Groups Beginning 4/1/16

Services	HMO A	HMO A	HMO B
Participating Health Plans	Kaiser Permanente	Sharp	Sharp
Network Name	Full	Premier	Performance
Metal Tier	Platinum	Platinum	Platinum
Calendar Year Deductible*	None	None	None
Out-of-Pocket Max Ind/Fam	\$4,000 / \$8,000	\$3,500 / \$7,000 ⁴	\$3,000 / \$6,000 ⁴
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$10 Copay	\$15 Copay	\$15 Copay
Specialist Visit (SPC)	\$10 Copay	\$20 Copay	\$30 Copay
Laboratory	\$20 Copay	100%	100%
X-Ray	\$40 Copay	100%	100%
MRI, CT and PET	\$150 Copay per procedure	\$150 Copay per procedure	\$100 Copay per procedure
Hospital Services – In-Patient	\$300 Copay per day – 5 days max	\$400 Copay	85%
In-Patient Physician Fees	100%	100%	85%
Emergency Room (copay waived if admitted)	\$200 Copay	\$150 Copay	85%
Urgent Care	\$10 Copay	\$20 Copay	\$30 Copay
Hospital Services – Out-Patient			
Surgical Facility	\$300 Copay	80%	85%
Ambulatory Surgery Center	\$300 Copay	80%	85%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$10 Copay	\$20 Copay	\$30 Copay
Ambulance Services (per trip)	\$200 Copay	\$150 Copay	85%
Rx Benefits			
Generic	\$5 Copay	\$10 Copay	\$10 Copay
Formulary Brand	\$15 Copay	\$25 Copay	\$25 Copay
Non-Formulary Brand	\$15 Copay (with physician approval)	\$50 Copay	\$50 Copay
Specialty	90% (up to \$250 per prescription ⁹) (with physician approval)	Applicable Rx Copay	Applicable Rx Copay
Oral Contraceptives	100%	100% (if in formulary)	100% (if in formulary)
Diabetes – Self-Injectable	\$15 Copay	Applicable Rx Copay	Applicable Rx Copay
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% ⁵	100% ⁵	100% ⁵
Chronic Disease Management	\$10 Copay	\$20 Copay	\$30 Copay
Chemotherapy	100%	\$20 Copay ⁸	\$30 Copay ⁸
Chiropractic (20 visits max per year)	Not Covered	Not Covered	Not Covered
Acupuncture	\$10 Copay	\$20 Copay	\$30 Copay
Physical, Occupational, Speech Therapy	\$10 Copay	\$20 Copay	\$30 Copay
Rehabilitative & Habilitative Services and Devices	\$10 Copay	\$20 Copay	\$30 Copay
Home Health Care (Max 100 visits per year)	100% ¹	\$20 Copay	\$30 Copay

Platinum HMO

Groups Beginning 4/1/16

Services	HMO A	HMO A	HMO B
Participating Health Plans	Kaiser Permanente	Sharp	Sharp
Network Name	Full	Premier	Performance
Metal Tier	Platinum	Platinum	Platinum
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$150 Copay per day – 5 days max	\$200 Copay	85%
Hospice	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary as determined by HCSP)	90% ⁶	50%	50%
Mental Health In-Patient Out-Patient	\$300 Copay per day – 5 days max \$10 Copay	\$400 Copay \$20 Copay	85% \$30 Copay
Drug/Substance Abuse In-Patient (Detox Only)	\$300 Copay per day – 5 days max	\$400 Copay	85%
Infertility Infertility Evaluation and Treatment Infertility Drugs In Vitro Fertilization (IVF) Gamete Intrafallopian Transfer (GIFT) Zygote Intrafallopian Transfer (ZIFT)	Not covered Not covered Not covered Not covered Not covered	Not covered Not covered Not Covered Not Covered Not Covered	Not covered Not covered Not Covered Not Covered Not Covered
Pediatric Vision Carrier Network Exam Contact Lenses Frames Maximum Allowance per year	Kaiser Permanente Kaiser Permanente 100% 1 pair per calendar year 1 pair per calendar year None	VSP VSP 100% 1 pair in lieu of eyeglasses 100% (Pediatric Exchange collection only) None	VSP VSP 100% 1 pair in lieu of eyeglasses 100% (Pediatric Exchange collection only) None
Pediatric Dental Carrier Network Deductible Out-of-Pocket Maximum Office Visit Diagnostic & Preventative (D&P) Basic Services Major Services (no waiting period) Orthodontics (medically necessary)	Delta Dental DeltaCare USA None \$350/\$700 100% 100% \$40 Copay ² \$365 Copay ³ \$350 Copay	Premier Access Access Dental DHMO None \$1,000 / \$2,000 ⁷ \$20 Copay 100% \$95 Copay ² \$365 Copay ³ \$1,000 Copay	Premier Access Access Dental DHMO None \$1,000 / \$2,000 ⁷ \$20 Copay 100% \$95 Copay ² \$365 Copay ³ \$1,000 Copay

* All services are subject to the deductible unless otherwise stated.

- Home Health Care visit part-time/intermittent coverage (2 hour(s) maximum per visit(s), 3 visit(s) maximum per day(s), 100 visit(s) maximum per calendar year).
- DHMO Basic Services copayments vary by procedure within this category. Using a statistically significant set of claims data, the plan's average copay charged for procedures in this category cannot exceed the stated amount.
- DHMO Major Services copayments vary by procedure within this category. Using a statistically significant set of claims data, the plan's average copay charged for procedures in this category cannot exceed the stated amount.
- Individuals enrolled in a family plan will reach the annual deductible or out-of-pocket maximum if the member meets the individual deductible or out-of-pocket maximum amount or any combination of enrolled family members meets the family deductible or out-of-pocket maximum amount, whichever comes first. Amounts paid toward the deductible apply toward the out-of-pocket maximum.
- See plan specific EOC for information on preventive services.
- Effective 7.1.14 certain prosthetics, orthotics and devices may be available at no cost (after deductible, if deductible applies). Please refer to the Evidence

of Coverage for more information on Durable Medical Equipment (DME), prosthetics, orthotics and devices. Most DME for home use, prosthetics, orthotics and devices are not covered.

- The pediatric dental out-of-pocket maximum is \$1,000 for a family with one child and \$2,000 for a family with 2 or more children.
- Copay/Coinsurance waived if seen by nurse or in an out-patient setting.
- Maximum member responsibility.



Platinum HMO

Groups Beginning 4/1/16

Services	HMO A	HMO C
Participating Health Plans	Sutter Health Plus	Sutter Health Plus
Network Name	Full	Full
Metal Tier	Platinum	Platinum
Calendar Year Deductible*	None	None
Out-of-Pocket Max Ind/Fam	\$4,000 / \$8,000 ¹	\$4,000 / \$8,000 ¹
Lifetime Maximum	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$20 Copay ⁷	\$20 Copay ⁷
Specialist Visit (SPC)	\$40 Copay	\$40 Copay
Laboratory	\$20 Copay	\$20 Copay
X-Ray	\$40 Copay	\$40 Copay
MRI, CT and PET	\$150 Copay	90%
Hospital Services – In-Patient	\$250 Copay per day – 5 days max	90%
In-Patient Physician Fees	\$40 Copay	90%
Emergency Room (copay waived if admitted)	\$150 Copay	\$150 Copay
Urgent Care	\$40 Copay	\$40 Copay
Hospital Services – Out-Patient		
Surgical Facility	\$250 Copay	90%
Ambulatory Surgery Center	\$250 Copay	90%
Hospital Pre-Authorization	Required	Required
2nd Surgical Opinion	\$40 Copay	\$40 Copay
Ambulance Services (per trip)	\$150 Copay	\$150 Copay
Rx Benefits		
Generic	\$5 Copay ²	\$5 Copay ²
Formulary Brand	\$15 Copay ^{2,3}	\$15 Copay ^{2,3}
Non-Formulary Brand	\$25 Copay ^{2,3}	\$25 Copay ^{2,3}
Specialty	90% (up to \$250 per prescription ⁸) ^{2,3}	90% (up to \$250 per prescription ⁸) ^{2,3}
Oral Contraceptives	100%	100%
Diabetes – Self-Injectable	Applicable Rx Copay ^{2,3}	Applicable Rx Copay ^{2,3}
Pre-Existing Conditions	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% ⁴	100% ⁴
Chronic Disease Management	Covered as any Illness	Covered as any Illness
Chemotherapy	90%	90%
Chiropractic (20 visits max per year)	Not Covered	Not Covered
Acupuncture	\$20 Copay	\$20 Copay
Physical, Occupational, Speech Therapy	\$20 Copay	\$20 Copay
Rehabilitative & Habilitative Services and Devices	\$20 Copay	\$20 Copay
Home Health Care (Max 100 visits per year)	\$20 Copay	90%

Services	HMO A	HMO C
Participating Health Plans	Sutter Health Plus	Sutter Health Plus
Network Name	Full	Full
Metal Tier	Platinum	Platinum
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$150 Copay per day - 5 days max	90%
Hospice	100%	100%
Durable Medical Equipment (Covered when medically necessary as determined by HCSP)	90%	90%
Mental Health In-Patient Out-Patient	\$250 Copay per day – 5 days max ⁹ \$20 Copay ¹⁰	90% ⁹ \$20 Copay ¹⁰
Drug/Substance Abuse In-Patient (Detox Only)	\$250 Copay per day – 5 days max	90%
Infertility Infertility Evaluation and Treatment Infertility Drugs In Vitro Fertilization (IVF) Gamete Intrafallopian Transfer (GIFT) Zygote Intrafallopian Transfer (ZIFT)	Not covered Not covered Not covered Not covered Not covered	Not Covered Not Covered Not Covered Not Covered Not Covered
Pediatric Vision Carrier Network Exam Contact Lenses Frames Maximum Allowance per year	VSP Choice Network 100% ⁵ 1 pair per year ⁶ 1 pair per year None	VSP Choice Network 100% ⁵ 1 pair per year ⁶ 1 pair per year None
Pediatric Dental Carrier Network Deductible Out-of-Pocket Maximum Office Visit Diagnostic & Preventative (D&P) Basic Services Major Services (no waiting period) Orthodontics (medically necessary)	Delta Dental DeltaCare USA None Combined with Medical Copay varies by service 100% \$25 Copay Copay varies by service \$1,000 Copay	Delta Dental DeltaCare USA None Combined with Medical Copay varies by service 100% \$25 Copay Copay varies by service \$1,000 Copay

* All services are subject to the deductible unless otherwise stated.

1. Cost sharing amounts for all in-network services, including those applied to a deductible, accumulate toward the out-of-pocket maximum.
2. Member cost sharing for oral anti-cancer drugs shall not exceed \$200 per prescription per 30-day supply. For HDHP plans, this applies after the deductible has been met. Copays apply per prescription for up to a 30-day supply of prescribed and medically necessary generic or brand-name drugs in accordance with formulary guidelines. A 100-day supply is available, at twice the 30-day copay price, through the mail-order pharmacy. Specialty medications are only available for a 30-day supply. Prescription drug deductibles and copays contribute toward the plan year medical out-of-pocket maximum.
3. Sexual dysfunction medications are subject to prior authorization, have a 50% cost share, and are limited to 8 doses per 30-day supply.
4. See plan specific EOC for information on preventive services.
5. Pediatric eye exam and glasses or contact lenses are provided annually for members under age 19 as part of the essential health benefit for pediatric vision.
6. Standard: 1 pair per year; Monthly: 6 pair per year; Bi-Weekly: 6 pair per year; Dailies: 1 month supply per year.
7. Non-specialist Practitioner office visits includes Therapy Visits, other office visits not provided by either Primary Care or Specialty Physicians or not specified in another benefit category. Member cost-sharing will be charged as a separate copay from a preventive service during an office visit.
8. Maximum member responsibility.
9. Inpatient Mental/Behavioral Health/SUD Services include: inpatient psychiatric hospitalization; inpatient chemical dependency hospitalization, including detoxification; mental health psychiatric observation; mental health residential treatment; Substance Use Disorder Transitional Residential Recovery Services in a non-medical residential recovery setting; Substance Use Disorder Treatment for Withdrawal; inpatient Behavioral Health Treatment for Pervasive Developmental Disorder (PDD) and autism.
10. Mental/Behavioral Health/SUD Other Outpatient Services include: mental health psychological testing; mental health outpatient monitoring of drug therapy; Substance Use Disorder Treatment for Withdrawal; day treatment such as partial hospitalization and intensive outpatient program; outpatient Behavioral Health Treatment for Pervasive Developmental Disorder and autism.

Platinum HMO

Groups Beginning 4/1/16

Services	HMO A	HMO B	HMO C
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	SignatureValue	Focus	Alliance
Metal Tier	Platinum	Platinum	Platinum
Calendar Year Deductible*	None	None	None
Out-of-Pocket Max Ind/Fam	\$3,000 / \$6,000 ²	\$3,000 / \$6,000 ²	\$3,000 / \$6,000 ²
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$20 Copay	\$20 Copay	\$20 Copay
Specialist Visit (SPC)	\$40 Copay	\$40 Copay	\$40 Copay
Laboratory	\$5 Copay	\$5 Copay	\$5 Copay
X-Ray	\$5 Copay	\$5 Copay	\$5 Copay
MRI, CT and PET	\$100 Copay per procedure	\$100 Copay per procedure	\$100 Copay per procedure
Hospital Services – In-Patient	70%	70%	70%
In-Patient Physician Fees	100%	100%	100%
Emergency Room (copay waived if admitted)	\$100 Copay	\$100 Copay	\$100 Copay
Urgent Care	\$50 Copay	\$50 Copay	\$50 Copay
Hospital Services – Out-Patient			
Surgical Facility	70%	70%	70%
Ambulatory Surgery Center	70%	70%	70%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$40 Copay	\$40 Copay	\$40 Copay
Ambulance Services (per trip)	\$100 Copay	\$100 Copay	\$100 Copay
Rx Benefits			
Generic	\$15 Copay	\$15 Copay	\$15 Copay
Formulary Brand	\$35 Copay ³	\$35 Copay ³	\$35 Copay ³
Non-Formulary Brand	\$50 Copay ³	\$50 Copay ³	\$50 Copay ³
Specialty	75% (up to \$300 per prescription ⁶) ³	75% (up to \$300 per prescription ⁶) ³	75% (up to \$300 per prescription ⁶) ³
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	Applicable Rx Copay ³	Applicable Rx Copay ³	Applicable Rx Copay ³
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any illness	Covered as any illness	Covered as any illness
Preventive/Wellness Services	100% ¹	100% ¹	100% ¹
Chronic Disease Management	Covered as any illness	Covered as any illness	Covered as any illness
Chemotherapy	\$150 Copay ⁴	\$150 Copay ⁴	\$150 Copay ⁴
Chiropractic (20 visits max per year)	\$15 Copay	\$15 Copay	\$15 Copay
Acupuncture	\$10 Copay	\$10 Copay	\$10 Copay
Physical, Occupational, Speech Therapy	\$20 Copay	\$20 Copay	\$20 Copay
Rehabilitative & Habilitative Services and Devices	\$20 Copay	\$20 Copay	\$20 Copay
Home Health Care (Max 100 visits per year)	\$20 Copay	\$20 Copay	\$20 Copay

Services	HMO A	HMO B	HMO C
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	SignatureValue	Focus	Alliance
Metal Tier	Platinum	Platinum	Platinum
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	70%	70%	70%
Hospice	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary as determined by HCSP)	\$50 Copay	\$50 Copay	\$50 Copay
Mental Health In-Patient Out-Patient	70% \$40 Copay	70% \$40 Copay	70% \$40 Copay
Drug/Substance Abuse In-Patient (Detox Only)	70%	70%	70%
Infertility Infertility Evaluation and Treatment Infertility Drugs In Vitro Fertilization (IVF) Gamete Intrafallopian Transfer (GIFT) Zygote Intrafallopian Transfer (ZIFT)	50% See Plan Specific EOC Not Covered 50% ⁵ Not Covered	50% See Plan Specific EOC Not Covered 50% ⁵ Not Covered	50% See Plan Specific EOC Not Covered 50% ⁵ Not Covered
Pediatric Vision Carrier Network Exam Contact Lenses Frames Maximum Allowance per year	UnitedHealthcare Vision Spectera Eyecare Networks 100% 70% 70% 1 per calendar year	UnitedHealthcare Vision Spectera Eyecare Networks 100% 70% 70% 1 per calendar year	UnitedHealthcare Vision Spectera Eyecare Networks 100% 70% 70% 1 per calendar year
Pediatric Dental Carrier Network Deductible Out-of-Pocket Maximum Office Visit Diagnostic & Preventative (D&P) Basic Services Major Services (no waiting period) Orthodontics (medically necessary)	UnitedHealthcare Dental CA DHMO None Combined with Medical 100% 100% Copoly varies by service Copoly varies by service \$1,000 Copay	UnitedHealthcare Dental CA DHMO None Combined with Medical 100% 100% Copoly varies by service Copoly varies by service \$1,000 Copay	UnitedHealthcare Dental CA DHMO None Combined with Medical 100% 100% Copoly varies by service Copoly varies by service \$1,000 Copay

* All services are subject to the deductible unless otherwise stated.

1. See plan specific EOC for information on preventive services.
2. When an individual member of a family unit has paid an amount of Deductible and Copayments for the Calendar Year equal to the Individual Out-of-Pocket Maximum, no further Copayments will be due for Covered Services (except infertility services) for the remainder of that Calendar Year. The remaining family members will continue to pay the applicable Copayment until the member satisfies the Individual Out-of-Pocket Maximum or until the family, as a whole, meets the Family Out-of-Pocket Maximum.

3. For Specialty drugs, please see plan specific EOC.

4. In instances where the contracted rate is less than your copayment, you will pay only the contracted rate.
5. Benefits are limited to three (3) cycles or one (1) live birth per lifetime.
6. Maximum member responsibility.



Platinum HMO

Groups Beginning 4/1/16

Services	HMO A	HMO B
Participating Health Plans	Western Health Advantage	Western Health Advantage
Network Name	Full	Full
Metal Tier	Platinum	Platinum
Calendar Year Deductible*	None	None
Out-of-Pocket Max Ind/Fam	\$4,000 / \$8,000 ¹	\$4,000 / \$8,000 ¹
Lifetime Maximum	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$25 Copay	\$20 Copay
Specialist Visit (SPC)	\$25 Copay	\$40 Copay
Laboratory	100%	\$20 Copay
X-Ray	100%	\$40 Copay
MRI, CT and PET	\$100 Copay	\$150 Copay
Hospital Services – In-Patient	\$250 Copay per day – Days 1-5	\$250 Copay per day – Days 1-5
In-Patient Physician Fees	100%	\$40 Copay
Emergency Room (copay waived if admitted)	\$150 Copay	\$150 Copay
Urgent Care	\$50 Copay	\$40 Copay
Hospital Services – Out-Patient		
Surgical Facility	\$100 Copay	\$250 Copay
Ambulatory Surgery Center	\$100 Copay	\$250 Copay
Hospital Pre-Authorization	Required	Required
2nd Surgical Opinion	\$25 Copay	\$40 Copay
Ambulance Services (per trip)	100%	\$150 Copay
Rx Benefits		
Generic	\$10 Copay	\$5 Copay
Formulary Brand	\$30 Copay	\$15 Copay
Non-Formulary Brand	\$50 Copay	\$25 Copay
Specialty	80% (up to \$250 per 30 day supply ⁶) ³	90% (up to \$250 per 30 day supply ⁶) ³
Oral Contraceptives	100%	100%
Diabetes – Self-Injectable	\$30 Copay	\$15 Copay
Pre-Existing Conditions	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% ^{2, 5}	100% ^{2, 5}
Chronic Disease Management	Covered as any Illness	Covered as any Illness
Chemotherapy	\$100 Copay	90%
Chiropractic (20 visits max per year)	Not Covered	\$15 Copay
Acupuncture	\$15 Copay	\$15 Copay
Physical, Occupational, Speech Therapy	\$25 Copay	\$20 Copay
Rehabilitative & Habilitative Services and Devices	\$25 Copay	\$20 Copay
Home Health Care (Max 100 visits per year)	100%	\$20 Copay

Services	HMO A	HMO B
Participating Health Plans	Western Health Advantage	Western Health Advantage
Network Name	Full	Full
Metal Tier	Platinum	Platinum
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$250 Copay per day – Days 1-5	\$150 Copay per day – Days 1-5
Hospice	100%	100%
Durable Medical Equipment (Covered when medically necessary as determined by HCSP)	80% ^{3,4}	90% ^{3,4}
Mental Health In-Patient Out-Patient	\$250 Copay per day – Days 1-5 \$25 Copay	\$250 Copay per day – Days 1-5 \$20 Copay
Drug/Substance Abuse In-Patient (Detox Only)	\$250 Copay per day – Days 1-5	\$250 Copay per day – Days 1-5
Infertility Infertility Evaluation and Treatment Infertility Drugs In Vitro Fertilization (IVF) Gamete Intrafallopian Transfer (GIFT) Zygote Intrafallopian Transfer (ZIFT)	Not Covered Not Covered Not Covered Not Covered Not Covered	Not Covered Not Covered Not Covered Not Covered Not Covered
Pediatric Vision Carrier Network Exam Contact Lenses Frames Maximum Allowance per year	MES Vision Eyewear Only 100% 100% 100% 1 per calendar year ⁷	MES Vision Eyewear Only 100% 100% 100% 1 per calendar year ⁷
Pediatric Dental Carrier Network Deductible Out-of-Pocket Maximum Office Visit Diagnostic & Preventative (D&P) Basic Services Major Services (no waiting period) Orthodontics (medically necessary)	Access Dental Full None Combined with Medical 100% 100% Copay varies by service Copay varies by service \$1,000 Copay	Access Dental Full None Combined with Medical 100% 100% Copay varies by service Copay varies by service \$1,000 Copay

* All services are subject to the deductible unless otherwise stated.

1. The annual out-of-pocket maximum is the total amount the member must pay for certain services in a calendar year.
2. There may be an office visit copay if the primary purpose of a visit is not preventive or other services are provided.
3. Percentage copayment amounts are based on WHA's contracted rates with the provider of service.
4. See copayment summary for applicable prosthetic/orthotic device copayment amount.
5. See plan specific EOC for information on preventive services.
6. Maximum member responsibility.
7. Limited to one pair of standard hard or six pairs of standard soft contact lenses instead of glasses.



Gold HMO

Groups Beginning 4/1/16

Services	HMO A	HMO B	HMO A
Participating Health Plans	Aetna	Aetna	Anthem Blue Cross
Network Name	Aetna Value Network	Aetna Value Network	Select HMO
Metal Tier	Gold	Gold	Gold
Calendar Year Deductible *	None	None	None
Out-of-Pocket Max Ind/Fam	\$6,000 / \$12,000 ⁴	\$6,000 / \$12,000 ⁴	\$6,850 / \$13,700 ⁴
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$20 Copay	\$30 Copay	\$50 Copay
Specialist Visit (SPC)	\$60 Copay	\$60 Copay	\$100 Copay
Laboratory	\$20 Copay	\$30 Copay	100%
X-Ray	\$60 Copay	\$30 Copay	100%
MRI, CT and PET	\$250 Copay	\$250 Copay	\$100 Copay per test
Hospital Services – In-Patient	\$750 Copay	\$500 Copay per day – 5 days max	\$750 Copay per day – 4 days max
In-Patient Physician Fees	100%	100%	100%
Emergency Room (copay waived if admitted)	\$250 Copay	\$250 Copay	\$350 Copay
Urgent Care	\$50 Copay	\$50 Copay	\$100 Copay
Hospital Services – Out-Patient			
Surgical Facility	\$600 Copay	\$600 Copay	\$500 Copay
Ambulatory Surgery Center	\$400 Copay	\$400 Copay	\$500 Copay
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$60 Copay	\$60 Copay	\$100 Copay
Ambulance Services (per trip)	\$150 Copay	\$150 Copay	70%
Rx Benefits			
Generic	\$20 Copay (ded waived) ²	\$20 Copay (ded waived) ²	\$15 Copay (ded waived)
Formulary Brand	\$250 Ded – \$50 Copay ²	\$250 Ded – \$50 Copay ²	\$250 / \$500 Ded – \$50 Copay
Non-Formulary Brand	\$250 Ded – \$100 Copay ²	\$250 Ded – \$70 Copay ²	\$250 / \$500 Ded – \$90 Copay
Specialty	\$250 Ded – 70% (up to \$500 per prescription ¹⁰) ^{2,7}	\$250 Ded – 70% (up to \$500 per prescription ¹⁰) ^{2,7}	\$250 / \$500 Ded – 75% (up to \$250 per prescription ¹⁰) ⁸
Oral Contraceptives	100% (generic only)	100% (generic only)	100%
Diabetes – Self-Injectable	\$250 Ded – Applicable Rx Copay ²	\$250 Ded – Applicable Rx Copay ²	\$250 / \$500 Ded – Applicable Rx Copay
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% ³	100% ³	100% ³
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness
Chemotherapy	\$60 Copay	\$60 Copay	\$100 Copay
Chiropractic (20 visits max per year)	\$15 Copay	\$15 Copay	\$50 Copay
Acupuncture	\$15 Copay ¹	\$15 Copay ¹	\$50 Copay
Physical, Occupational, Speech Therapy	\$60 Copay	\$60 Copay	\$50 Copay
Rehabilitative & Habilitative Services and Devices	\$60 Copay	\$60 Copay	\$50 Copay
Home Health Care (Max 100 visits per year)	\$20 Copay	\$30 Copay	\$50 Copay ⁵

Services	HMO A	HMO B	HMO A
Participating Health Plans	Aetna	Aetna	Anthem Blue Cross
Network Name	Aetna Value Network	Aetna Value Network	Select HMO
Metal Tier	Gold	Gold	Gold
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$750 Copay	\$500 Copay per day – 5 days max	100% (100 days max per year)
Hospice	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary as determined by HCSP)	80%	80%	70%
Mental Health In-Patient Out-Patient	\$750 Copay \$60 Copay	\$500 Copay per day – 5 days max \$60 Copay	\$750 Copay per day – 4 days max \$50 Copay
Drug/Substance Abuse In-Patient (Detox Only)	\$750 Copay	\$500 Copay per day – 5 days max	\$750 Copay per day – 4 days max
Infertility Infertility Evaluation and Treatment Infertility Drugs In Vitro Fertilization (IVF) Gamete Intrafallopian Transfer (GIFT) Zygote Intrafallopian Transfer (ZIFT)	See Plan Specific EOC See Plan Specific EOC Not Covered Covered ⁶ Not Covered	See Plan Specific EOC See Plan Specific EOC Not Covered Covered ⁶ Not Covered	\$50 Copay ⁹ Not Covered Not Covered Not Covered Not Covered
Pediatric Vision Carrier Network Exam Contact Lenses Frames Maximum Allowance per year	EyeMed EyeMed \$20 Copay 100% (Pref. Provider) 100% (Pref. Provider) 1 per calendar year	EyeMed EyeMed \$30 Copay 100% (Pref. Provider) 100% (Pref. Provider) 1 per calendar year	Anthem Vision Blue View Vision 100% 100% (in lieu of eyeglasses) 100% 1 per calendar year
Pediatric Dental Carrier Network Deductible Out-of-Pocket Maximum Office Visit Diagnostic & Preventative (D&P) Basic Services Major Services (no waiting period) Orthodontics (medically necessary)	Aetna PPO None \$1,000 / \$2,000 100% 100% 70% 50% 50%	Aetna PPO None \$1,000 / \$2,000 100% 100% 70% 50% 50%	Anthem Dental Prime None Combined with Medical 100% 100% 50% 50% 50%

* All services are subject to the deductible unless otherwise stated.

1. Unlimited visits for treatment of nausea or as part of a comprehensive pain management program and for anesthesia.
2. Pharmacy tiers are Tier 1: Preferred Generic, Tier 2: Preferred Brand, Tier 3: Non-Preferred Generic and Brand, Tier 4: Preferred and Non-Preferred Specialty.
3. See plan specific EOC for information on preventive services.
4. Under a family contract, an insured can satisfy their individual out-of-pocket maximum; however, an insured may not contribute an amount greater than the individual maximum copayment limit toward the family maximum.
5. Limited to 100 4-hour visits per year.

6. Effective 7.1.14 for New and Renewing Business - Limited to \$2,000 per member per lifetime.
7. First Prescription must be filled at a participating retail pharmacy or Aetna Specialty Pharmacy®. Subsequent fills must be through Aetna Specialty Pharmacy®.
8. Classified specialty drugs must be obtained through Anthem's Specialty Pharmacy Program and are subject to the terms of the program.
9. Evaluation only.
10. Maximum member responsibility.



Gold HMO & HSP

Groups Beginning 4/1/16

Services	HMO A	HMO B	HSP A
Participating Health Plans	Health Net	Health Net	Health Net
Network Name	WholeCare	WholeCare	PureCare
Metal Tier	Gold	Gold	Gold
Calendar Year Deductible*	None	None	\$500 / \$1,000 (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$5,500 / \$11,000	\$5,500 / \$11,000	\$6,850 / \$13,700
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$40 Copay	\$40 Copay	\$3 Copay ¹⁰
Specialist Visit (SPC)	\$50 Copay	\$40 Copay	\$15 Copay ¹⁰
Laboratory	\$40 Copay	\$40 Copay	\$15 Copay
X-Ray	\$40 Copay	\$40 Copay	\$15 Copay
MRI, CT and PET	\$150 Copay per procedure	\$150 Copay per procedure	\$300 Copay per procedure
Hospital Services – In-Patient	\$600 Copay per day – 4 days max	60%	50%
In-Patient Physician Fees	100%	100%	50%
Emergency Room (copay waived if admitted)	\$250 Copay	\$250 Copay	50%
Urgent Care	\$40 Copay	\$40 Copay	\$100 Copay
Hospital Services – Out-Patient			
Surgical Facility	\$600 Copay	60%	50%
Ambulatory Surgery Center	\$600 Copay	60%	50%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$50 Copay	\$40 Copay	\$15 Copay
Ambulance Services (per trip)	\$200 Copay	\$200 Copay	50%
Rx Benefits			
Generic	\$20 Copay (ded waived) ^{5,7}	\$20 Copay (ded waived) ^{5,7}	\$5 Copay (overall ded waived)
Formulary Brand	\$200 Ded – \$30 Copay ^{5,6,7}	\$200 Ded – \$30 Copay ^{5,6,7}	\$30 Copay (overall ded waived)
Non-Formulary Brand	\$200 Ded – \$50 Copay ^{5,6,7}	\$200 Ded – \$50 Copay ^{5,6,7}	50% (overall ded waived)
Specialty	\$200 Ded – 70% (prior auth. required) ^{5,6,7}	\$200 Ded – 70% (prior auth. required) ^{5,6,7}	50% (overall ded waived)
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	\$200 Ded – Applicable Rx Copay ^{5,6,7}	\$200 Ded – Applicable Rx Copay ^{5,6,7}	50% (overall ded waived)
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% ³	100% ³	100% (ded waived) ³
Chronic Disease Management	\$50 Copay	\$40 Copay	\$15 Copay
Chemotherapy	100%	100%	50%
Chiropractic (20 visits max per year)	Not Covered	Not Covered	Not Covered
Acupuncture	\$10 Copay ¹	\$10 Copay ¹	\$3 Copay
Physical, Occupational, Speech Therapy	\$40 Copay	\$40 Copay	\$3 Copay
Rehabilitative & Habilitative Services and Devices	\$40 Copay	\$40 Copay	\$3 Copay
Home Health Care (Max 100 visits per year)	\$50 Copay	\$50 Copay	50%

Gold HMO & HSP

Groups Beginning 4/1/16

Services	HMO A	HMO B	HSP A
Participating Health Plans	Health Net	Health Net	Health Net
Network Name	WholeCare	WholeCare	PureCare
Metal Tier	Gold	Gold	Gold
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$600 Copay per day – 4 days max (no limit)	60% (no limit)	50% (no limit)
Hospice	100%	100%	100% (ded waived)
Durable Medical Equipment (Covered when medically necessary as determined by HCSP)	70%	70%	50%
Mental Health In-Patient Out-Patient	\$600 Copay per day ⁴ – 4 days max \$40 Copay ⁴	60% ⁴ \$40 Copay ⁴	50% \$3 Copay
Drug/Substance Abuse In-Patient (Detox Only)	\$600 Copay per day – 4 days max	60%	50%
Infertility Infertility Evaluation and Treatment Infertility Drugs In Vitro Fertilization (IVF) Gamete Intrafallopian Transfer (GIFT) Zygote Intrafallopian Transfer (ZIFT)	50% ² 50% ² Not Covered 50% ² Not Covered	Not Covered Not Covered Not Covered Not Covered Not Covered	50% ² 50% ² Not Covered 50% ² Not Covered
Pediatric Vision Carrier Network Exam Contact Lenses Frames Maximum Allowance per year	EyeMed ⁹ EyeMed 100% 100% 1 pair per calendar year None	EyeMed ⁹ EyeMed 100% 100% 1 pair per calendar year None	EyeMed ⁹ EyeMed 100% 100% 1 pair per calendar year None
Pediatric Dental Carrier Network Deductible Out-of-Pocket Maximum Office Visit Diagnostic & Preventative (D&P) Basic Services Major Services (no waiting period) Orthodontics (medically necessary)	Dental Benefit Providers ^{8,9} Dental Benefit Providers None Combined with Medical 100% 100% \$25 Copay \$300 Copay \$1,000 Copay	Dental Benefit Providers ^{8,9} Dental Benefit Providers None Combined with Medical 100% 100% \$25 Copay \$300 Copay \$1,000 Copay	Dental Benefit Providers ^{8,9} Dental Benefit Providers None Combined with Medical 100% 100% \$25 Copay \$300 Copay \$1,000 Copay

* All services are subject to the deductible unless otherwise stated.

1. Must be medically necessary.
2. Limited to a lifetime benefit maximum of \$8,500 for infertility services and \$1,500 for infertility drugs.
3. See plan specific EOC for information on preventive services.
4. Benefits are administered by MHN Services, an affiliate behavioral health administrative services company which provides behavioral health services.
5. The four prescription drug tiers are Tier 1: Generic formulary; Tier 2: Brand formulary; Tier 3: Brand non-formulary; Tier 4: Specialty.
6. The brand-name prescription drug deductible (per member, per calendar year) must be paid before Health Net begins to pay for brand-name prescription drugs.
7. See plan specific EOC for information regarding preventive drugs and women's contraceptives.

8. The pediatric dental benefits are provided by Health Net and administered by Dental Benefit Providers of California, Inc. (DBP). DBP is a California licensed specialized dental plan and is not affiliated with Health Net. Additional pediatric dental benefits are covered. See the plan's EOC for details.
9. Pediatric dental and vision are included on all plans.
10. Lower copay applies to office visits to Providers in family practice, pediatrics, internal medicine, geriatrics, general practice, obstetrics/gynecology and nurse practitioners. Higher copay applies to office visits to Providers in all other specialties.



Gold HMO

Groups Beginning 4/1/16

Services	HMO A	HMO B	HMO A
Participating Health Plans	Kaiser Permanente	Kaiser Permanente	Sharp
Network Name	Full	Full	Performance
Metal Tier	Gold	Gold	Gold
Calendar Year Deductible*	\$500 / \$1,000 ⁶ (applies to Max OOP)	None	None
Out-of-Pocket Max Ind/Fam	\$6,000 / \$12,000 ⁷	\$6,000 / \$12,000	\$6,500 / \$13,000 ⁴
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$25 Copay (ded waived)	\$30 Copay	\$20 Copay
Specialist Visit (SPC)	\$25 Copay (ded waived)	\$30 Copay	\$50 Copay
Laboratory	\$25 Copay (ded waived)	\$40 Copay	100%
X-Ray	\$25 Copay (ded waived)	\$50 Copay	100%
MRI, CT and PET	\$150 Copay per procedure (ded waived)	\$250 Copay per procedure	\$175 Copay per procedure
Hospital Services – In-Patient	\$600 Copay per day – 5 days max	\$600 Copay per day – 5 days max	75%
In-Patient Physician Fees	100%	100%	75%
Emergency Room (copay waived if admitted)	\$250 Copay	\$250 Copay	75%
Urgent Care	\$25 Copay (ded waived)	\$30 Copay	\$50 Copay
Hospital Services – Out-Patient			
Surgical Facility	\$600 Copay	\$600 Copay	75%
Ambulatory Surgery Center	\$600 Copay	\$600 Copay	75%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$25 Copay	\$30 Copay	\$50 Copay
Ambulance Services (per trip)	\$250 Copay	\$250 Copay	75%
Rx Benefits			
Generic	\$15 Copay (overall ded waived)	\$15 Copay	\$19 Copay (ded waived)
Formulary Brand	\$50 Copay (overall ded waived)	\$50 Copay	\$150 / \$300 Ded – \$35 Copay
Non-Formulary Brand	\$50 Copay (overall ded waived) (with physician approval)	\$50 Copay (with physician approval)	\$150 / \$300 Ded – \$70 Copay
Specialty	80% (up to \$250 per prescription ¹¹) (overall ded waived) (with physician approval)	80% (up to \$250 per prescription ¹¹) (with physician approval)	\$150 / \$300 Ded – Applicable Rx Copay
Oral Contraceptives	100%	100%	100% (if in formulary)
Diabetes – Self-Injectable	\$50 Copay (overall ded waived)	\$50 Copay	\$150 / \$300 Ded – Applicable Rx Copay
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% (ded waived) ⁵	100% ⁵	100% ⁵
Chronic Disease Management	\$25 Copay	\$50 Copay	\$50 Copay
Chemotherapy	100% (ded waived)	100%	\$50 Copay ¹⁰
Chiropractic (20 visits max per year)	Not Covered	Not Covered	Not Covered
Acupuncture	\$30 Copay (ded waived)	\$30 Copay	\$50 Copay
Physical, Occupational, Speech Therapy	\$25 Copay (ded waived)	\$30 Copay	\$50 Copay
Rehabilitative & Habilitative Services and Devices	\$25 Copay (ded waived)	\$30 Copay	\$50 Copay
Home Health Care (Max 100 visits per year)	100% (ded waived) ¹	100% ¹	\$50 Copay

Services	HMO A	HMO B	HMO A
Participating Health Plans	Kaiser Permanente	Kaiser Permanente	Sharp
Network Name	Full	Full	Performance
Metal Tier	Gold	Gold	Gold
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$300 Copay per day – 5 days max	\$300 Copay per day – 5 days max	75%
Hospice	100% (ded waived)	100%	100%
Durable Medical Equipment (Covered when medically necessary as determined by HCSP)	80% (ded waived) ⁸	80% ⁸	50%
Mental Health In-Patient Out-Patient	\$600 Copay per day – 5 days max \$25 Copay (ded waived)	\$600 Copay per day – 5 days max \$30 Copay	75% \$50 Copay
Drug/Substance Abuse In-Patient (Detox Only)	\$600 Copay per day – 5 days max	\$600 Copay per day – 5 days max	75%
Infertility Infertility Evaluation and Treatment Infertility Drugs In Vitro Fertilization (IVF) Gamete Intrafallopian Transfer (GIFT) Zygote Intrafallopian Transfer (ZIFT)	Not covered Not covered Not covered Not covered Not covered	Not covered Not covered Not covered Not covered Not covered	Not covered Not covered Not Covered Not Covered Not Covered
Pediatric Vision Carrier Network Exam Contact Lenses Frames Maximum Allowance per year	Kaiser Permanente Kaiser Permanente 100% (ded waived) 1 pair per calendar year 1 pair per calendar year (ded waived) None	Kaiser Permanente Kaiser Permanente 100% 1 pair per calendar year 1 pair per calendar year None	VSP VSP 100% 1 pair in lieu of eyeglasses 100% (Pediatric Exchange collection only) None
Pediatric Dental Carrier Network Deductible Out-of-Pocket Maximum Office Visit Diagnostic & Preventative (D&P) Basic Services Major Services (no waiting period) Orthodontics (medically necessary)	Delta Dental DeltaCare USA None \$350 / \$700 100% (ded waived) 100% (ded waived) \$40 Copay ² \$365 Copay ³ \$350 Copay	Delta Dental DeltaCare USA None \$350 / \$700 100% 100% \$40 Copay ² \$365 Copay ³ \$350 Copay	Premier Access Access Dental DHMO None \$1,000 / \$2,000 ⁹ \$20 Copay 100% \$95 Copay ² \$365 Copay ³ \$1,000 Copay

* All services are subject to the deductible unless otherwise stated.

- Home Health Care visit part-time/intermittent coverage (2 hour(s) maximum per visit(s), 3 visit(s) maximum per day(s), 100 visit(s) maximum per calendar year).
- DHMO Basic Services copayments vary by procedure within this category. Using a statistically significant set of claims data, the plan's average copay charged for procedures in this category cannot exceed the stated amount.
- DHMO Major Services copayments vary by procedure within this category. Using a statistically significant set of claims data, the plan's average copay charged for procedures in this category cannot exceed the stated amount.
- Individuals enrolled in a family plan will reach the annual deductible or out-of-pocket maximum if the member meets the individual deductible or out-of-pocket maximum amount or any combination of enrolled family members meets the family deductible or out-of-pocket maximum amount, whichever comes first. Amounts paid toward the deductible apply toward the out-of-pocket maximum.
- See plan specific EOC for information on preventive services.
- Under a family contract, when an insured satisfies the individual deductible amount, no further deductible is required for that insured for the remainder of that calendar year; however, an insured may not contribute an amount greater than the individual deductible toward the family deductible.
- Under a family contract, an insured can satisfy their individual out-of-pocket maximum; however, an insured may not contribute an amount greater than the individual maximum copayment limit toward the family maximum.
- Effective 7.1.14 certain prosthetics, orthotics and devices may be available at no cost (after deductible, if deductible applies). Please refer to the Evidence of Coverage for more information on Durable Medical Equipment (DME), prosthetics, orthotics and devices. Most DME for home use, prosthetics, orthotics and devices are not covered.
- The pediatric dental out-of-pocket maximum is \$1,000 for a family with one child and \$2,000 for a family with 2 or more children.
- Copay/Coinsurance waived if seen by nurse or in an out-patient setting.
- Maximum member responsibility.



Gold HMO

Groups Beginning 4/1/16

Services	HMO B	HMO A	HMO B
Participating Health Plans	Sharp	Sutter Health Plus	Sutter Health Plus
Network Name	Premier	Full	Full
Metal Tier	Gold	Gold	Gold
Calendar Year Deductible*	None	\$1,500 / \$3,000 ⁷ (applies to Max OOP)	None
Out-of-Pocket Max Ind/Fam	\$6,350 / \$12,700 ³	\$2,500 / \$5,000 ⁸	\$6,200 / \$12,400 ⁸
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$25 Copay	\$30 Copay ¹³	\$35 Copay ¹³
Specialist Visit (SPC)	\$60 Copay	\$30 Copay	\$55 Copay
Laboratory	\$25 Copay	\$30 Copay	\$35 Copay
X-Ray	\$60 Copay	\$30 Copay	\$50 Copay
MRI, CT and PET	\$175 Copay per procedure	\$50 Copay	\$250 Copay
Hospital Services – In-Patient	\$450 Copay per day – 5 days max	80%	\$600 Copay per day – 5 days max
In-Patient Physician Fees	100%	80%	\$55 Copay
Emergency Room (copay waived if admitted)	\$200 Copay	\$150 Copay	\$250 Copay
Urgent Care	\$60 Copay	\$30 Copay	\$60 Copay
Hospital Services – Out-Patient			
Surgical Facility	75%	80%	\$600 Copay
Ambulatory Surgery Center	75%	80%	\$600 Copay
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$60 Copay	\$30 Copay	\$55 Copay
Ambulance Services (per trip)	\$200 Copay	\$150 Copay	\$250 Copay
Rx Benefits			
Generic	\$19 Copay (ded waived)	\$5 Copay (overall ded waived) ⁹	\$15 Copay ⁹
Formulary Brand	\$150 / \$300 Ded – \$35 Copay	\$15 Copay (overall ded waived) ^{9,10}	\$50 Copay ^{9,10}
Non-Formulary Brand	\$150 / \$300 Ded – \$70 Copay	\$25 Copay (overall ded waived) ^{9,10}	\$70 Copay ^{9,10}
Specialty	\$150 / \$300 Ded – Applicable Rx Copay	80% (up to \$250 per prescription; overall ded waived ¹⁴) ^{9,10}	80% (up to \$250 per prescription ¹⁴) ^{9,10}
Oral Contraceptives	100% (if in formulary)	100% (overall ded waived)	100%
Diabetes – Self-Injectable	\$150 / \$300 Ded – Applicable Rx Copay	Applicable Rx Copay (overall ded waived) ^{9,10}	Applicable Rx Copay ^{9,10}
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% ⁴	100% (ded waived) ⁴	100% ⁴
Chronic Disease Management	\$60 Copay	Covered as any Illness	Covered as any Illness
Chemotherapy	\$60 Copay ⁶	80%	80%
Chiropractic (20 visits max per year)	Not Covered	Not Covered	Not Covered
Acupuncture	\$60 Copay	\$30 Copay	\$35 Copay
Physical, Occupational, Speech Therapy	\$60 Copay	\$30 Copay	\$35 Copay
Rehabilitative & Habilitative Services and Devices	\$60 Copay	\$30 Copay	\$35 Copay
Home Health Care (Max 100 visits per year)	\$60 Copay	70%	\$30 Copay

Services	HMO B	HMO A	HMO B
Participating Health Plans	Sharp	Sutter Health Plus	Sutter Health Plus
Network Name	Premier	Full	Full
Metal Tier	Gold	Gold	Gold
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$200 Copay per day	80%	\$300 Copay per day – 5 days max
Hospice	100%	100% (ded waived)	100%
Durable Medical Equipment (Covered when medically necessary as determined by HCSP)	50%	80%	80%
Mental Health In-Patient Out-Patient	\$450 Copay per day – 5 days max \$60 Copay	80% ¹⁵ \$30 Copay ¹⁶	\$600 Copay per day – 5 days max ¹⁵ \$35 Copay ¹⁶
Drug/Substance Abuse In-Patient (Detox Only)	\$450 Copay per day – 5 days max	80%	\$600 Copay per day – 5 days max
Infertility Infertility Evaluation and Treatment Infertility Drugs In Vitro Fertilization (IVF) Gamete Intrafallopian Transfer (GIFT) Zygote Intrafallopian Transfer (ZIFT)	Not Covered Not Covered Not Covered Not Covered Not Covered	Not Covered Not Covered Not Covered Not Covered Not Covered	Not Covered Not Covered Not Covered Not Covered Not Covered
Pediatric Vision Carrier Network Exam Contact Lenses Frames Maximum Allowance per year	VSP VSP 100% 1 pair in lieu of eyeglasses 100% (Pediatric Exchange collection only) None	VSP Choice Network 100% (ded waived) ¹¹ 1 pair per year ¹² 1 pair per year None	VSP Choice Network 100% ¹¹ 1 pair per year ¹² 1 pair per year None
Pediatric Dental Carrier Network Deductible Out-of-Pocket Maximum Office Visit Diagnostic & Preventative (D&P) Basic Services Major Services (no waiting period) Orthodontics (medically necessary)	Premier Access Access Dental DHMO None \$1,000 / \$2,000 ⁵ \$20 Copay 100% \$95 Copay ¹ \$365 Copay ² \$1,000 Copay	Delta Dental DeltaCare USA None Combined with Medical Copay varies by service 100% (ded waived) \$25 Copay Copay varies by service \$1,000 Copay	Delta Dental DeltaCare USA None Combined with Medical Copay varies by service 100% \$25 Copay Copay varies by service \$1,000 Copay

* All services are subject to the deductible unless otherwise stated.

1. DHMO Basic Services copayments vary by procedure within this category. Using a statistically significant set of claims data, the plan's average copay charged for procedures in this category cannot exceed the stated amount.

2. DHMO Major Services copayments vary by procedure within this category. Using a statistically significant set of claims data, the plan's average copay charged for procedures in this category cannot exceed the stated amount.

3. Individuals enrolled in a family plan will reach the annual deductible or out-of-pocket maximum if the member meets the individual deductible or out-of-pocket maximum amount or any combination of enrolled family members meets the family deductible or out-of-pocket maximum amount, whichever comes first. Amounts paid toward the deductible apply toward the out-of-pocket maximum.

4. See plan specific EOC for information on preventive services.

5. The pediatric dental out-of-pocket maximum is \$1,000 for a family with one child and \$2,000 for a family with 2 or more children.

6. Copay/Coinsurance waived if seen by nurse or in an out-patient setting.

7. Family deductibles and out-of-pocket maximums are equal to 2 times the individual values. Except for high-deductible health plans (HDHPs) linked to Health Savings Accounts (HSAs), in a family plan, an individual is responsible only for the single out-of-pocket deductible and a single out-of-pocket maximum amount. Cost sharing payments (deductibles, copayments, and coinsurance, but not premiums) for essential health benefits made by each individual apply to the deductible and out-of-pocket maximum. However, cost sharing payments made for non-emergent out-of-network services that are not plan-authorized exceptions do not apply to the family deductible or out-of-pocket maximum. The family deductible amount may be satisfied by any combination of individual deductible payments, after which member copays or coinsurance apply until the family out-of-pocket maximum is reached. Once the family out-of-pocket maximum is reached, the plan pays all costs for covered services for all family members. Under HDHP HSA plans, each family member is responsible for an individual deductible equal to the "self-only" or "single" enrollment amount or \$2600 (the IRS minimum deductible for family HSA-eligible plans), whichever is greater, until the family as a whole meets the family deductible. Medical or prescription services may be subject to a deductible as indicated within each benefit plan's services listing. The member must pay for these services when services are rendered until the deductible is met in that plan year. Charges for services subject to a deductible are based on SHP's contracted rate with the provider of service.

8. Cost sharing amounts for all in-network services, including those applied to a deductible, accumulate toward the out-of-pocket maximum.

9. Member cost sharing for oral anti-cancer drugs shall not exceed \$200 per prescription per 30-day supply. For HDHP plans, this applies after the deductible has been met. Copays apply per prescription for up to a 30-day supply of prescribed and medically necessary generic or brand-name drugs in accordance with formulary guidelines. A 100-day supply is available, at twice the 30-day copay price, through the mail-order pharmacy. Specialty medications are only available for a 30-day supply. Prescription drug deductibles and copays contribute toward the plan year medical out-of-pocket maximum.

10. Sexual dysfunction medications are subject to prior authorization, have a 50% cost share, and are limited to 8 doses per 30-day supply.

11. Pediatric eye exam and glasses or contact lenses are provided annually for members under age 19 as part of the essential health benefit for pediatric vision.

12. Standard: 1 pair per year; Monthly: 6 pair per year; Bi-Weekly: 6 pair per year; Dailies: 1 month supply per year.

13. Non-specialist Practitioner office visits includes Therapy Visits, other office visits not provided by either Primary Care or Specialty Physicians or not specified in another benefit category. Member cost-sharing will be charged as a separate copay from a preventive service during an office visit.

14. Maximum member responsibility.

15. Inpatient Mental/Behavioral Health/SUD Services include: inpatient psychiatric hospitalization; inpatient chemical dependency hospitalization, including detoxification; mental health psychiatric observation; mental health residential treatment; Substance Use Disorder Transitional Residential Recovery Services in a non-medical residential recovery setting; Substance Use Disorder Treatment for Withdrawal; inpatient Behavioral Health Treatment for Pervasive Developmental Disorder (PDD) and autism.

16. Mental/Behavioral Health/SUD Other Outpatient Services include: mental health psychological testing; mental health outpatient monitoring of drug therapy; Substance Use Disorder Treatment for Withdrawal; day treatment such as partial hospitalization and intensive outpatient program; outpatient Behavioral Health Treatment for Pervasive Developmental Disorder and autism.



Gold HMO

Groups Beginning 4/1/16

Services	HMO C	HMO A	HMO B
Participating Health Plans	Sutter Health Plus	UnitedHealthcare	UnitedHealthcare
Network Name	Full	SignatureValue	Alliance
Metal Tier	Gold	Gold	Gold
Calendar Year Deductible*	None	None	None
Out-of-Pocket Max Ind/Fam	\$6,200 / \$12,400 ¹	\$5,000 / \$10,000 ⁸	\$5,000 / \$10,000 ⁸
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$35 Copay ⁷	\$30 Copay	\$30 Copay
Specialist Visit (SPC)	\$55 Copay	\$50 Copay	\$50 Copay
Laboratory	\$35 Copay	\$25 Copay	\$25 Copay
X-Ray	\$50 Copay	\$25 Copay	\$25 Copay
MRI, CT and PET	80%	\$200 Copay per procedure	\$200 Copay per procedure
Hospital Services – In-Patient	80%	70%	70%
In-Patient Physician Fees	80%	100%	100%
Emergency Room (copay waived if admitted)	\$250 Copay	\$300 Copay	\$300 Copay
Urgent Care	\$60 Copay	\$75 Copay	\$75 Copay
Hospital Services – Out-Patient			
Surgical Facility	80%	70%	70%
Ambulatory Surgery Center	80%	70%	70%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$55 Copay	\$50 Copay	\$50 Copay
Ambulance Services (per trip)	\$250 Copay	\$100 Copay	\$100 Copay
Rx Benefits			
Generic	\$15 Copay ²	\$15 Copay	\$15 Copay
Formulary Brand	\$50 Copay ^{2,3}	\$35 Copay ⁹	\$35 Copay ⁹
Non-Formulary Brand	\$70 Copay ^{2,3}	\$70 Copay ⁹	\$70 Copay ⁹
Specialty	80% (up to \$250 per prescription ¹²) ^{2,3}	75% (up to \$300 per prescription ¹²) ⁹	75% (up to \$300 per prescription ¹²) ⁹
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	Applicable Rx Copay ^{2,3}	Applicable Rx Copay ⁹	Applicable Rx Copay ⁹
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% ⁴	100% ⁴	100% ⁴
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness
Chemotherapy	80%	\$150 Copay ¹⁰	\$150 Copay ¹⁰
Chiropractic (20 visits max per year)	Not Covered	\$15 Copay	\$15 Copay
Acupuncture	\$35 Copay	\$10 Copay	\$10 Copay
Physical, Occupational, Speech Therapy	\$35 Copay	\$30 Copay	\$30 Copay
Rehabilitative & Habilitative Services and Devices	\$35 Copay	\$30 Copay	\$30 Copay
Home Health Care (Max 100 visits per year)	80%	\$30 Copay	\$30 Copay

Services	HMO C	HMO A	HMO B
Participating Health Plans	Sutter Health Plus	UnitedHealthcare	UnitedHealthcare
Network Name	Full	SignatureValue	Alliance
Metal Tier	Gold	Gold	Gold
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	80%	70%	70%
Hospice	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary as determined by HCSP)	80%	\$50 Copay	\$50 Copay
Mental Health In-Patient Out-Patient	80% ¹³ \$35 Copay ¹⁴	70% \$40 Copay	70% \$40 Copay
Drug/Substance Abuse In-Patient (Detox Only)	80%	70%	70%
Infertility Infertility Evaluation and Treatment Infertility Drugs In Vitro Fertilization (IVF) Gamete Intrafallopian Transfer (GIFT) Zygote Intrafallopian Transfer (ZIFT)	Not Covered Not Covered Not Covered Not Covered Not Covered	50% See Plan Specific EOC Not Covered 50% ¹¹ Not Covered	50% See Plan Specific EOC Not Covered 50% ¹¹ Not Covered
Pediatric Vision Carrier Network Exam Contact Lenses Frames Maximum Allowance per year	VSP Choice Network 100% ⁵ 1 pair per year ⁶ 1 pair per year None	UnitedHealthcare Vision Spectera Eyecare Networks 100% 70% 70% 1 per calendar year	UnitedHealthcare Vision Spectera Eyecare Networks 100% 70% 70% 1 per calendar year
Pediatric Dental Carrier Network Deductible Out-of-Pocket Maximum Office Visit Diagnostic & Preventative (D&P) Basic Services Major Services (no waiting period) Orthodontics (medically necessary)	Delta Dental DeltaCare USA None Combined with Medical Copay varies by service 100% \$25 Copay Copay varies by service \$1,000 Copay	UnitedHealthcare Dental CA DHMO None Combined with Medical 100% 100% Copay varies by service Copay varies by service \$1,000 Copay	UnitedHealthcare Dental CA DHMO None Combined with Medical 100% 100% Copay varies by service Copay varies by service \$1,000 Copay

* All services are subject to the deductible unless otherwise stated.

- Cost sharing amounts for all in-network services, including those applied to a deductible, accumulate toward the out-of-pocket maximum.
- Member cost sharing for oral anti-cancer drugs shall not exceed \$200 per prescription per 30-day supply. For HDHP plans, this applies after the deductible has been met. Copays apply per prescription for up to a 30-day supply of prescribed and medically necessary generic or brand-name drugs in accordance with formulary guidelines. A 100-day supply is available, at twice the 30-day copay price, through the mail-order pharmacy. Specialty medications are only available for a 30-day supply. Prescription drug deductibles and copays contribute toward the plan year medical out-of-pocket maximum.
- Sexual dysfunction medications are subject to prior authorization, have a 50% cost share, and are limited to 8 doses per 30-day supply.
- See plan specific EOC for information on preventive services.
- Pediatric eye exam and glasses or contact lenses are provided annually for members under age 19 as part of the essential health benefit for pediatric vision.
- Standard: 1 pair per year; Monthly: 6 pair per year; Bi-Weekly: 6 pair per year; Dailies: 1 month supply per year.
- Non-specialist Practitioner office visits includes Therapy Visits, other office visits not provided by either Primary Care or Specialty Physicians or not specified in another benefit category. Member cost-sharing will be charged as a separate copay from a preventive service during an office visit.
- When an individual member of a family unit has paid an amount of Deductible and Copayments for the Calendar Year equal to the Individual Out-of-Pocket Maximum, no further Copayments will be due for Covered Services (except infertility services) for the remainder of that Calendar Year. The remaining family members will continue to pay the applicable Copayment until the member satisfies the Individual Out-of-Pocket Maximum or until the family, as a whole, meets the Family Out-of-Pocket Maximum.
- For Specialty drugs, please see plan specific EOC.
- In instances where the contracted rate is less than your copayment, you will pay only the contracted rate.
- Benefits are limited to three (3) cycles or one (1) live birth per lifetime.
- Maximum member responsibility.
- Inpatient Mental/Behavioral Health/SUD Services include: inpatient psychiatric hospitalization; inpatient chemical dependency hospitalization, including detoxification; mental health psychiatric observation; mental health residential treatment; Substance Use Disorder Transitional Residential Recovery Services in a non-medical residential recovery setting; Substance Use Disorder Treatment for Withdrawal; inpatient Behavioral Health Treatment for Pervasive Developmental Disorder (PDD) and autism.
- Mental/Behavioral Health/SUD Other Outpatient Services include: mental health psychological testing; mental health outpatient monitoring of drug therapy; Substance Use Disorder Treatment for Withdrawal; day treatment such as partial hospitalization and intensive outpatient program; outpatient Behavioral Health Treatment for Pervasive Developmental Disorder and autism.



Gold HMO

Groups Beginning 4/1/16

Services	HMO C	HMO A	HMO B
Participating Health Plans	UnitedHealthcare	Western Health Advantage	Western Health Advantage
Network Name	Focus	Full	Full
Metal Tier	Gold	Gold	Gold
Calendar Year Deductible*	None	None	None
Out-of-Pocket Max Ind/Fam	\$5,000 / \$10,000 ⁶	\$6,350 / \$12,700 ¹	\$6,200 / \$12,400 ¹
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$30 Copay	\$40 Copay	\$35 Copay
Specialist Visit (SPC)	\$50 Copay	\$40 Copay	\$55 Copay
Laboratory	\$25 Copay	\$40 Copay	\$35 Copay
X-Ray	\$25 Copay	\$40 Copay	\$50 Copay
MRI, CT and PET	\$200 Copay per procedure	\$250 Copay	\$250 Copay
Hospital Services – In-Patient	70%	\$600 Copay per day	\$600 Copay per day – Days 1-5
In-Patient Physician Fees	100%	100%	\$55 Copay
Emergency Room (copay waived if admitted)	\$300 Copay	\$250 Copay	\$250 Copay
Urgent Care	\$75 Copay	\$100 Copay	\$60 Copay
Hospital Services – Out-Patient			
Surgical Facility	70%	\$250 Copay	\$600 Copay
Ambulatory Surgery Center	70%	\$250 Copay	\$600 Copay
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$50 Copay	\$40 Copay	\$55 Copay
Ambulance Services (per trip)	\$100 Copay	100%	\$250 Copay
Rx Benefits			
Generic	\$15 Copay	\$20 Copay	\$15 Copay
Formulary Brand	\$35 Copay ⁷	\$40 Copay	\$50 Copay
Non-Formulary Brand	\$70 Copay ⁷	\$60 Copay	\$70 Copay
Specialty	75% (up to \$300 per prescription ¹⁰) ⁷	80% (up to \$250 per 30 day supply ¹⁰) ³	80% (up to \$250 per 30 day supply ¹⁰) ³
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	Applicable Rx Copay ⁷	\$40 Copay	\$50 Copay
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% ⁵	100% ^{2,5}	100% ^{2,5}
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness
Chemotherapy	\$150 Copay ⁸	\$250 Copay	80%
Chiropractic (20 visits max per year)	\$15 Copay	Not Covered	\$15 Copay
Acupuncture	\$10 Copay	\$15 Copay	\$15 Copay
Physical, Occupational, Speech Therapy	\$30 Copay	\$40 Copay	\$35 Copay
Rehabilitative & Habilitative Services and Devices	\$30 Copay	\$40 Copay	\$35 Copay
Home Health Care (Max 100 visits per year)	\$30 Copay	100%	\$35 Copay

Services	HMO C	HMO A	HMO B
Participating Health Plans	UnitedHealthcare	Western Health Advantage	Western Health Advantage
Network Name	Focus	Full	Full
Metal Tier	Gold	Gold	Gold
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	70%	\$600 Copay per day	\$300 Copay per day - Days 1-5
Hospice	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary as determined by HCSP)	\$50 Copay	80% ^{3,4}	80% ^{3,4}
Mental Health In-Patient Out-Patient	70% \$40 Copay	\$600 Copay per day \$40 Copay	\$600 Copay per day – Days 1-5 \$35 Copay
Drug/Substance Abuse In-Patient (Detox Only)	70%	\$600 Copay per day	\$600 Copay per day – Days 1-5
Infertility Infertility Evaluation and Treatment Infertility Drugs In Vitro Fertilization (IVF) Gamete Intrafallopian Transfer (GIFT) Zygote Intrafallopian Transfer (ZIFT)	50% See Plan Specific EOC Not Covered 50% ⁹ Not Covered	Not Covered Not Covered Not Covered Not Covered Not Covered	Not Covered Not Covered Not Covered Not Covered Not Covered
Pediatric Vision Carrier Network Exam Contact Lenses Frames Maximum Allowance per year	UnitedHealthcare Vision Spectera Eyecare Networks 100% 70% 70% 1 per calendar year	MES Vision Eyewear Only 100% 100% 100% 1 per calendar year ¹¹	MES Vision Eyewear Only 100% 100% 100% 1 per calendar year ¹¹
Pediatric Dental Carrier Network Deductible Out-of-Pocket Maximum Office Visit Diagnostic & Preventative (D&P) Basic Services Major Services (no waiting period) Orthodontics (medically necessary)	UnitedHealthcare Dental CA DHMO None Combined with Medical 100% 100% Copay varies by service Copay varies by service \$1,000 Copay	Access Dental Full None Combined with Medical 100% 100% Copay varies by service Copay varies by service \$1,000 Copay	Access Dental Full None Combined with Medical 100% 100% Copay varies by service Copay varies by service \$1,000 Copay

* All services are subject to the deductible unless otherwise stated.

1. The annual out-of-pocket maximum is the total amount the member must pay for certain services in a calendar year.
2. There may be an office visit copay if the primary purpose of a visit is not preventive or other services are provided.
3. Percentage copayment amounts are based on WHA's contracted rates with the provider of service.
4. See copayment summary for applicable prosthetic/orthotic device copayment amount.
5. See plan specific EOC for information on preventive services.
6. When an individual member of a family unit has paid an amount of Deductible and Copayments for the Calendar Year equal to the Individual Out-of-Pocket Maximum, no further Copayments will be due for Covered Services (except infertility services) for the remainder of that Calendar Year. The remaining family members will continue to pay the applicable Copayment until the member satisfies the Individual Out-of-Pocket Maximum or until the family, as a whole, meets the Family Out-of-Pocket Maximum.
7. For Specialty drugs, please see plan specific EOC.

8. In instances where the contracted rate is less than your copayment, you will pay only the contracted rate.

9. Benefits are limited to three (3) cycles or one (1) live birth per lifetime.
10. Maximum member responsibility.
11. Limited to one pair of standard hard or six pairs of standard soft contact lenses instead of glasses.



Gold PPO

Groups Beginning 4/1/16

Services	PPO A		PPO B	
Participating Health Plans	Anthem Blue Cross		Anthem Blue Cross	
Network Name	Advantage PPO		Select PPO	
Metal Tier	Gold		Gold	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Calendar Year Deductible*	\$500 / \$1,500 (combined Med/Pediatric dental ded) (applies to Max OOP)	\$1,000 / \$2,000 (combined Med/Pediatric dental ded) (applies to Max OOP)	\$750 / \$2,250 (combined Med/Pediatric dental ded) (applies to Max OOP)	\$1,500 / \$3,000 (combined Med/Pediatric dental ded) (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$4,000 / \$8,000 ¹	\$8,000 / \$16,000 ¹	\$4,000 / \$8,000 ¹	\$8,000 / \$16,000 ¹
Lifetime Maximum	Unlimited		Unlimited	
Dr. Office Visits (PCP)	\$25 Copay (first 3 visits) ^{9,10} – 80%	50%	\$25 Copay (ded waived)	50%
Specialist Visit (SPC)	\$25 Copay (first 3 visits) ^{9,10} – 80%	50%	\$50 Copay (ded waived)	50%
Laboratory	80%	50%	80%	50%
X-Ray	80%	50%	80%	50%
MRI, CT and PET	80%	50% (up to \$800 per test) ⁵	80%	50% (up to \$800 per test) ⁵
Hospital Services – In-Patient	Tier 1: 80% Tier 2: \$500 Copay – 80%	50% (up to \$650 per day) ⁵	80%	50% (up to \$650 per day) ⁵
In-Patient Physician Fees	80%	50%	80%	50%
Emergency Room (copay waived if admitted)	80%		\$200 Copay – 80%	
Urgent Care	80%	50%	\$100 Copay (ded waived)	50%
Hospital Services – Out-Patient				
Surgical Facility	Tier 1: 80% Tier 2: \$250 Copay – 80%	50% (up to \$380 per admit) ⁵	80%	50% (up to \$380 per admit) ⁵
Ambulatory Surgery Center	Tier 1: 80% Tier 2: \$250 Copay – 80%	50% (up to \$380 per admit) ⁵	80%	50% (up to \$380 per admit) ⁵
Hospital Pre-Authorization	Required		Required	
2nd Surgical Opinion	\$25 Copay (first 3 visits) ^{9,10} – 80%	50%	\$50 Copay (ded waived)	50%
Ambulance Services (per trip)	80%		80%	
Rx Benefits				
Generic	\$15 Copay ²		\$10 Copay (ded waived) ²	
Formulary Brand	\$40 Copay ²		\$250 / \$500 Ded – \$35 Copay ²	
Non-Formulary Brand	\$80 Copay ²		\$250 / \$500 Ded – \$70 Copay ²	
Specialty	75% (up to \$250 per prescription ⁸) ^{2,6}		\$250 / \$500 Ded – 75% (up to \$250 per prescription ⁸) ^{2,6}	
Oral Contraceptives	100%		100%	
Diabetes – Self-Injectable	Applicable Rx Copay ²		\$250 / \$500 Ded – Applicable Rx Copay ²	
Pre-Existing Conditions	Covered		Covered	
Maternity and Newborn Care	Covered as any Illness		Covered as any Illness	
Preventive/Wellness Services	100% (ded waived) ³	50% ³	100% (ded waived) ³	50% ³
Chronic Disease Management	Covered as any Illness		Covered as any Illness	
Chemotherapy	80%	50%	80%	50%
Chiropractic (20 visits max per year)	\$25 Copay (first 3 visits) ^{9,10} – 80%	50% (up to \$25 per visit) ⁵	\$25 Copay (ded waived)	50% (up to \$25 per visit) ⁵
Acupuncture	\$25 Copay (first 3 visits) ^{9,10} – 80%	50%	\$25 Copay (ded waived)	50%
Physical, Occupational, Speech Therapy	\$25 Copay (first 3 visits) ^{9,10} – 80%	50%	\$25 Copay (ded waived)	50%
Rehabilitative & Habilitative Services and Devices	\$25 Copay (first 3 visits) ^{9,10} – 80%	50%	\$25 Copay (ded waived)	50%

Services	PPO A		PPO B	
Participating Health Plans	Anthem Blue Cross		Anthem Blue Cross	
Network Name	Advantage PPO		Select PPO	
Metal Tier	Gold		Gold	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Home Health Care (Max 100 visits per year)	80% ⁴	50% (up to \$75 per visit) ^{4,5}	\$25 Copay (ded waived) ⁴	50% (up to \$75 per visit) ^{4,5}
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	Tier 1: 80% Tier 2: \$500 Copay – 80% (100 days max per year)	50% (up to \$150 per day) ⁵ (100 days max per year)	80% (100 days max per year)	50% (up to \$150 per day) ⁵ (100 days max per year)
Hospice	100%	50%	100%	50%
Durable Medical Equipment (Covered when medically necessary as determined by HCSP)	80%	50%	80%	50%
Mental Health				
In-Patient	Tier 1: 80% Tier 2: \$500 Copay – 80%	50% (up to \$650 per day) ⁵	80%	50% (up to \$650 per day) ⁵
Out-Patient	\$25 Copay (first 3 visits) ^{9,10} – 80%	50%	\$25 Copay (ded waived)	50%
Drug/Substance Abuse				
In-Patient (Detox Only)	Tier 1: 80% Tier 2: \$500 Copay – 80%	50% (up to \$650 per day) ⁵	80%	50% (up to \$650 per day) ⁵
Infertility				
Infertility Evaluation and Treatment	\$25 Copay (first 3 visits) ^{9,10} – 80% ⁷	50% ⁷	\$25 Copay (ded waived) ⁷	50% ⁷
Infertility Drugs	Not Covered	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered	Not Covered
Pediatric Vision				
Carrier	Anthem Vision	Anthem Vision	Anthem Vision	Anthem Vision
Network	Blue View Vision		Blue View Vision	
Exam	100% (ded waived)	\$30 Reimbursement	100% (ded waived)	\$30 Reimbursement
Contact Lenses	100% (in lieu of eyeglasses)	\$60 Reimbursement (in lieu of eyeglasses)	100% (in lieu of eyeglasses)	\$60 Reimbursement (in lieu of eyeglasses)
Frames	100% (ded waived)	\$45 Reimbursement	100% (ded waived)	\$45 Reimbursement
Maximum Allowance per year	(1 per calendar year)	(1 per calendar year)	(1 per calendar year)	(1 per calendar year)
Pediatric Dental				
Carrier	Anthem Dental	Anthem Dental	Anthem Dental	Anthem Dental
Network	Prime		Prime	
Deductible	Combined Med/Pediatric dental ded (IN & OON)	Combined Med/Pediatric dental ded (IN & OON)	Combined Med/Pediatric dental ded (IN & OON)	Combined Med/Pediatric dental ded (IN & OON)
Out-of-Pocket Maximum	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)
Office Visit	100%	100%	100%	100%
Diagnostic & Preventative (D&P)	100% (ded waived)	100% (ded waived)	100% (ded waived)	100% (ded waived)
Basic Services	50%	50%	50%	50%
Major Services (no waiting period)	50%	50%	50%	50%
Orthodontics (medically necessary)	50%	50%	50%	50%

* All services are subject to the deductible unless otherwise stated. Under a family contract, when an insured satisfies the individual deductible amount, no further deductible is required for that insured for the remainder of that calendar year; however, an insured may not contribute an amount greater than the individual deductible toward the family deductible.

- Under a family contract, an insured can satisfy their individual out-of-pocket maximum; however, an insured may not contribute an amount greater than the individual maximum copayment limit toward the family maximum.
- Benefits apply to prescriptions filled at participating pharmacies. Please see plan specific COI for non-participating pharmacy benefits.
- See plan specific COI for information on preventive services.
- Limited to 100 4-hour visits per year.
- Amount listed is maximum paid by Anthem.
- Classified specialty drugs must be obtained through Anthem's Specialty Pharmacy Program and are subject to the terms of the program.
- Evaluation only.
- Maximum member responsibility.

- Office visits are per Member and combined for PCP, SCP, Retail Health Clinic Visit, Online Visit, Counseling (including Family Planning, Nutritional, Diabetes Education), Chiropractic / Osteopathic / Manipulation Therapy, Physical / Occupational Therapy, Speech Therapy, Cardiac Rehabilitation, Pulmonary Therapy, Acupuncture, Mental Health and Substance Abuse, and Telehealth. These Office Visits have a Copayment which applies to any combination of services for the first three visits during the Benefit Period. Starting with the fourth visit, you pay Deductible and Coinsurance instead of a Copayment. Always check the setting above to determine your payment responsibility for other services and Providers, if applicable. Benefits are based on the setting in which Covered Services are received. If the service is available (and you obtain the service) in a setting other than the one listed above, your Copayment / Coinsurance will be based on the setting in which you receive the service. Please see those settings to determine your cost share.
- Deductible is waived for the first three visits combined.



Gold PPO

Groups Beginning 4/1/16

Services	PPO C		PPO D	
Participating Health Plans	Anthem Blue Cross		Anthem Blue Cross	
Network Name	Select PPO		Select PPO	
Metal Tier	Gold		Gold	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Calendar Year Deductible*	\$500 / \$1,500 (combined Med/Pediatric dental ded) (applies to Max OOP)	\$1,000 / \$2,000 (combined Med/Pediatric dental ded) (applies to Max OOP)	\$1,200 / \$2,400 (combined Med/Pediatric dental ded) (applies to Max OOP)	\$2,400 / \$4,800 (combined Med/Pediatric dental ded) (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$4,000 / \$8,000 ¹	\$8,000 / \$16,000 ¹	\$3,500 / \$7,000 ¹	\$7,000 / \$14,000 ¹
Lifetime Maximum	Unlimited		Unlimited	
Dr. Office Visits (PCP)	\$25 Copay (first 3 visits) ^{9,10} – 80%	50%	\$20 Copay (ded waived)	50%
Specialist Visit (SPC)	\$25 Copay (first 3 visits) ^{9,10} – 80%	50%	\$40 Copay (ded waived)	50%
Laboratory	80%	50%	80%	50%
X-Ray	80%	50%	80%	50%
MRI, CT and PET	80%	50% (up to \$800 per test) ⁵	80%	50% (up to \$800 per test) ⁵
Hospital Services – In-Patient	\$500 Copay	50% (up to \$650 per day) ⁵	80%	50% (up to \$650 per day) ⁵
In-Patient Physician Fees	80%	50%	80%	50%
Emergency Room (copay waived if admitted)	\$250 Copay		\$200 Copay – 80%	
Urgent Care	80%	50%	\$100 Copay (ded waived)	50%
Hospital Services – Out-Patient				
Surgical Facility	\$250 Copay	50% (up to \$380 per admit) ⁵	80%	50% (up to \$380 per admit) ⁵
Ambulatory Surgery Center	\$250 Copay	50% (up to \$380 per admit) ⁵	80%	50% (up to \$380 per admit) ⁵
Hospital Pre-Authorization	Required		Required	
2nd Surgical Opinion	\$25 Copay (first 3 visits) ^{9,10} – 80%	50%	\$40 Copay (ded waived)	50%
Ambulance Services (per trip)	80%		80%	
Rx Benefits				
Generic	\$15 Copay ²		\$15 Copay (ded waived) ²	
Formulary Brand	\$40 Copay ²		\$250 / \$500 Ded – \$40 Copay ²	
Non-Formulary Brand	\$80 Copay ²		\$250 / \$500 Ded – \$80 Copay ²	
Specialty	75% (up to \$250 per prescription) ^{8,2,6}		\$250 / \$500 Ded – 70% (up to \$500 per prescription) ^{8,2,6}	
Oral Contraceptives	100%		100%	
Diabetes – Self-Injectable	Applicable Rx Copay ²		\$250 / \$500 Ded – Applicable Rx Copay ²	
Pre-Existing Conditions	Covered		Covered	
Maternity and Newborn Care	Covered as any Illness		Covered as any Illness	
Preventive/Wellness Services	100% (ded waived) ³	50% ⁵	100% (ded waived) ³	50% ³
Chronic Disease Management	Covered as any Illness		Covered as any Illness	
Chemotherapy	80%	50%	80%	50%
Chiropractic (20 visits max per year)	\$25 Copay (first 3 visits) ^{9,10} – 80%	50% (up to \$25 per visit) ⁵	\$20 Copay (ded waived)	50% (up to \$25 per visit) ⁵
Acupuncture	\$25 Copay (first 3 visits) ^{9,10} – 80%	50%	\$20 Copay (ded waived)	50%
Physical, Occupational, Speech Therapy	\$25 Copay (first 3 visits) ^{9,10} – 80%	50%	\$20 Copay (ded waived)	50%
Rehabilitative & Habilitative Services and Devices	\$25 Copay (first 3 visits) ^{9,10} – 80%	50%	\$20 Copay (ded waived)	50%
Home Health Care (Max 100 visits per year)	80% ⁴	50% (up to \$75 per visit) ^{4,5}	\$20 Copay (ded waived) ⁴	50% (up to \$75 per visit) ^{4,5}

Services	PPO C		PPO D	
Participating Health Plans	Anthem Blue Cross		Anthem Blue Cross	
Network Name	Select PPO		Select PPO	
Metal Tier	Gold		Gold	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$500 Copay (100 days max per year)	50% (up to \$150 per day) ⁵ (100 days max per year)	80% (100 days max per year)	50% (up to \$150 per day) ⁵ (100 days max per year)
Hospice	100%	50%	100%	50%
Durable Medical Equipment (Covered when medically necessary as determined by HCSP)	80%	50%	80%	50%
Mental Health				
In-Patient	\$500 Copay	50% (up to \$650 per day) ⁵	80%	50% (up to \$650 per day) ⁵
Out-Patient	\$25 Copay (first 3 visits) ^{9,10} – 80%	50%	\$20 Copay (ded waived)	50%
Drug/Substance Abuse				
In-Patient (Detox Only)	\$500 Copay	50% (up to \$650 per day) ⁵	80%	50% (up to \$650 per day) ⁵
Infertility				
Infertility Evaluation and Treatment	\$25 Copay (first 3 visits) ^{9,10} – 80% ⁷	50% ⁷	\$20 Copay (ded waived) ⁷	50% ⁷
Infertility Drugs	Not Covered	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered	Not Covered
Pediatric Vision				
Carrier	Anthem Vision	Anthem Vision	Anthem Vision	Anthem Vision
Network	Blue View Vision		Blue View Vision	
Exam	100% (ded waived)	\$30 Reimbursement	100% (ded waived)	\$30 Reimbursement
Contact Lenses	100% (in lieu of eyeglasses)	\$60 Reimbursement (in lieu of eyeglasses)	100% (in lieu of eyeglasses)	\$60 Reimbursement (in lieu of eyeglasses)
Frames	100% (ded waived) (1 per calendar year)	\$45 Reimbursement (1 per calendar year)	100% (ded waived) (1 per calendar year)	\$45 Reimbursement (1 per calendar year)
Maximum Allowance per year	1 per calendar year	1 per calendar year	1 per calendar year	1 per calendar year
Pediatric Dental				
Carrier	Anthem Dental	Anthem Dental	Anthem Dental	Anthem Dental
Network	Prime		Prime	
Deductible	Combined Med/Pediatric dental ded (IN & OON)	Combined Med/Pediatric dental ded (IN & OON)	Combined Med/Pediatric dental ded (IN & OON)	Combined Med/Pediatric dental ded (IN & OON)
Out-of-Pocket Maximum	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)
Office Visit	100%	100%	100%	100%
Diagnostic & Preventative (D&P)	100% (ded waived)	100% (ded waived)	100% (ded waived)	100% (ded waived)
Basic Services	50%	50%	50%	50%
Major Services (no waiting period)	50%	50%	50%	50%
Orthodontics (medically necessary)	50%	50%	50%	50%

* All services are subject to the deductible unless otherwise stated. Under a family contract, when an insured satisfies the individual deductible amount, no further deductible is required for that insured for the remainder of that calendar year; however, an insured may not contribute an amount greater than the individual deductible toward the family deductible.

- Under a family contract, an insured can satisfy their individual out-of-pocket maximum; however, an insured may not contribute an amount greater than the individual maximum copayment limit toward the family maximum.
- Benefits apply to prescriptions filled at participating pharmacies. Please see plan specific COI for non-participating pharmacy benefits.
- See plan specific COI for information on preventive services.
- Limited to 100 4-hour visits per year.
- Amount listed is maximum paid by Anthem.
- Classified specialty drugs must be obtained through Anthem's Specialty Pharmacy Program and are subject to the terms of the program.
- Evaluation only.
- Maximum member responsibility.

- Office visits are per Member and combined for PCP, SCP, Retail Health Clinic Visit, Online Visit, Counseling (including Family Planning, Nutritional, Diabetes Education), Chiropractic / Osteopathic / Manipulation Therapy, Physical / Occupational Therapy, Speech Therapy, Cardiac Rehabilitation, Pulmonary Therapy, Acupuncture, Mental Health and Substance Abuse, and Telehealth. These Office Visits have a Copayment which applies to any combination of services for the first three visits during the Benefit Period. Starting with the fourth visit, you pay Deductible and Coinsurance instead of a Copayment. Always check the setting above to determining your payment responsibility for other services and Providers, if applicable. Benefits are based on the setting in which Covered Services are received. If the service is available (and you obtain the service) in a setting other than the one listed above, your Copayment / Coinsurance will be based on the setting in which you receive the service. Please see those settings to determine your cost share.
- Deductible is waived for the first three visits combined.



Gold EPO

Groups Beginning 4/1/16

Services	EPO A †	HSA Qualified
Participating Health Plans	Anthem Blue Cross	
Network Name	Prudent Buyer – Small Group	
Metal Tier	Gold	
Calendar Year Deductible*	\$2,600 / \$4,000 ¹ (combined Med/Rx/Pediatric dental ded) (applies to Max OOP)	
Out-of-Pocket Max Ind/Fam	\$5,000 / \$10,000 ²	
Lifetime Maximum	Unlimited	
Dr. Office Visits (PCP)	80%	
Specialist Visit (SPC)	80%	
Laboratory	80%	
X-Ray	80%	
MRI, CT and PET	80%	
Hospital Services – In-Patient	80%	
In-Patient Physician Fees	80%	
Emergency Room (copay waived if admitted)	80%	
Urgent Care	80%	
Hospital Services – Out-Patient		
Surgical Facility	80%	
Ambulatory Surgery Center	80%	
Hospital Pre-Authorization	Required	
2nd Surgical Opinion	80%	
Ambulance Services (per trip)	80%	
Rx Benefits		
Generic	80% (combined Med/Rx/Pediatric dental ded)	
Formulary Brand/Non-Formulary	80% (combined Med/Rx/Pediatric dental ded)	
Brand	80% (combined Med/Rx/Pediatric dental ded)	
Specialty	80% (combined Med/Rx/Pediatric dental ded)	
Oral Contraceptives	100%	
Diabetes – Self-Injectable	80% (combined Med/Rx/Pediatric dental ded)	
Pre-Existing Conditions	Covered	
Maternity and Newborn Care	Covered as any Illness	
Preventive/Wellness Services	100% (ded waived) ³	
Chronic Disease Management	Covered as any Illness	
Chemotherapy	80%	
Chiropractic (20 visits max per year)	80%	
Acupuncture	80%	
Physical, Occupational, Speech Therapy	80%	

Services	EPO A [†]	HSA Qualified
Participating Health Plans	Anthem Blue Cross	
Network Name	Prudent Buyer – Small Group	
Metal Tier	Gold	
Rehabilitative & Habilitative Services and Devices	80%	
Home Health Care (Max 100 visits per year)	80% ⁴	
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	80% (100 days max per year)	
Hospice	100%	
Durable Medical Equipment (Covered when medically necessary as determined by HCSP)	80%	
Mental Health		
In-Patient	80%	
Out-Patient	80%	
Drug/Substance Abuse		
In-Patient (Detox Only)	80%	
Infertility		
Infertility Evaluation and Treatment	Not Covered	
Infertility Drugs	Not Covered	
In Vitro Fertilization (IVF)	Not Covered	
Gamete Intrafallopian Transfer (GIFT)	Not Covered	
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	
Pediatric Vision		
Carrier	Anthem Vision	
Network	Blue View Vision	
Exam	100% (ded waived)	
Contact Lenses	100% (in lieu of eyeglasses)	
Frames	100% (ded waived)	
Maximum Allowance per year	1 pair per calendar year	
Pediatric Dental		
Carrier	Anthem dental	
Network	Prime	
Deductible	Combined Med/Rx/Pediatric dental ded	
Out-of-Pocket Maximum	Combined with Medical	
Office Visit	100%	
Diagnostic & Preventative (D&P)	100% (ded waived)	
Basic Services	50%	
Major Services (no waiting period)	50%	
Orthodontics (medically necessary)	50%	

† HSA Qualified High Deductible Plan.

* All services are subject to the deductible unless otherwise stated.

1. Under a family contract, when an insured satisfies the individual deductible amount, no further deductible is required for that insured for the remainder of that calendar year; however, an insured may not contribute an amount greater than the individual deductible toward the family deductible.
2. Under a family contract, an insured can satisfy their individual out-of-pocket maximum; however, an insured may not contribute an amount greater than the individual maximum copayment limit toward the family maximum.
3. See plan specific EOC for information on preventive services.
4. Limited to 100 4-hour visits per year.



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