

Benefit Summaries

Small Business Private Exchange

For Groups of 1-100 Employees

Groups Beginning 4/1/16

Silver



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Groups Beginning 4/1/16

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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.

Silver HMO

Groups Beginning 4/1/16

Services	HMO A	HMO B	HMO A
Participating Health Plans	Aetna	Aetna	Anthem Blue Cross
Network Name	HMO Deductible	Basic HMO	Select HMO
Metal Tier	Silver	Silver	Silver
Calendar Year Deductible*	\$2,000 / \$4,000 ⁴ (combined Med/ Pediatric dental ded) (applies to Max OOP)	\$2,000 / \$4,000 ⁴ (combined Med/ Pediatric dental ded) (applies to Max OOP)	\$1,750 / \$3,500 / \$8,000 ⁴ (combined Med/ Pediatric dental ded) (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$6,000 / \$12,000 ⁵	\$6,000 / \$12,000 ⁵	\$6,850 / \$13,700 ⁵
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$40 Copay (ded waived)	\$40 Copay (ded waived)	\$50 Copay (ded waived)
Specialist Visit (SPC)	\$60 Copay (ded waived)	\$60 Copay (ded waived)	\$75 Copay (ded waived)
Laboratory	\$40 Copay (ded waived)	\$40 Copay (ded waived)	\$25 Copay (ded waived)
X-Ray	\$40 Copay (ded waived)	\$40 Copay (ded waived)	\$25 Copay (ded waived)
MRI, CT and PET	\$500 Copay (ded waived)	\$500 Copay (ded waived)	\$250 Copay per test (ded waived)
Hospital Services – In-Patient	\$500 Copay per day – 3 days max	\$500 Copay per day – 3 days max	60%
In-Patient Physician Fees	100%	100%	100%
Emergency Room (copay waived if admitted)	\$300 Copay	\$300 Copay	\$300 Copay
Urgent Care	\$50 Copay (ded waived)	\$50 Copay (ded waived)	\$100 Copay (ded waived)
Hospital Services – Out-Patient			
Surgical Facility	\$750 Copay	\$750 Copay	60%
Ambulatory Surgery Center	\$600 Copay	\$600 Copay	60%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$60 Copay (ded waived)	\$60 Copay (ded waived)	\$75 Copay (ded waived)
Ambulance Services (per trip)	\$150 Copay	\$150 Copay	60%
Rx Benefits			
Generic	\$15 Copay (overall ded waived) ²	\$15 Copay (overall ded waived) ²	\$15 Copay (ded waived)
Formulary Brand	\$50 Copay (overall ded waived) ²	\$50 Copay (overall ded waived) ²	\$250 / \$500 Ded – \$50 Copay
Non-Formulary Brand	\$70 Copay (overall ded waived) ²	\$70 Copay (overall ded waived) ²	\$250 / \$500 Ded – \$90 Copay
Specialty	70% (up to \$500 per prescription ¹¹) (overall ded waived) ^{2,8}	70% (up to \$500 per prescription ¹¹) (overall ded waived) ^{2,8}	\$250 / \$500 Ded – 75% (up to \$250 per prescription ¹¹) ⁹
Oral Contraceptives	100% (generic only)	100% (generic only)	100%
Diabetes – Self-Injectable	Applicable Rx Copay (overall ded waived) ²	Applicable Rx Copay (overall ded waived) 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% (ded waived) ³	100% (ded waived) ³	100% (ded waived) ³
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness
Chemotherapy	\$60 Copay (ded waived)	\$60 Copay (ded waived)	60% (ded waived)
Chiropractic (20 visits max per year)	\$15 Copay (ded waived)	\$15 Copay (ded waived)	\$50 Copay (ded waived)
Acupuncture	\$15 Copay (ded waived) ¹	\$15 Copay (ded waived) ¹	\$50 Copay (ded waived)
Physical, Occupational, Speech Therapy	\$60 Copay (ded waived)	\$60 Copay (ded waived)	\$50 Copay (ded waived)
Rehabilitative & Habilitative Services and Devices	\$60 Copay (ded waived)	\$60 Copay (ded waived)	\$50 Copay (ded waived)
Home Health Care (Max 100 visits per year)	\$40 Copay	\$40 Copay	\$50 Copay (ded waived) ⁶

Services	HMO A	HMO B	HMO A
Participating Health Plans	Aetna	Aetna	Anthem Blue Cross
Network Name	HMO Deductible	Basic HMO	Select HMO
Metal Tier	Silver	Silver	Silver
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$500 Copay per day – 3 days max	\$500 Copay per day – 3 days max	60% (100 days max per year)
Hospice	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary as determined by HCSP)	80%	80%	60%
Mental Health In-Patient Out-Patient	\$500 Copay per day – 3 days max \$60 Copay (ded waived)	\$500 Copay per day – 3 days max \$60 Copay (ded waived)	60% \$50 Copay (ded waived)
Drug/Substance Abuse In-Patient (Detox Only)	\$500 Copay per day – 3 days max	\$500 Copay per day – 3 days max	60%
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 ⁷ Not Covered	See Plan Specific EOC See Plan Specific EOC Not Covered Covered ⁷ Not Covered	\$50 Copay (ded waived) ¹⁰ Not Covered Not Covered Not Covered Not Covered
Pediatric Vision Carrier Network Exam Contact Lenses Frames Maximum Allowance per year	EyeMed EyeMed \$40 Copay (ded waived) 100% (Pref. Provider) 100% (Pref. Provider) 1 per calendar year	EyeMed EyeMed \$40 Copay (ded waived) 100% (Pref. Provider) 100% (Pref. Provider) 1 per calendar year	Anthem Vision Blue View Vision 100% (ded waived) 1 pair per calendar year 1 pair per calendar year (ded waived) 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 Combined Med/Pediatric dental ded \$1,000 / \$2,000 100% 100% (ded waived) 70% 50% 50%	Aetna PPO Combined Med/Pediatric dental ded \$1,000 / \$2,000 100% 100% (ded waived) 70% 50% 50%	Anthem Dental Prime Combined Med/Pediatric dental ded Combined with Medical 100% 100% (ded waived) 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, 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.
5. 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.

6. Limited to 100 4-hour visits per year.

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



Silver HMO & HSP

Groups Beginning 4/1/16

Services	HSP A	HMO B	HMO C
Participating Health Plans	Health Net	Kaiser Permanente	Kaiser Permanente
Network Name	PureCare	Full	Full
Metal Tier	Silver	Silver	Silver
Calendar Year Deductible*	\$1,750 / \$3,500 (applies to Max OOP)	\$1,000 / \$2,000 ⁶ (applies to Max OOP)	\$1,500 / \$3,000 ⁶ (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$6,850 / \$13,700	\$6,500 / \$13,000 ⁷	\$6,500 / \$13,000 ⁷
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$30 Copay ⁴	\$40 Copay (ded waived)	\$50 Copay (ded waived)
Specialist Visit (SPC)	\$45 Copay ⁴	\$40 Copay (ded waived)	\$50 Copay (ded waived)
Laboratory	\$35 Copay	\$50 Copay (ded waived)	\$30 Copay (ded waived)
X-Ray	\$35 Copay	\$60 Copay (ded waived)	\$50 Copay (ded waived)
MRI, CT and PET	\$300 Copay per procedure	\$250 Copay per procedure	\$250 Copay per procedure
Hospital Services – In-Patient	50%	70%	80%
In-Patient Physician Fees	50%	70%	80%
Emergency Room (copay waived if admitted)	50%	70%	\$250 Copay
Urgent Care	\$100 Copay	\$40 Copay (ded waived)	\$50 Copay (ded waived)
Hospital Services – Out-Patient			
Surgical Facility	50%	70%	80%
Ambulatory Surgery Center	50%	70%	80%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$45 Copay	70%	80%
Ambulance Services (per trip)	50%	70%	\$250 Copay
Rx Benefits			
Generic	\$10 Copay (overall ded waived)	\$20 Copay (ded waived)	\$20 Copay (overall ded waived)
Formulary Brand	\$30 Copay (overall ded waived)	\$100 Ded – \$50 Copay	\$50 Copay (overall ded waived)
Non-Formulary Brand	50% (overall ded waived)	\$100 Ded – \$50 Copay (with physician approval)	\$50 Copay (overall ded waived) (with physician approval)
Specialty	50% (overall ded waived)	\$100 Ded – 80% (up to \$250 per prescription ¹³) (with physician approval)	80% (up to \$250 per prescription ¹³) (overall ded waived) (with physician approval)
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	50% (overall ded waived)	\$100 Ded – \$50 Copay	\$50 Copay (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% (ded waived) ⁵	100% (ded waived) ⁵	100% (ded waived) ⁵
Chronic Disease Management	\$45 Copay	\$40 Copay	80%
Chemotherapy	50%	100% (ded waived)	100% (ded waived)
Chiropractic (20 visits max per year)	Not Covered	Not Covered	Not Covered
Acupuncture	\$10 Copay	\$40 Copay (ded waived)	\$50 Copay (ded waived)
Physical, Occupational, Speech Therapy	\$30 Copay	\$40 Copay (ded waived)	\$50 Copay (ded waived)
Rehabilitative & Habilitative Services and Devices	\$30 Copay	\$40 Copay (ded waived)	\$50 Copay (ded waived)
Home Health Care (Max 100 visits per year)	50%	100% (ded waived) ¹	100% (ded waived) ¹

Services	HSP A	HMO B	HMO C
Participating Health Plans	Health Net	Kaiser Permanente	Kaiser Permanente
Network Name	PureCare	Full	Full
Metal Tier	Silver	Silver	Silver
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	50% (no limit)	70%	80%
Hospice	100% (ded waived)	100% (ded waived)	100% (ded waived)
Durable Medical Equipment (Covered when medically necessary as determined by HCSP)	50%	70% (ded waived) ⁸	80% (ded waived) ⁸
Mental Health			
In-Patient	50%	70%	80%
Out-Patient	\$30 Copay	\$40 Copay (ded waived)	\$50 Copay (ded waived)
Drug/Substance Abuse			
In-Patient (Detox Only)	50%	70%	80%
Infertility			
Infertility Evaluation and Treatment	50% ⁹	Not covered	Not covered
Infertility Drugs	50% ⁹	Not covered	Not covered
In Vitro Fertilization (IVF)	Not Covered	Not covered	Not covered
Gamete Intrafallopian Transfer (GIFT)	50% ⁹	Not covered	Not covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not covered	Not covered
Pediatric Vision			
Carrier	EyeMed ¹⁰	Kaiser Permanente	Kaiser Permanente
Network	EyeMed	Kaiser Permanente	Kaiser Permanente
Exam	100%	100% (ded waived)	100% (ded waived)
Contact Lenses	100%	1 pair per calendar year	1 pair per calendar year
Frames	1 pair per calendar year	1 pair per calendar year (ded waived)	1 pair per calendar year (ded waived)
Maximum Allowance per year	None	None	None
Pediatric Dental			
Carrier	Dental Benefit Providers ^{10,11}	Delta Dental	Delta Dental
Network	Dental Benefit Providers	DeltaCare USA	DeltaCare USA
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	\$350 / \$700	\$350 / \$700
Office Visit	100%	100% (ded waived)	100% (ded waived)
Diagnostic & Preventative (D&P)	100%	100% (ded waived)	100% (ded waived)
Basic Services	\$25 Copay	\$95 Copay ²	\$95 Copay ²
Major Services (no waiting period)	\$300 Copay	\$365 Copay ³	\$365 Copay ³
Orthodontics (medically necessary)	\$1,000 Copay	\$350 Copay	\$350 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.
- 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.
- 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.
- Limited to a lifetime benefit maximum of \$8,500 for infertility services and \$1,500 for infertility drugs.
- Pediatric dental and vision are included on all plans.
- 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.



Silver HMO

Groups Beginning 4/1/16

Services	HMO A	HMO B	HMO A
Participating Health Plans	Sharp	Sharp	Sutter Health Plus
Network Name	Premier	Performance	Full
Metal Tier	Silver	Silver	Silver
Calendar Year Deductible*	\$1,800 / \$3,600 ² (applies to Max OOP)	\$1,800 / \$3,600 ² (applies to Max OOP)	\$1,500 / \$3,000 ⁷ (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$6,000 / \$12,000 ²	\$6,250 / \$12,500 ²	\$6,500 / \$13,000 ⁹
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$30 Copay (ded waived)	\$35 Copay (ded waived)	\$45 Copay (ded waived) ¹³
Specialist Visit (SPC)	\$60 Copay (ded waived)	\$70 Copay (ded waived)	\$70 Copay (ded waived)
Laboratory	\$30 Copay	\$15 Copay	\$35 Copay (ded waived)
X-Ray	\$60 Copay	\$30 Copay	\$65 Copay (ded waived)
MRI, CT and PET	\$250 Copay per procedure	\$300 Copay per procedure	80%
Hospital Services – In-Patient	\$750 Copay per day	70%	80%
In-Patient Physician Fees	100%	70%	80%
Emergency Room (copay waived if admitted)	\$250 Copay	70%	\$250 Copay
Urgent Care	\$60 Copay (ded waived)	\$70 Copay (ded waived)	\$90 Copay (ded waived)
Hospital Services – Out-Patient			
Surgical Facility	70%	70%	80% (ded waived)
Ambulatory Surgery Center	70%	70%	80% (ded waived)
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$60 Copay (ded waived)	\$70 Copay (ded waived)	\$70 Copay (ded waived)
Ambulance Services (per trip)	\$250 Copay (ded waived)	70% (ded waived)	\$250 Copay
Rx Benefits			
Generic	\$19 Copay (ded waived)	\$19 Copay (ded waived)	\$15 Copay (ded waived) ⁹
Formulary Brand	\$200 / \$400 Ded – \$50 Copay	\$200 / \$400 Ded – \$50 Copay	\$250 / \$500 Ded – \$55 Copay ^{9,10}
Non-Formulary Brand	\$200 / \$400 Ded – \$80 Copay	\$200 / \$400 Ded – \$100 Copay	\$250 / \$500 Ded – \$75 Copay ^{9,10}
Specialty	\$200 / \$400 Ded – Applicable Rx Copay	\$200 / \$400 Ded – Applicable Rx Copay	\$250 / \$500 Ded – 80% (up to \$250 per prescription ¹⁴) ^{9,10}
Oral Contraceptives	100% (if in formulary)	100% (if in formulary)	100% (ded waived)
Diabetes – Self-Injectable	\$200 / \$400 Ded – Applicable Rx Copay	\$200 / \$400 Ded – Applicable Rx Copay	\$250 / \$500 Ded – 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% (ded waived) ¹	100% (ded waived) ¹	100% (ded waived) ¹
Chronic Disease Management	\$60 Copay (ded waived)	\$70 Copay (ded waived)	Covered as any Illness
Chemotherapy	\$60 Copay ⁶	\$70 Copay ⁶	80% (ded waived)
Chiropractic (20 visits max per year)	Not Covered	Not Covered	Not Covered
Acupuncture	\$60 Copay (ded waived)	\$70 Copay (ded waived)	\$45 Copay (ded waived)
Physical, Occupational, Speech Therapy	\$50 Copay (ded waived)	\$50 Copay (ded waived)	\$45 Copay (ded waived)
Rehabilitative & Habilitative Services and Devices	\$50 Copay (ded waived)	\$50 Copay (ded waived)	\$45 Copay (ded waived)
Home Health Care (Max 100 visits per year)	\$60 Copay (ded waived)	\$70 Copay (ded waived)	80% (ded waived)
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$200 Copay per day	70%	80%

Services	HMO A	HMO B	HMO A
Participating Health Plans	Sharp	Sharp	Sutter Health Plus
Network Name	Premier	Performance	Full
Metal Tier	Silver	Silver	Silver
Hospice	100% (ded waived)	100% (ded waived)	100% (ded waived)
Durable Medical Equipment (Covered when medically necessary as determined by HCSP)	50%	50%	80% (ded waived)
Mental Health In-Patient Out-Patient	\$750 Copay per day \$60 Copay (ded waived)	70% \$70 Copay (ded waived)	80% ¹⁵ \$45 Copay (ded waived) ¹⁶
Drug/Substance Abuse In-Patient (Detox Only)	\$750 Copay per day	70%	80%
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 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
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 ³ \$20 Copay 100% \$95 Copay ⁴ \$365 Copay ⁵ \$1,000 Copay	Premier Access Access Dental DHMO None \$1,000 / \$2,000 ³ \$20 Copay 100% \$95 Copay ⁴ \$365 Copay ⁵ \$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

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

- See plan specific EOC for information on preventive services.
- 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.
- 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.
- 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.
- Copay/Coinsurance waived if seen by nurse or in an out-patient setting.
- 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.
- 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.
- 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 separate copay from a preventive service during an office visit.
- 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.



Silver HMO

Groups Beginning 4/1/16

Services	HMO B	HMO C [†]	HSA Qualified	HMO D [†]	HSA Qualified
Participating Health Plans	Sutter Health Plus	Sutter Health Plus		Sutter Health Plus	
Network Name	Full	Full		Full	
Metal Tier	Silver	Silver		Silver	
Calendar Year Deductible*	\$1,500 / \$3,000 ¹ (applies to Max OOP)	\$2,600 / \$4,000 ^{1,10} (combined Med/Rx ded) (applies to Max OOP)		\$2,600 / \$4,000 ^{1,10} (combined Med/Rx ded) (applies to Max OOP)	
Out-of-Pocket Max Ind/Fam	\$6,500 / \$13,000 ²	\$4,500 / \$9,000 ²		\$6,250 / \$12,500 ²	
Lifetime Maximum	Unlimited	Unlimited		Unlimited	
Dr. Office Visits (PCP)	\$45 Copay (ded waived) ⁸	\$35 Copay ⁸		80% ⁸	
Specialist Visit (SPC)	\$70 Copay (ded waived)	\$35 Copay		80%	
Laboratory	\$35 Copay (ded waived)	\$35 Copay		80%	
X-Ray	\$65 Copay (ded waived)	\$15 Copay		80%	
MRI, CT and PET	\$250 Copay (ded waived)	\$50 Copay		80%	
Hospital Services – In-Patient	80%	80%		80%	
In-Patient Physician Fees	80%	80%		80%	
Emergency Room (copay waived if admitted)	\$250 Copay	80%		80%	
Urgent Care	\$90 Copay (ded waived)	\$35 Copay		80%	
Hospital Services – Out-Patient					
Surgical Facility	80% (ded waived)	80%		80%	
Ambulatory Surgery Center	80% (ded waived)	80%		80%	
Hospital Pre-Authorization	Required	Required		Required	
2nd Surgical Opinion	\$70 Copay (ded waived)	\$35 Copay		80%	
Ambulance Services (per trip)	\$250 Copay	80%		80%	
Rx Benefits					
Generic	\$15 Copay (ded waived) ³	\$10 Copay (combined Med/Rx ded) ³		80% (combined Med/Rx ded) ³	
Formulary Brand	\$250 / \$500 Ded - \$55 Copay ^{3,4}	\$20 Copay (combined Med/Rx ded) ^{3,4}		80% (combined Med/Rx ded) ^{3,4}	
Non-Formulary Brand	\$250 / \$500 Ded - \$75 Copay ^{3,4}	\$40 Copay (combined Med/Rx ded) ^{3,4}		80% (combined Med/Rx ded) ^{3,4}	
Specialty	\$250 / \$500 Ded - 80% (up to \$250 per prescription ⁹) ^{3,4}	80% (combined Med/Rx ded) ^{3,4}		80% (combined Med/Rx ded) ^{3,4}	
Oral Contraceptives	100% (ded waived)	100% (ded waived)		100% (ded waived)	
Diabetes – Self-Injectable	\$250 / \$500 Ded – Applicable Rx Copay ^{3,4}	Applicable Rx Copay (combined Med/Rx ded) ^{3,4}		Applicable Rx Copay (combined Med/Rx ded) ^{3,4}	
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% (ded waived) ⁵		100% (ded waived) ⁵	
Chronic Disease Management	Covered as any Illness	Covered as any Illness		Covered as any Illness	
Chemotherapy	80% (ded waived)	80%		80%	
Chiropractic (20 visits max per year)	Not Covered	Not Covered		Not Covered	
Acupuncture	\$45 Copay (ded waived)	\$35 Copay		80%	
Physical, Occupational, Speech Therapy	\$45 Copay (ded waived)	\$35 Copay		80%	
Rehabilitative & Habilitative Services and Devices	\$45 Copay (ded waived)	\$35 Copay		80%	
Home Health Care (Max 100 visits per year)	\$45 Copay (ded waived)	80%		80%	

Services	HMO B	HMO C†	HSA Qualified	HMO D†	HSA Qualified
Participating Health Plans	Sutter Health Plus	Sutter Health Plus		Sutter Health Plus	
Network Name	Full	Full		Full	
Metal Tier	Silver	Silver		Silver	
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	80%	80%		80%	
Hospice	100% (ded waived)	100% (ded waived)		100%	
Durable Medical Equipment (Covered when medically necessary as determined by HCSP)	80% (ded waived)	80%		80%	
Mental Health					
In-Patient	80% ¹¹	80% ¹¹		80% ¹¹	
Out-Patient	\$45 Copay (ded waived) ¹²	\$35 Copay ¹²		80% ¹²	
Drug/Substance Abuse					
In-Patient (Detox Only)	80%	80%		80%	
Infertility					
Infertility Evaluation and Treatment	Not Covered	Not Covered		Not Covered	
Infertility Drugs	Not Covered	Not Covered		Not Covered	
In Vitro Fertilization (IVF)	Not Covered	Not Covered		Not Covered	
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered		Not Covered	
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered		Not Covered	
Pediatric Vision					
Carrier	VSP	VSP		VSP	
Network	Choice Network	Choice Network		Choice Network	
Exam	100% (ded waived) ⁶	100% (ded waived) ⁶		100% (ded waived) ⁶	
Contact Lenses	1 pair per year ⁷	1 pair per year ⁷		1 pair per year ⁷	
Frames	1 pair per year	1 pair per year		1 pair per year	
Maximum Allowance per year	None	None		None	
Pediatric Dental					
Carrier	Delta Dental	Delta Dental		Delta Dental	
Network	DeltaCare USA	DeltaCare USA		DeltaCare USA	
Deductible	None	None		None	
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical		Combined with Medical	
Office Visit	Copay varies by service	Copay varies by service		Copay varies by service	
Diagnostic & Preventative (D&P)	100% (ded waived)	100% (ded waived)		100% (ded waived)	
Basic Services	\$25 Copay	\$25 Copay		\$25 Copay	
Major Services (no waiting period)	Copay varies by service	Copay varies by service		Copay varies by service	
Orthodontics (medically necessary)	\$1,000 Copay	\$1,000 Copay		\$1,000 Copay	

† HSA Qualified High Deductible Plan

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

- 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.
- Cost sharing amounts for all in-network services, including those applied to 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.
- Maximum member responsibility.
- If individual only coverage member will be subject to a lower deductible amount.
- 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.



Silver HMO

Groups Beginning 4/1/16

Services	HMO A	HMO B	HMO C†	HSA Qualified
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare	
Network Name	SignatureValue	Alliance	Alliance	
Metal Tier	Silver	Silver	Silver	
Calendar Year Deductible*	\$2,000 / \$4,000 ⁵ (applies to Max OOP)	\$2,000 / \$4,000 ⁵ (applies to Max OOP)	\$2,000 / \$4,000 ⁵ (combined Med/Rx/ Pediatric dental ded) (applies to Max OOP)	
Out-of-Pocket Max Ind/Fam	\$6,500 / \$13,000 ⁶	\$6,500 / \$13,000 ⁶	\$6,500 / \$6,850 ⁶	
Lifetime Maximum	Unlimited	Unlimited	Unlimited	
Dr. Office Visits (PCP)	\$45 Copay (ded waived)	\$45 Copay (ded waived)	75%	
Specialist Visit (SPC)	\$65 Copay (ded waived)	\$65 Copay (ded waived)	75%	
Laboratory	\$25 Copay (ded waived)	\$25 Copay (ded waived)	75%	
X-Ray	\$25 Copay (ded waived)	\$25 Copay (ded waived)	75%	
MRI, CT and PET	\$200 Copay per procedure (ded waived)	\$200 Copay per procedure (ded waived)	75%	
Hospital Services – In-Patient	60%	60%	75%	
In-Patient Physician Fees	60%	60%	75%	
Emergency Room (copay waived if admitted)	\$400 Copay (ded waived)	\$400 Copay (ded waived)	75%	
Urgent Care	\$100 Copay (ded waived)	\$100 Copay (ded waived)	75%	
Hospital Services – Out-Patient				
Surgical Facility	60%	60%	75%	
Ambulatory Surgery Center	60%	60%	75%	
Hospital Pre-Authorization	Required	Required	Required	
2nd Surgical Opinion	\$65 Copay (ded waived)	\$65 Copay (ded waived)	75%	
Ambulance Services (per trip)	\$100 Copay (ded waived)	\$100 Copay (ded waived)	75%	
Rx Benefits				
Generic	\$20 Copay (overall ded waived)	\$20 Copay (overall ded waived)	\$20 Copay (combined Med/Rx/ Pediatric dental ded)	
Formulary Brand	\$50 Copay (overall ded waived) ²	\$50 Copay (overall ded waived) ²	\$50 Copay (combined Med/Rx/ Pediatric dental ded) ²	
Non-Formulary Brand	\$100 Copay (overall ded waived) ²	\$100 Copay (overall ded waived) ²	\$100 Copay (combined Med/Rx/ Pediatric dental ded) ²	
Specialty	75% (up to \$300 per prescription ⁴) (overall ded waived) ²	75% (up to \$300 per prescription ⁴) (overall ded waived) ²	75% (up to \$300 per prescription ⁴) (combined Med/Rx/Pediatric dental ded) ²	
Oral Contraceptives	100%	100%	100% (ded waived)	
Diabetes – Self-Injectable	Applicable Rx Copay (overall ded waived) ²	Applicable Rx Copay (overall ded waived) ²	Applicable Rx Copay (combined Med/ Rx/Pediatric dental ded) ²	
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) ¹	100% (ded waived) ¹	100% (ded waived) ¹	
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness	
Chemotherapy	\$150 Copay (ded waived) ⁷	\$150 Copay (ded waived) ⁷	75%	
Chiropractic (20 visits max per year)	\$15 Copay (ded waived)	\$15 Copay (ded waived)	\$15 Copay	
Acupuncture	\$10 Copay (ded waived)	\$10 Copay (ded waived)	75%	
Physical, Occupational, Speech Therapy	\$45 Copay (ded waived)	\$45 Copay (ded waived)	75%	
Rehabilitative & Habilitative Services and Devices	\$45 Copay (ded waived)	\$45 Copay (ded waived)	75%	

Services	HMO A	HMO B	HMO C [†]	HSA Qualified
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare	
Network Name	SignatureValue	Alliance	Alliance	
Metal Tier	Silver	Silver	Silver	
Home Health Care (Max 100 visits per year)	\$45 Copay (ded waived)	\$45 Copay (ded waived)	75%	
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	60%	60%	75%	
Hospice	100% (ded waived)	100% (ded waived)	100%	
Durable Medical Equipment (Covered when medically necessary as determined by HCSP)	\$50 Copay (ded waived)	\$50 Copay (ded waived)	75%	
Mental Health				
In-Patient	60%	60%	75%	
Out-Patient	\$40 Copay (ded waived)	\$40 Copay (ded waived)	75%	
Drug/Substance Abuse				
In-Patient (Detox Only)	60%	60%	75%	
Infertility				
Infertility Evaluation and Treatment	50% (ded waived)	50% (ded waived)	50%	
Infertility Drugs	See Plan Specific EOC	See Plan Specific EOC	See Plan Specific EOC	
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered	
Gamete Intrafallopian Transfer (GIFT)	50% (ded waived) ³	50% (ded waived) ³	50% ³	
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered	
Pediatric Vision				
Carrier	UnitedHealthcare Vision	UnitedHealthcare Vision	UnitedHealthcare Vision	
Network	Spectera Eyecare Networks	Spectera Eyecare Networks	Spectera Eyecare Networks	
Exam	100% (ded waived)	100% (ded waived)	100% (ded waived)	
Contact Lenses	60% (ded waived)	60% (ded waived)	75%	
Frames	60% (ded waived)	60% (ded waived)	75%	
Maximum Allowance per year	1 per calendar year	1 per calendar year	1 per calendar year	
Pediatric Dental				
Carrier	UnitedHealthcare Dental	UnitedHealthcare Dental	UnitedHealthcare Dental	
Network	CA DHMO	CA DHMO	CA DHMO	
Deductible	None	None	Combined Med/Rx/Pediatric dental ded	
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical	
Office Visit	100% (ded waived)	100% (ded waived)	100% (ded waived)	
Diagnostic & Preventative (D&P)	100% (ded waived)	100% (ded waived)	100% (ded waived)	
Basic Services	Copay varies by service	Copay varies by service	Copay varies by service	
Major Services (no waiting period)	Copay varies by service	Copay varies by service	Copay varies by service	
Orthodontics (medically necessary)	\$1,000 Copay	\$1,000 Copay	\$1,000 Copay	

† HSA Qualified High Deductible Plan

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

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

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

3. Benefits are limited to three (3) cycles or one (1) live birth per lifetime.

4. Maximum member responsibility.

5. The Family Deductible is an embedded deductible. When an individual member of a family unit satisfies the Individual Deductible for the Calendar Year, no further Deductible will be required for that individual member for the remainder of the Calendar Year. The remaining family members will continue to pay full member charges for services that are subject to the deductible until the member satisfies the Individual Deductible or until the family, as a whole, meets the Family Deductible.

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



Silver HMO

Groups Beginning 4/1/16

Services	HMO D	HMO A	HMO B
Participating Health Plans	UnitedHealthcare	Western Health Advantage	Western Health Advantage
Network Name	Focus	Full	Full
Metal Tier	Silver	Silver	Silver
Calendar Year Deductible*	\$2,000 / \$4,000 ¹¹ (applies to Max OOP)	\$1,750 / \$3,500 ^{1,14} (applies to Max OOP)	\$1,500 / \$3,000 ^{1,14} (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$6,500 / \$13,000 ¹²	\$6,350 / \$12,700 ²	\$6,500 / \$13,000 ²
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$45 Copay (ded waived)	\$50 Copay (ded waived)	\$45 Copay (ded waived)
Specialist Visit (SPC)	\$65 Copay (ded waived)	\$50 Copay (ded waived)	\$70 Copay (ded waived)
Laboratory	\$25 Copay (ded waived)	\$50 Copay (ded waived)	\$35 Copay (ded waived)
X-Ray	\$25 Copay (ded waived)	\$50 Copay (ded waived)	\$65 Copay (ded waived)
MRI, CT and PET	\$200 Copay per procedure (ded waived)	\$275 Copay (ded waived)	\$250 Copay (ded waived)
Hospital Services – In-Patient	60%	80% ^{1,4}	80% ^{1,4}
In-Patient Physician Fees	60%	100% (ded waived)	80% ^{1,4}
Emergency Room (copay waived if admitted)	\$400 Copay (ded waived)	\$250 Copay	\$250 Copay ¹
Urgent Care	\$100 Copay (ded waived)	\$100 Copay	\$90 Copay (ded waived)
Hospital Services – Out-Patient			
Surgical Facility	60%	80% ^{1,4}	80% ^{1,4}
Ambulatory Surgery Center	60%	80% ^{1,4}	80% ^{1,4}
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$65 Copay (ded waived)	\$50 Copay (ded waived)	\$70 Copay (ded waived)
Ambulance Services (per trip)	\$100 Copay (ded waived)	100% (ded waived)	\$250 Copay ¹
Rx Benefits			
Generic	\$20 Copay (overall ded waived)	\$25 Copay (ded waived)	\$15 Copay (ded waived)
Formulary Brand	\$50 Copay (overall ded waived) ⁹	\$250 / \$500 Ded - \$50 Copay ¹	\$250 / \$500 Ded - \$55 Copay ¹
Non-Formulary Brand	\$100 Copay (overall ded waived) ⁹	\$250 / \$500 Ded - \$75 Copay ¹	\$250 / \$500 Ded - \$75 Copay ¹
Specialty	75% (up to \$300 per prescription ⁸) (overall ded waived) ⁹	\$250 / \$500 Ded - 80% (up to \$250 per 30 day supply ⁸) ^{1,4}	\$250 / \$500 Ded - 80% (up to \$250 per 30 day supply ⁸) ^{1,4}
Oral Contraceptives	100%	100%	100% (ded waived)
Diabetes – Self-Injectable	Applicable Rx Copay (overall ded waived) ⁹	\$250 / \$500 Ded - \$50 Copay ¹	\$250 / \$500 Ded - \$55 Copay ¹
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) ⁶	100% (ded waived) ^{3,6}	100% (ded waived) ^{3,6}
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness
Chemotherapy	\$150 Copay (ded waived) ¹³	80% ^{1,4}	80% ^{1,4}
Chiropractic (20 visits max per year)	\$15 Copay (ded waived)	Not Covered	\$15 Copay (ded waived)
Acupuncture	\$10 Copay (ded waived)	\$15 Copay (ded waived)	\$15 Copay (ded waived)
Physical, Occupational, Speech Therapy	\$45 Copay (ded waived)	\$50 Copay (ded waived)	\$45 Copay (ded waived)
Rehabilitative & Habilitative Services and Devices	\$45 Copay (ded waived)	\$50 Copay (ded waived)	\$45 Copay (ded waived)
Home Health Care (Max 100 visits per year)	\$45 Copay (ded waived)	100% (ded waived)	\$45 Copay (ded waived)

Services	HMO D	HMO A	HMO B
Participating Health Plans	UnitedHealthcare	Western Health Advantage	Western Health Advantage
Network Name	Focus	Full	Full
Metal Tier	Silver	Silver	Silver
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	60%	80% ^{1,4}	80% ^{1,4}
Hospice	100% (ded waived)	100% (ded waived)	100% (ded waived)
Durable Medical Equipment (Covered when medically necessary as determined by HCSP)	\$50 Copay (ded waived)	80% (ded waived) ^{1,4,5}	80% ^{1,4,5}
Mental Health			
In-Patient	60%	80% ^{1,4}	80% ^{1,4}
Out-Patient	\$40 Copay (ded waived)	\$50 Copay (ded waived)	\$45 Copay (ded waived)
Drug/Substance Abuse			
In-Patient (Detox Only)	60%	80% ^{1,4}	80% ^{1,4}
Infertility			
Infertility Evaluation and Treatment	50% (ded waived)	Not Covered	Not Covered
Infertility Drugs	See Plan Specific EOC	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	50% (ded waived) ¹⁰	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	UnitedHealthcare Vision	MES Vision	MES Vision
Network	Spectera Eyecare Networks	Eyewear Only	Eyewear Only
Exam	100% (ded waived)	100% (ded waived)	100% (ded waived)
Contact Lenses	60% (ded waived)	100% (ded waived)	100% (ded waived)
Frames	60% (ded waived)	100% (ded waived)	100% (ded waived)
Maximum Allowance per year	1 per calendar year	1 per calendar year ⁷	1 per calendar year ⁷
Pediatric Dental			
Carrier	UnitedHealthcare dental	Access Dental	Access Dental
Network	CA DHMO	Full	Full
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100% (ded waived)	100%	100%
Diagnostic & Preventative (D&P)	100% (ded waived)	100%	100% (ded waived)
Basic Services	Copay varies by service	Copay varies by service	Copay varies by service
Major Services (no waiting period)	Copay varies by service	Copay varies by service	Copay varies by service
Orthodontics (medically necessary)	\$1,000 Copay	\$1,000 Copay	\$1,000 Copay

† HSA Qualified High Deductible Plan

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

1. Medical or prescription services may be subject to a deductible. The member must pay for these services when services are rendered until the deductible is met in that calendar year. Charges under the deductible are based on WHA's contracted rates with the provider of service.
2. The annual out-of-pocket maximum is the total amount that the member must pay for certain services in a calendar year.
3. There may be an office visit copay if the primary purpose of a visit is not preventive or other services are provided.
4. Percentage copayment amounts are based on WHA's contracted rates with the provider of service.
5. See copayment summary for applicable prosthetic/orthotic device copayment amount.
6. See plan specific EOC for information on preventive services.
7. Limited to one pair of standard hard or six pairs of standard soft contact lenses instead of glasses.
8. Maximum member responsibility.
9. For Specialty drugs, please see plan specific EOC.
10. Benefits are limited to three (3) cycles or one (1) live birth per lifetime.

11. The Family Deductible is an embedded deductible. When an individual member of a family unit satisfies the Individual Deductible for the Calendar Year, no further Deductible will be required for that individual member for the remainder of the Calendar Year. The remaining family members will continue to pay full member charges for services that are subject to the deductible until the member satisfies the Individual Deductible or until the family, as a whole, meets the Family Deductible.
12. 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.
13. In instances where the contracted rate is less than your copayment, you will pay only the contracted rate.
14. 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.



Silver HMO

Groups Beginning 4/1/16

Services	HMO C [†]	HSA Qualified
Participating Health Plans	Western Health Advantage	
Network Name	Full	
Metal Tier	Silver	
Calendar Year Deductible*	\$2,600 / \$4,000 ^{1,9,10} (combined Med/Rx ded) (applies to Max OOP)	
Out-of-Pocket Max Ind/Fam	\$6,250 / \$12,500 ²	
Lifetime Maximum	Unlimited	
Dr. Office Visits (PCP)	80% ^{1,4}	
Specialist Visit (SPC)	80% ^{1,4}	
Laboratory	80% ^{1,4}	
X-Ray	80% ^{1,4}	
MRI, CT and PET	80% ^{1,4}	
Hospital Services – In-Patient	80% ^{1,4}	
In-Patient Physician Fees	80% ^{1,4}	
Emergency Room (copay waived if admitted)	80% ^{1,4}	
Urgent Care	80% ^{1,4}	
Hospital Services – Out-Patient		
Surgical Facility	80% ^{1,4}	
Ambulatory Surgery Center	80% ^{1,4}	
Hospital Pre-Authorization	Required	
2nd Surgical Opinion	80% ^{1,4}	
Ambulance Services (per trip)	80% ^{1,4}	
Rx Benefits		
Generic	80% ^{1,4} (combined Med/Rx ded)	
Formulary Brand	80% ^{1,4} (combined Med/Rx ded)	
Non-Formulary Brand	80% ^{1,4} (combined Med/Rx ded)	
Specialty	80% ^{1,4} (combined Med/Rx ded)	
Oral Contraceptives	100% (ded waived)	
Diabetes – Self-Injectable	80% ^{1,4} (combined Med/Rx ded)	
Pre-Existing Conditions	Covered	
Maternity and Newborn Care	Covered as any Illness	
Preventive/Wellness Services	100% (ded waived) ^{3,6}	
Chronic Disease Management	Covered as any Illness	
Chemotherapy	80% ^{1,4}	
Chiropractic (20 visits max per year)	Not Covered	
Acupuncture	80% ^{1,4}	
Physical, Occupational, Speech Therapy	80% ^{1,4}	
Rehabilitative & Habilitative Services and Devices	80% ^{1,4}	
Home Health Care (Max 100 visits per year)	80% ^{1,4}	

Services	HMO C†	HSA Qualified
Participating Health Plans	Western Health Advantage	
Network Name	Full	
Metal Tier	Silver	
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	80% ^{1,4}	
Hospice	100% ¹	
Durable Medical Equipment (Covered when medically necessary as determined by HCSP)	80% ^{1,4,5}	
Mental Health		
In-Patient	80% ^{1,4}	
Out-Patient	80% ^{1,4}	
Drug/Substance Abuse		
In-Patient (Detox Only)	80% ^{1,4}	
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	MES Vision	
Network	Eyewear Only	
Exam	100% (ded waived)	
Contact Lenses	100% (ded waived)	
Frames	100% (ded waived)	
Maximum Allowance per year	1 per calendar year ⁷	
Pediatric Dental		
Carrier	Access Dental	
Network	Full	
Deductible	None	
Out-of-Pocket Maximum	Combined with Medical	
Office Visit	100%	
Diagnostic & Preventative (D&P)	100% (ded waived)	
Basic Services	Copay varies by service	
Major Services (no waiting period)	Copay varies by service	
Orthodontics (medically necessary)	\$1,000 Copay	

† HSA Qualified High Deductible Plan

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

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

9. If individual only coverage, member will be subject to the lowest deductible amount.

10. 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.



Silver 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	Silver		Silver	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Calendar Year Deductible*	\$1,250 / \$2,500 (combined Med/Pediatric dental ded) (applies to Max OOP)	\$2,500 / \$5,000 (combined Med/Pediatric dental ded) (applies to Max OOP)	\$1,500 / \$3,000 (combined Med/Pediatric dental ded) (applies to Max OOP)	\$3,000 / \$6,000 (combined Med/Pediatric dental ded) (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$5,500 / \$11,000 ¹	\$11,000 / \$22,000 ¹	\$5,500 / \$11,000 ¹	\$11,000 / \$22,000 ¹
Lifetime Maximum	Unlimited		Unlimited	
Dr. Office Visits (PCP)	\$25 Copay (first 3 visits) ^{9,10} – 60%	50%	\$35 Copay (first 3 visits) ^{9,10} – 70%	50%
Specialist Visit (SPC)	\$25 Copay (first 3 visits) ^{9,10} – 60%	50%	\$35 Copay (first 3 visits) ^{9,10} – 70%	50%
Laboratory	60%	50%	70%	50%
X-Ray	60%	50%	70%	50%
MRI, CT and PET	60%	50% (up to \$800 per test) ⁵	70%	50% (up to \$800 per test) ⁵
Hospital Services – In-Patient	Tier 1: 60% Tier 2: \$500 Copay – 60%	50% (up to \$650 per day) ⁵	\$500 Copay	50% (up to \$650 per day) ⁵
In-Patient Physician Fees	60%	50%	70%	50%
Emergency Room (copay waived if admitted)	60%		\$300 Copay	
Urgent Care	60%	50%	70%	50%
Hospital Services – Out-Patient				
Surgical Facility	Tier 1: 60% Tier 2: \$250 Copay – 60%	50% (up to \$380 per admit) ⁵	\$300 Copay	50% (up to \$380 per admit) ⁵
Ambulatory Surgery Center	Tier 1: 60% Tier 2: \$250 Copay – 60%	50% (up to \$380 per admit) ⁵	\$300 Copay	50% (up to \$380 per admit) ⁵
Hospital Pre-Authorization	Required		Required	
2nd Surgical Opinion	\$25 Copay (first 3 visits) ^{9,10} – 60%	50%	\$35 Copay (first 3 visits) ^{9,10} – 70%	50%
Ambulance Services (per trip)	60%		70%	
Rx Benefits				
Generic	\$15 Copay (ded waived) ²		\$15 Copay (ded waived) ²	
Formulary Brand	\$250 / \$500 Ded – \$40 Copay ²		\$250 / \$500 Ded – \$40 Copay ²	
Non-Formulary Brand	\$250 / \$500 Ded – \$80 Copay ²		\$250 / \$500 Ded – \$80 Copay ²	
Specialty	\$250 / \$500 Ded – 70% (up to \$250 per prescription ⁸) ^{2,6}		\$250 / \$500 Ded – 70% (up to \$250 per prescription ⁸) ^{2,6}	
Oral Contraceptives	100%		100%	
Diabetes – Self-Injectable	\$250 / \$500 Ded – 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	60%	50%	70%	50%
Chiropractic (20 visits max per year)	\$25 Copay (first 3 visits) ^{9,10} – 60%	50% (up to \$25 per visit) ⁵	\$35 Copay (first 3 visits) ^{9,10} – 70%	50% (up to \$25 per visit) ⁵
Acupuncture	\$25 Copay (first 3 visits) ^{9,10} – 60%	50%	\$35 Copay (first 3 visits) ^{9,10} – 70%	50%
Physical, Occupational, Speech Therapy	\$25 Copay (first 3 visits) ^{9,10} – 60%	50%	\$35 Copay (first 3 visits) ^{9,10} – 70%	50%
Rehabilitative & Habilitative Services and Devices	\$25 Copay (first 3 visits) ^{9,10} – 60%	50%	\$35 Copay (first 3 visits) ^{9,10} – 70%	50%
Home Health Care (Max 100 visits per year)	60% ⁴	50% (up to \$75 per visit) ^{4,5}	70% ⁴	50% (up to \$75 per visit) ^{4,5}

Services	PPO A		PPO B	
Participating Health Plans	Anthem Blue Cross		Anthem Blue Cross	
Network Name	Advantage PPO		Select PPO	
Metal Tier	Silver		Silver	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	Tier 1: 60% Tier 2: \$500 Copay – 60% (100 days max per year)	50% (up to \$150 per day) ⁵ (100 days max per year)	\$500 Copay (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)	60%	50%	70%	50%
Mental Health				
In-Patient	Tier 1: 60% Tier 2: \$500 Copay – 60%	50% (up to \$650 per day) ⁵	\$500 Copay	50% (up to \$650 per day) ⁵
Out-Patient	\$25 Copay (first 3 visits) ^{9,10} – 60%	50%	\$35 Copay (first 3 visits) ^{9,10} – 70%	50%
Drug/Substance Abuse				
In-Patient (Detox Only)	Tier 1: 60% Tier 2: \$500 Copay – 60%	50% (up to \$650 per day) ⁵	\$500 Copay	50% (up to \$650 per day) ⁵
Infertility				
Infertility Evaluation and Treatment	\$25 Copay (first 3 visits) ^{9,10} – 60% ⁷	50% ⁷	\$35 Copay (first 3 visits) ^{9,10} – 70% 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.



Silver EPO

Groups Beginning 4/1/16

Services	EPO A
Participating Health Plans	Anthem Blue Cross
Network Name	Prudent Buyer - Small Group
Metal Tier	Silver
Calendar Year Deductible*	\$2,000 / \$4,000 ² (combined Med/ Pediatric dental ded)(applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$5,000 / \$10,000 ³
Lifetime Maximum	Unlimited
Dr. Office Visits (PCP)	\$50 Copay (first 3 visits) ^{8,9} – 70%
Specialist Visit (SPC)	\$50 Copay (first 3 visits) ^{8,9} – 70%
Laboratory	70%
X-Ray	70%
MRI, CT and PET	70%
Hospital Services – In-Patient	\$750 Copay
In-Patient Physician Fees	70%
Emergency Room (copay waived if admitted)	\$300 Copay
Urgent Care	70%
Hospital Services – Out-Patient	
Surgical Facility	\$300 Copay
Ambulatory Surgery Center	\$300 Copay
Hospital Pre-Authorization	Required
2nd Surgical Opinion	\$50 Copay (first 3 visits) ⁹ – 70%
Ambulance Services (per trip)	70%
Rx Benefits	
Generic	\$15 Copay (overall ded waived)
Formulary Brand	\$40 Copay (overall ded waived)
Non-Formulary Brand	\$80 Copay (overall ded waived)
Specialty	70% (up to \$500 per prescription ⁷) (overall ded waived) ⁵
Oral Contraceptives	100%
Diabetes – Self-Injectable	Applicable Rx Copay (overall ded waived)
Pre-Existing Conditions	Covered
Maternity and Newborn Care	Covered as any Illness
Preventive/Wellness Services	100% (ded waived) ¹
Chronic Disease Management	Covered as any Illness
Chemotherapy	70%
Chiropractic (20 visits max per year)	\$50 Copay (first 3 visits) ^{8,9} – 70%
Acupuncture	\$50 Copay (first 3 visits) ^{8,9} – 70%
Physical, Occupational, Speech Therapy	\$50 Copay (first 3 visits) ^{8,9} – 70%

Services	EPO A
Participating Health Plans	Anthem Blue Cross
Network Name	Prudent Buyer - Small Group
Metal Tier	Silver
Rehabilitative & Habilitative Services and Devices	\$50 Copay (first 3 visits) ^{8,9} – 70%
Home Health Care (Max 100 visits per year)	70% ⁴
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$750 Copay (100 days max per year)
Hospice	100%
Durable Medical Equipment (Covered when medically necessary as determined by HCSP)	70%
Mental Health	
In-Patient	\$750 Copay
Out-Patient	\$50 Copay (first 3 visits) ^{8,9} – 70%
Drug/Substance Abuse	
In-Patient (Detox Only)	\$750 Copay
Infertility	
Infertility Evaluation and Treatment	\$50 Copay (first 3 visits) ^{8,9} – 70% ⁶
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	1 pair per calendar year
Frames	1 pair per calendar year (ded waived)
Maximum Allowance per year	1 per calendar year
Pediatric Dental	
Carrier	Anthem Dental
Network	Prime
Deductible	Combined Med/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. See plan specific EOC for information on preventive services.
2. 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.
3. 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.
4. Limited to 100 4-hour visits per year.
5. Classified specialty drugs must be obtained through Anthem's Specialty Pharmacy Program and are subject to the terms of the program.
6. Evaluation only.
7. Maximum member responsibility.

8. 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.
9. Deductible is waived for the first three visits combined.



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