

Groups Effective 10/1/15 - 11/1/15

Provider Network Definitions

By Metal Tier

Platinum

Gold

Silver

Bronze



CaliforniaChoice[®]
Your Health. Your Choice.[®]



PROVIDER NETWORK DEFINITIONS BY METAL TIER

CALIFORNIA CHOICE® – FOR BUSINESSES WITH 1-50 EMPLOYEES

CaliforniaChoice offers your small group clients with 1-50 employees access to up to seven health plans, more provider networks, and a variety of additional benefits – some of which are included at no additional cost.

We've been serving Californians since 1996 – and we understand the unique needs of small businesses. As the only Private Small Group Exchange in California, our goal is to provide outstanding benefits, consolidated administration, and the best customer service to all of your groups.

HELPING YOUR CLIENTS CHOOSE THE RIGHT METAL TIER

Our Provider Network Definitions by Metal Tier offers you and your clients:

- CaliforniaChoice Metal Tiers (which mirror the Metal Tiers established under the Affordable Care Act);
- The network and benefit plans available with each Metal Tier;
- The definition of each health plan network.

This information is subject to change without notice. The information provided herein is provided to you on an "as is" "as available" basis without warranty of any kind, express or implied. We further disclaim all liability related to the information or discrepancies in information.



PLATINUM

Provider Network Definitions by Metal Tier

Groups Effective 10/1/15 - 11/1/15

| Benefit Plan(s) | Network | Definition |
|--------------------------|---------------------------|---|
| AETNA | | |
| HMO A | Aetna Value Network (AVN) | Includes all of the services of the HMO provided by a subset of the full HMO network. Aetna Value Network plans offer similar benefits of the Aetna HMO plan, with premium savings when members access a select network of providers. |
| ANTHEM BLUE CROSS | | |
| HMO A | Select HMO | A subset of Anthem's traditional HMO network built around those PMGs/IPAs demonstrating the most efficient practice patterns and hospital referrals, the Select HMO network provides access to more than 23,000 California doctors and specialists, and nearly 250 hospitals. Members must select a PCP at enrollment. |
| HEALTH NET | | |
| HMO A | Salud HMO y Más | A tailored network available in most of Southern California. |
| PPO A PPO B | Full | Full network PPO available in all 58 counties. |
| KAISER PERMANENTE | | |
| HMO A | Full | Kaiser Permanente's full network. |
| SHARP HEALTH PLAN | | |
| HMO A | Premier | Access to a cost-effective network of more than 900 physicians including Primary Care Physicians and specialists located in central San Diego (not available in all ZIP Codes). |
| HMO B | Performance | With the Sharp Health Plan Performance network, you will receive cost-effective rates and access to more than 1,600 physicians including Primary Care Physicians and specialists located throughout San Diego County. |
| UNITEDHEALTHCARE | | |
| HMO A | SignatureValue | The Signature plan is a Health Maintenance Organization or HMO. You select a Primary Care Physician (PCP) from UnitedHealthcare's participating network. You can choose from more than 48,000 physicians and health care professionals, and 210 hospitals. Your PCP is your main source of contact for your health care needs. You do not have to meet an annual deductible on most plans. You pay a copayment when you visit a doctor. After your copayment, many health care expenses are 100% covered for that visit. Preventive health care, including checkups, is covered. |
| HMO B | Focus | The Focus HMO plan offers the same level of coverage as a traditional UnitedHealthcare HMO plan at a lower premium. The difference is in the network. The Focus plan is based on an ultra-value network of providers for their reliable efficiency, and is designed to achieve highly affordable medical premiums. This select medical group network has more than 14,000 contracted physicians and specialists, and 110 hospitals. Members enrolled in a Focus plan select a Primary Care Physician (PCP) to manage their general health care needs and obtain a referral to a specialist. |

PLATINUM

Provider Network Definitions by Metal Tier (cont.)

Groups Effective 10/1/15 - 11/1/15

| Benefit Plan(s) | Network | Definition |
|---------------------------------|-----------------|---|
| UNITEDHEALTHCARE (CONT.) | | |
| HMO C | Alliance | Alliance is an innovative HMO health plan offering select physicians who collaborate on their patients' treatment plans. As a distinct high performing sub-network of the UnitedHealthcare full HMO network, the Alliance plan provides access to more than 23,000 physicians and specialists and 127 hospitals. These physicians coordinate care and work with their patients to manage their health and health care costs. The focus of Alliance plan is on "patient-centered care." The Primary Care Physician coordinates the member's care with other physicians and specialists in their chosen medical group's network to ensure that the member will receive outstanding care. As with our other plans, members get the tools they need to do their own evaluations, so they can select the right physician to meet their unique needs and preferences. |
| WESTERN HEALTH ADVANTAGE | | |
| HMO A HMO B | Full | A not-for-profit health plan created by local doctors and hospitals, Western Health Advantage offers access to quality care through the UC Davis Health System, Dignity Health, and NorthBay Healthcare System for people who live and work in Northern California. |

| Benefit Plan(s) | Network | Definition |
|--------------------------|----------------------------------|---|
| AETNA | | |
| HMO A HMO B | Aetna Value Network (AVN) | Includes all of the services of the HMO provided by a subset of the full HMO network. Aetna Value Network plans offer similar benefits of the Aetna HMO plan, with premium savings when members access a select network of providers. |
| ANTHEM BLUE CROSS | | |
| HMO A HMO B | Select HMO | A subset of Anthem's traditional HMO network built around those PMGs/IPAs demonstrating the most efficient practice patterns and hospital referrals, the Select HMO network provides access to more than 23,000 California doctors and specialists, and nearly 250 hospitals. Members must select a PCP at enrollment. |
| PPO A | Advantage PPO | This network is made up of facilities, physicians and physician groups participating in Anthem's Prudent Buyer PPO Network. These plans offer tiered in-network benefits. Outpatient surgery and hospital inpatient benefits have varying levels of member cost share based on the provider's tier designation. |
| PPO B PPO C PPO D | Select PPO | This is a statewide PPO network made up of physicians and physician groups that also participate in Anthem's Prudent Buyer PPO Network. The Select PPO Network is a subset of the physicians who are also participating providers in Prudent Buyer PPO. Physicians and physician groups who participate in this network were selected based on clinically efficient health care practices and accessibility. The Select PPO network provides access to more than 40,000 California doctors and specialists, and more than 300 hospitals. Prudent Buyer PPO physicians who are not in the Select PPO network are considered out of network for Select PPO. |
| EPO A | Prudent Buyer PPO | This network is made up of physicians and physician groups participating in Anthem's Prudent Buyer PPO network and provides access to more than 60,000 California doctors and specialists, and more than 330 hospitals. EPO plans provide in-network coverage only. There is no coverage for non-participating providers. |
| HEALTH NET | | |
| HMO A HMO B | WholeCare | An expanded HMO network available in 30 counties. |
| PPO A PPO B | Full | Full network PPO available in all 58 counties. |
| KAISER PERMANENTE | | |
| HMO A HMO B | Full | Kaiser Permanente's full network. |

| Benefit Plan(s) | Network | Definition |
|---------------------------------|----------------|---|
| SHARP HEALTH PLAN | | |
| HMO A | Performance | With the Sharp Health Plan Performance network, you will receive cost-effective rates and access to more than 1,600 physicians including Primary Care Physicians and specialists located throughout San Diego County. |
| HMO B | Premier | Access to a cost-effective network of more than 900 physicians including Primary Care Physicians and specialists located in central San Diego (not available in all ZIP Codes). |
| UNITEDHEALTHCARE | | |
| HMO A | SignatureValue | The Signature plan is a Health Maintenance Organization or HMO. You select a Primary Care Physician (PCP) from UnitedHealthcare's participating network. You can choose from more than 48,000 physicians and health care professionals, and 210 hospitals. Your PCP is your main source of contact for your health care needs. You do not have to meet an annual deductible on most plans. You pay a copayment when you visit a doctor. After your copayment, many health care expenses are 100% covered for that visit. Preventive health care, including checkups, is covered. |
| HMO B | Alliance | Alliance is an innovative HMO health plan offering select physicians who collaborate on their patients' treatment plans. As a distinct high performing sub-network of the UnitedHealthcare full HMO network, the Alliance plan provides access to more than 23,000 physicians and specialists and 127 hospitals. These physicians coordinate care and work with their patients to manage their health and health care costs. The focus of Alliance plan is on "patient-centered care." The Primary Care Physician coordinates the member's care with other physicians and specialists in their chosen medical group's network to ensure that the member will receive outstanding care. As with our other plans, members get the tools they need to do their own evaluations, so they can select the right physician to meet their unique needs and preferences. |
| HMO C | Focus | The Focus HMO plan offers the same level of coverage as a traditional UnitedHealthcare HMO plan at a lower premium. The difference is in the network. The Focus plan is based on an ultra-value network of providers for their reliable efficiency, and is designed to achieve highly affordable medical premiums. This select medical group network has more than 14,000 contracted physicians and specialists, and 110 hospitals. Members enrolled in a Focus plan select a Primary Care Physician (PCP) to manage their general health care needs and obtain a referral to a specialist. |
| WESTERN HEALTH ADVANTAGE | | |
| HMO A HMO B | Full | A not-for-profit health plan created by local doctors and hospitals, Western Health Advantage offers access to quality care through the UC Davis Health System, Dignity Health, and NorthBay Healthcare System for people who live and work in Northern California. |

SILVER

Provider Network Definitions by Metal Tier

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| Benefit Plan(s) | Network | Definition |
|----------------------------------|--------------------------|--|
| AETNA | | |
| HMO A | HMO Deductible | Includes all of the services of an HMO but provided by a subset of the HMO Network with additional savings by applying a deductible for certain medical services. |
| HMO B | Basic HMO | Coverage for employees in select ZIP Codes in California and in the Mexican cities of Tijuana, Tecate, or Mexicali through a specially developed provider network. Plans are available to California employers who provide employees and their dependents access to care from a California-based PCP or a Mexican-based PCP. Covered benefits differ based on PCP country location. Members who select a California PCP may change to another California PCP at any time. Members who select a Mexico PCP may change to another Mexico PCP at any time. However, it is important to note that members are only allowed to change PCPs one time every twelve months when the new PCP is not located in the same country as the prior one. |
| ANTHEM BLUE CROSS | | |
| HMO A | Select HMO | A subset of Anthem's traditional HMO network built around those PMGs/IPAs demonstrating the most efficient practice patterns and hospital referrals, the Select HMO network provides access to more than 23,000 California doctors and specialists, and nearly 250 hospitals. Members must select a PCP at enrollment. |
| PPO A | Advantage PPO | This network is made up of facilities, physicians and physician groups participating in Anthem's Prudent Buyer PPO Network. These plans offer tiered in-network benefits. Outpatient surgery and hospital inpatient benefits have varying levels of member cost share based on the provider's tier designation. |
| PPO B | Select PPO | This is a statewide PPO network made up of physicians and physician groups that also participate in Anthem's Prudent Buyer PPO Network. The Select PPO Network is a subset of the physicians who are also participating providers in Prudent Buyer PPO. Physicians and physician groups who participate in this network were selected based on clinically efficient health care practices and accessibility. The Select PPO network provides access to more than 40,000 California doctors and specialists, and more than 300 hospitals. Prudent Buyer PPO physicians who are not in the Select PPO network are considered out of network for Select PPO. |
| EPO A | Prudent Buyer PPO | This network is made up of physicians and physician groups participating in Anthem's Prudent Buyer PPO network and provides access to more than 60,000 California doctors and specialists, and more than 330 hospitals. EPO plans provide in-network coverage only. There is no coverage for non-participating providers. |
| HEALTH NET | | |
| PPO A PPO B | Full | Full network PPO available in all 58 counties. |
| KAISER PERMANENTE | | |
| HMO A HMO B HMO C | Full | Kaiser Permanente's full network. |

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| HMO A | Premier | Access to a cost-effective network of more than 900 physicians including Primary Care Physicians and specialists located in central San Diego (not all ZIP Codes). |
| HMO B | Performance | With the Sharp Health Plan Performance network, you will receive cost-effective rates and access to more than 1,600 physicians including Primary Care Physicians and specialists located throughout San Diego County. |
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| HMO A | SignatureValue | The Signature plan is a Health Maintenance Organization or HMO. You select a Primary Care Physician (PCP) from UnitedHealthcare's participating network. You can choose from more than 48,000 physicians and health care professionals, and 210 hospitals. Your PCP is your main source of contact for your health care needs. You do not have to meet an annual deductible on most plans. You pay a copayment when you visit a doctor. After your copayment, many health care expenses are 100% covered for that visit. Preventive health care, including checkups, is covered. |
| HMO B HMO C | Alliance | Alliance is an innovative HMO health plan offering select physicians who collaborate on their patients' treatment plans. As a distinct high performing sub-network of the UnitedHealthcare full HMO network, the Alliance plan provides access to more than 23,000 physicians and specialists and 127 hospitals. These physicians coordinate care and work with their patients to manage their health and health care costs. The focus of Alliance plan is on "patient-centered care." The Primary Care Physician coordinates the member's care with other physicians and specialists in their chosen medical group's network to ensure that the member will receive outstanding care. As with our other plans, members get the tools they need to do their own evaluations, so they can select the right physician to meet their unique needs and preferences. |
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