Benefit Summaries

Small Business Private Exchange

For Groups of 1-100 Employees

Groups Beginning 1/1/18

(Revised 10/26/17)

Silver

Jan – June 2018 Benefit Update

Due to recent changes required by the California Department of Managed Health Care, we have an update to our January through June 2018 benefits.

Below is an overview of the previous benefit and updated benefit.

Health Plan	Benefit Plan	Jan-June 2018 Quote	Benefit Update
Sharp Health Plan	Silver HMO A	Calendar Year Deductible: $2,600/$5,200 (applies to Max OOP)	**Calendar Year Deductible: $2,100/$4,200 (applies to Max OOP)**
Sharp Health Plan	Bronze HMO A	Specialist Visit (SPC): $100 Copay	**Specialist Visit (SPC): $75 Copay**
Sharp Health Plan	Bronze HMO A	Urgent Care: $100 Copay	**Urgent Care: $75 Copay**

If you have any questions regarding the updates, please contact our Customer Service department at 800.558.8003. Thank you for choosing California*Choice*®. We appreciate your business.

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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 1/1/18

Services	HMO A	HMO A	HMO B
Participating Health Plans	Anthem Blue Cross	Health Net	Health Net
Network Name	Select HMO	WholeCare	CommunityCare
Metal Tier	**Silver**	**Silver**	**Silver**
Calendar Year Deductible*	$1,750 / $3,500 [2] (combined Med/Pediatric dental ded) (applies to Max OOP)	None	None
Out-of-Pocket Max Ind/Fam	$7,150 / $14,300 [3]	$7,200 / $14,400	$7,200 / $14,400
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	$55 Copay (ded waived)	$45 Copay	$45 Copay
Specialist Visit (SPC)	$85 Copay (ded waived)	$60 Copay	$60 Copay
Laboratory	$25 Copay (ded waived) [12]	$40 Copay	$40 Copay
X-Ray	$25 Copay (ded waived) [12]	$50 Copay	$50 Copay
MRI, CT and PET (office setting)	$75 Copay per test (ded waived) [14]	$300 Copay per procedure	$300 Copay per procedure
Hospital Services – In-Patient	60%	50%	50%
In-Patient Physician Fees	100% (ded waived)	50%	50%
Emergency Room (copay waived if admitted)	$400 Copay – 60%	$300 Copay	$300 Copay
Urgent Care	$55 Copay (ded waived)	$60 Copay	$60 Copay
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 60% 60%	 50% 60% [21]	 50% 60% [21]
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	$85 Copay (ded waived)	$60 Copay	$60 Copay
Ambulance Services (per trip)	60% [8]	$300 Copay	$300 Copay
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 $5 Copay / $20 Copay (ded waived) [9] $250 / $500 Ded – $70 Copay [9] $250 / $500 Ded – $110 Copay [9] $250 / $500 Ded – 70% (up to $250 per prescription [7]) (prior auth. required) [5, 9]	 $20 Copay (ded waived) [15, 16] $500 / $1,000 Ded – 50% (up to $250 per prescription [7]) [15, 16] $500 / $1,000 Ded – 50% (up to $250 per prescription [7]) [15, 16] $500 / $1,000 Ded – 50% (up to $250 per prescription [7]) (prior auth. required) [15, 16]	 $20 Copay (ded waived) [15, 16] $500 / $1,000 Ded – 50% (up to $250 per prescription [7]) [15, 16] $500 / $1,000 Ded – 50% (up to $250 per prescription [7]) [15, 16] $500 / $1,000 Ded – 50% (up to $250 per prescription [7]) (prior auth. required) [15, 16]
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	Applicable Ded / Rx Copay [9]	$500 / $1,000 Ded – Applicable Rx Copay [15, 16]	$500 / $1,000 Ded – Applicable Rx Copay [15, 16]
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% [1]	100% [1]
Chronic Disease Management	Covered as any Illness	$60 Copay	$60 Copay
Chemotherapy	60% (ded waived) [10]	100%	100%
Chiropractic (20 visits max per year)	$55 Copay (ded waived) (20 visits max per benefit period) [11]	Not Covered	Not Covered
Acupuncture	$55 Copay (ded waived)	$10 Copay	$10 Copay
Physical, Occupational, Speech Therapy	$55 Copay (ded waived) [12]	$45 Copay	$45 Copay
Rehabilitative & Habilitative Services and Devices	$55 Copay (ded waived) [12]	$45 Copay	$45 Copay

Services	HMO A	HMO A	HMO B
Participating Health Plans	Anthem Blue Cross	Health Net	Health Net
Network Name	Select HMO	WholeCare	CommunityCare
Metal Tier	**Silver**	**Silver**	**Silver**
Home Health Care (Max 100 visits per year)	$55 Copay (ded waived) (Max visits per benefit period) [4]	$45 Copay	$45 Copay
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	60% [13]	$25 Copay per day (no limit)	$25 Copay per day (no limit)
Hospice	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary)	50%	50%	50%
Mental Health In-Patient Out-Patient (office visit)	 60% $55 Copay (ded waived)	 50% [20] $45 Copay [20]	 50% [20] $45 Copay [20]
Drug/Substance Abuse In-Patient (Detox Only)	 60%	 50%	 50%
Infertility Infertility Evaluation and Treatment Infertility Drugs In Vitro Fertilization (IVF) Gamete Intrafallopian Transfer (GIFT) Zygote Intrafallopian Transfer (ZIFT)	 $55 Copay (ded waived) [6] Not Covered Not Covered Not Covered Not Covered	 50% [17] 50% [17] Not Covered 50% [17] Not Covered	 Not Covered Not Covered Not Covered Not Covered Not Covered
Pediatric Vision Carrier Network Exam Contact Lenses Frames Maximum Allowance per 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	 EyeMed [19] EyeMed 100% 100% 1 pair per calendar year None	 EyeMed [19] 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)	 Anthem Dental Prime Combined Med/Pediatric dental ded Combined with Medical 100% 100% (ded waived) 50% 50% 50%	 Dental Benefit Providers [18, 19] Dental Benefit Providers None Combined with Medical 100% 100% Copay varies by service Copay varies by service Copay varies by service	 Dental Benefit Providers [18, 19] Dental Benefit Providers None Combined with Medical 100% 100% Copay varies by service Copay varies by service Copay varies by service

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

1. See plan specific EOC for information on preventive services.
2. Family Deductible: For any given Member, cost share applies either after he/she meets their individual Deductible, or after the entire family Deductible is met. The family Deductible can be met by any combination of amounts from any Member; however, no one Member may contribute any more than his/her individual Deductible toward the family Deductible.
3. Family Out-of-Pocket Limit: For any given Member, the Out-of-Pocket Limit is met either after he/she meets their individual Out-of-Pocket Limit, or after the entire family Out-of-Pocket Limit is met. The family Out-of-Pocket Limit can be met by any combination of amounts from any Member; however, no one Member may contribute any more than his/her individual Out-of-Pocket Limit toward the family Out-of-Pocket Limit.
4. Limited to 100 4-hour visits per benefit period.
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. Medical emergency only.
9. The four prescription drug tiers are: tier 1a typically lower cost generic drugs; tier 1b typically generic drugs; tier 2 typically preferred brand and non-preferred generics; tier 3 typically non-preferred brand drugs; tier 4 typically specialty (brand and generic) drugs.
10. In an office setting.
11. Manipulation Therapy only: benefit maximum of 20 visits per benefit period, office and outpatient visits combined.
12. Amount listed is for office visits only, please see plan specific EOC for other settings/services and devices cost shares.
13. Coverage for inpatient rehabilitation and skilled nursing services combined is limited to 100 days per skilled nursing facility benefit period (not per disability).
14. Cost share varies depending on place of service, see plan specific EOC for cost shares of other settings.
15. The four prescription drug tiers are Tier 1: Generic formulary; Tier 2: Brand formulary; Tier 3: Brand non-formulary; Tier 4: Specialty.
16. See plan specific EOC for information regarding preventive drugs and women's contraceptives.
17. Limited to a lifetime benefit maximum of $8,500 for infertility services and $1,500 for infertility drugs.
18. 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.
19. Pediatric dental and vision are included on all plans.
20. Benefits are administered by MHN Services, an affiliate behavioral health administrative services company which provides behavioral health services.
21. Cost share varies depending on type of service, see plan specific EOC for cost shares of other service types.

Silver HMO & HSP

Groups Beginning 1/1/18

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*	$1,500 / $3,000 (applies to Max OOP)	$1,000 / $2,000 [6] (applies to Max OOP)	$2,000 / $4,000 [6] (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	$7,150 / $14,300	$7,000 / $14,000 [7]	$7,000 / $14,000 [7]
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	$30 Copay [4]	$50 Copay (ded waived)	$45 Copay (ded waived)
Specialist Visit (SPC)	$45 Copay [4]	$70 Copay (ded waived)	$75 Copay (ded waived)
Laboratory	$30 Copay	$50 Copay (ded waived)	$40 Copay (ded waived)
X-Ray	$30 Copay	$65 Copay (ded waived)	$70 Copay (ded waived)
MRI, CT and PET (office setting)	$300 Copay per procedure	$350 Copay per procedure	$300 Copay per procedure (ded waived)
Hospital Services – In-Patient	50%	65%	80%
In-Patient Physician Fees	50%	65%	80%
Emergency Room (copay waived if admitted)	50%	65%	$350 Copay (ded waived)
Urgent Care	$45 Copay	$50 Copay (ded waived)	$45 Copay (ded waived)
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 50% 50% [14]	 65% 65%	 80% 80%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	$45 Copay	65%	80%
Ambulance Services (per trip)	50%	65%	$250 Copay
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 $10 Copay (overall ded waived) $30 Copay (overall ded waived) 50% (up to $250 per prescription [12]) (overall ded waived) 50% (up to $250 per prescription [12]) (overall ded waived)	 $25 Copay (ded waived) $250 Ded – $70 Copay $250 Ded – $70 Copay (with physician approval) $250 Ded – 80% (up to $250 per prescription [12]) (with physician approval)	 $125 Ded – $15 Copay $125 Ded – $55 Copay $125 Ded – $55 Copay (with physician approval) $125 Ded – 80% (up to $250 per prescription [12]) (with physician approval)
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	50% (overall ded waived)	$250 Ded – $70 Copay	$125 Ded – $55 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% (ded waived) [5]	100% (ded waived) [5]
Chronic Disease Management	$45 Copay	$40 Copay	80%
Chemotherapy	50%	100% (ded waived)	80% (ded waived)
Chiropractic (20 visits max per year)	Not Covered	$15 Copay (ded waived) [13]	Not Covered
Acupuncture	$10 Copay	$50 Copay (ded waived) [13]	$45 Copay (ded waived)
Physical, Occupational, Speech Therapy	$30 Copay	$65 Copay (ded waived)	$45 Copay (ded waived)
Rehabilitative & Habilitative Services and Devices	$30 Copay	$65 Copay (ded waived)	$45 Copay (ded waived)
Home Health Care (Max 100 visits per year)	50%	100% (ded waived) [1]	$45 Copay (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)	65%	80%
Hospice	100% (ded waived)	100% (ded waived)	100% (ded waived)
Durable Medical Equipment (Covered when medically necessary)	50%	65% (ded waived) [8]	80% (ded waived) [8]
Mental Health In-Patient Out-Patient (office visit)	 50% $30 Copay	 65% $50 Copay (ded waived)	 80% $45 Copay (ded waived)
Drug/Substance Abuse In-Patient (Detox Only)	 50%	 65%	 80%
Infertility Infertility Evaluation and Treatment Infertility Drugs In Vitro Fertilization (IVF) Gamete Intrafallopian Transfer (GIFT) Zygote Intrafallopian Transfer (ZIFT)	 50% [9] 50% [9] 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	 EyeMed [10] EyeMed 100% 100% 1 pair per calendar year None	 Kaiser Permanente Kaiser Permanente 100% (ded waived) 1 pair per calendar year [15] 1 pair per calendar year (ded waived) [15] None	 Kaiser Permanente Kaiser Permanente 100% (ded waived) 1 pair per calendar year [15] 1 pair per calendar year (ded waived) [15] 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 [10,11] Dental Benefit Providers None Combined with Medical 100% 100% Copay varies by service Copay varies by service Copay varies by service	 Delta Dental DeltaCare USA None $350 / $700 100% (ded waived) 100% (ded waived) $95 Copay [2] $365 Copay [3] $350 Copay	 Delta Dental DeltaCare USA None $350 / $700 100% (ded waived) 100% (ded waived) $95 Copay [2] $365 Copay [3] $350 Copay

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

1. 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).
2. 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.
3. 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.
4. 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.
5. See plan specific EOC for information on preventive services.
6. 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.
7. 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.
8. 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.
9. Limited to a lifetime benefit maximum of $8,500 for infertility services and $1,500 for infertility drugs.
10. Pediatric dental and vision are included on all plans.
11. 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.
12. Maximum member responsibility.
13. 20 visits max per year combined for Chiropractic and Acupuncture.
14. Cost share varies depending on type of service, see plan specific EOC for cost shares of other service types.
15. 1 pair of glasses or 1 pair of contact lenses per accumulation period.

CaliforniaChoice®

Your Health. Your Choice.®

Silver HMO

Groups Beginning 1/1/18

Services	HMO D† HSA Qualified	HMO A	HMO B
Participating Health Plans	Kaiser Permanente	Sharp	Sharp
Network Name	Full	Premier	Performance
Metal Tier	**Silver**	**Silver**	**Silver**
Calendar Year Deductible*	$2,000 / $2,700 / $4,000 [7] (combined Med/Rx ded) (applies to Max OOP)	$2,600 / $5,200 [2] (applies to Max OOP)	$2,000 / $4,000 [2] (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	$6,550 / $13,100 [8]	$6,000 / $12,000 [2]	$6,250 / $12,500 [2]
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	80%	$40 Copay (ded waived)	$40 Copay (ded waived)
Specialist Visit (SPC)	80%	$70 Copay (ded waived)	$70 Copay (ded waived)
Laboratory	80%	$30 Copay	$15 Copay
X-Ray	80%	$60 Copay	$30 Copay
MRI, CT and PET (office setting)	80% per procedure	$250 Copay per procedure	$300 Copay per procedure
Hospital Services – In-Patient	80%	$750 Copay per day	60%
In-Patient Physician Fees	80%	100%	60%
Emergency Room (copay waived if admitted)	80%	$400 Copay	60%
Urgent Care	80%	$70 Copay (ded waived)	$70 Copay (ded waived)
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 80% 80%	 50% 50%	 60% 60%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	80%	$70 Copay (ded waived)	$70 Copay (ded waived)
Ambulance Services (per trip)	80%	$400 Copay (ded waived)	60% (ded waived)
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 80% (combined Med/Rx ded) 80% (combined Med/Rx ded) 80% (combined Med/Rx ded) (with physician approval) 80% (up to $250 per prescription [9]) (combined Med/Rx ded) (with physician approval)	 $20 Copay (ded waived) $200 / $400 Ded – $50 Copay $200 / $400 Ded – $80 Copay $200 / $400 Ded – Applicable Rx Copay	 $20 Copay (ded waived) $200 / $400 Ded – $50 Copay $200 / $400 Ded – $100 Copay $200 / $400 Ded – Applicable Rx Copay
Oral Contraceptives	100%	100% (if in formulary)	100% (if in formulary)
Diabetes – Self-Injectable	80% (combined Med/Rx ded)	$200 / $400 Ded – Applicable Rx Copay	$200 / $400 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) [1]	100% (ded waived) [1]	100% (ded waived) [1]
Chronic Disease Management	80%	$70 Copay (ded waived)	$70 Copay (ded waived)
Chemotherapy	80%	Variable [6]	Variable [6]
Chiropractic (20 visits max per year)	Not Covered	Not Covered	Not Covered
Acupuncture	80%	$40 Copay (ded waived)	$40 Copay (ded waived)
Physical, Occupational, Speech Therapy	80%	$40 Copay (ded waived)	$40 Copay (ded waived)
Rehabilitative & Habilitative Services and Devices	80%	$40 Copay (ded waived)	$40 Copay (ded waived)

Services	HMO D† HSA Qualified	HMO A	HMO B
Participating Health Plans	Kaiser Permanente	Sharp	Sharp
Network Name	Full	Premier	Performance
Metal Tier	**Silver**	**Silver**	**Silver**
Home Health Care (Max 100 visits per year)	80% [10]	$40 Copay (ded waived)	$40 Copay (ded waived)
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	80%	$200 Copay per day	60%
Hospice	100%	100% (ded waived)	100% (ded waived)
Durable Medical Equipment (Covered when medically necessary)	80%	50%	50%
Mental Health In-Patient Out-Patient (office visit)	 80% 80%	 $750 Copay per day $40 Copay (ded waived)	 60% $40 Copay (ded waived)
Drug/Substance Abuse In-Patient (Detox Only)	 80%	 $750 Copay per day	 60%
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 [11] 1 pair per calendar year (ded waived) [11] 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% (ded waived) 100% (ded waived) $95 Copay [4] $365 Copay [5] $350 Copay	 Access Dental Access Dental Plan Children's Dental HMO None $350 / $700 [3] 100% 100% $25 Copay [4] $350 Copay [4] $350 Copay	 Access Dental Access Dental Plan Children's Dental HMO None $350 / $700 [3] 100% 100% $25 Copay [4] $350 Copay [5] $350 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. 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.
3. The pediatric dental out-of-pocket maximum is $350 for a family with one child and $700 for a family with 2 or more children.
4. 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.
5. 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.
6. Copay/Coinsurance waived if seen by nurse or in an out-patient setting.
7. $2,000 Self only enrollment, $2,700 for any one member within a Family enrollment. $4,000 for an entire Family. Does not apply to preventive care.
8. 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.
9. Maximum member responsibility.
10. 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).
11. 1 pair of glasses or 1 pair of contact lenses per accumulation period.

Silver HMO

Groups Beginning 1/1/18

Services	HMO C	HMO B	HMO C† HSA Qualified
Participating Health Plans	Sharp	Sutter Health Plus	Sutter Health Plus
Network Name	Premier	Full	Full
Metal Tier	**Silver**	**Silver**	**Silver**
Calendar Year Deductible*	$2,000 / $4,000 [13] (applies to Max OOP)	$2,000 / $4,000 [1] (applies to Max OOP)	$2,000 / $2,700 / $4,000 [1, 10] (combined Med/Rx ded) (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	$6,850 / $13,700 [13, 14]	$7,000 / $14,000 [2]	$5,650 / $11,300 [2]
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	$40 Copay (ded waived)	$45 Copay (ded waived) [8]	$35 Copay [8]
Specialist Visit (SPC)	$70 Copay (ded waived)	$75 Copay (ded waived)	$35 Copay
Laboratory	$50 Copay	$40 Copay (ded waived)	$35 Copay
X-Ray	$50 Copay	$70 Copay (ded waived)	$15 Copay
MRI, CT and PET (office setting)	$500 Copay per procedure	$300 Copay (ded waived)	$50 Copay
Hospital Services – In-Patient	50%	80%	80%
In-Patient Physician Fees	50%	80%	80%
Emergency Room (copay waived if admitted)	50%	$350 Copay (ded waived)	80%
Urgent Care	$70 Copay (ded waived)	$45 Copay (ded waived)	$35 Copay
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 50% 50%	 80% (ded waived) 80% (ded waived)	 80% 80%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	$70 Copay (ded waived)	$75 Copay (ded waived)	$35 Copay
Ambulance Services (per trip)	50% (ded waived)	$250 Copay (ded waived)	80%
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 $20 Copay (overall ded waived) $50 Copay (overall ded waived) $100 Copay (overall ded waived) Applicable Rx Copay (overall ded waived)	 $125 / $250 Ded – $15 Copay [3] $125 / $250 Ded – $55 Copay [3, 4] $125 / $250 Ded – $85 Copay [3, 4] $125 / $250 Ded – 80% (up to $250 per prescription [9]) [3, 4]	 $10 Copay (combined Med/Rx ded) [3] $20 Copay (combined Med/Rx ded) [3, 4] $40 Copay (combined Med/Rx ded) [3, 4] 80% (up to $250 per prescription [9]) (combined Med/Rx ded) [3, 4]
Oral Contraceptives	100% (overall ded waived)	100% (ded waived)	100% (ded waived)
Diabetes – Self-Injectable	Applicable Rx Copay (overall ded waived)	$125 / $250 Ded – Applicable Rx Copay [3]	Applicable Rx Copay (combined Med/ Rx ded) [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% (ded waived) [5]	100% (ded waived) [5]	100% (ded waived) [5]
Chronic Disease Management	$70 Copay (ded waived)	Covered as any Illness	Covered as any Illness
Chemotherapy	Variable [15]	80% (ded waived)	80%
Chiropractic (20 visits max per year)	Not Covered	Not Covered	Not Covered
Acupuncture	$40 Copay (ded waived)	$45 Copay (ded waived)	$35 Copay
Physical, Occupational, Speech Therapy	$40 Copay (ded waived)	$45 Copay (ded waived)	$35 Copay
Rehabilitative & Habilitative Services and Devices	$40 Copay (ded waived)	$45 Copay (ded waived)	$35 Copay
Home Health Care (Max 100 visits per year)	$40 Copay (ded waived)	$45 Copay (ded waived)	80%

Services	HMO C	HMO B	HMO C† HSA Qualified
Participating Health Plans	Sharp	Sutter Health Plus	Sutter Health Plus
Network Name	Premier	Full	Full
Metal Tier	**Silver**	**Silver**	**Silver**
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	50%	80%	80%
Hospice	100% (ded waived)	100% (ded waived)	100%
Durable Medical Equipment (Covered when medically necessary)	50%	80% (ded waived)	80%
Mental Health In-Patient Out-Patient (office visit)	 50% $40 Copay (ded waived)	 80% [11] $45 Copay (ded waived) [12]	 80% [11] $35 Copay [12]
Drug/Substance Abuse In-Patient (Detox Only)	 50%	 80% [11]	 80% [11]
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) [6] 100% (in lieu of eyeglasses; ded waived) [6, 7] 100% (ded waived) [6, 7] 1 pair per year	 VSP Choice Network 100% (ded waived) [6] 100% (in lieu of eyeglasses; ded waived) [6, 7] 100% (ded waived) [6, 7] 1 pair per 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)	 Access Dental Access Dental Plan Children's Dental HMO None $350 / $700 [16] 100% 100% $25 Copay [17] $350 Copay [18] $350 Copay	 Delta Dental DeltaCare USA None Combined with Medical Copay varies by service (ded waived) 100% (ded waived) Copay varies by service (ded waived) Copay varies by service (ded waived) $1,000 Copay (ded waived)	 Delta Dental DeltaCare USA None Combined with Medical Copay varies by service (ded waived) 100% (ded waived) Copay varies by service (ded waived) Copay varies by service (ded waived) $1,000 Copay (ded waived)

† HSA Qualified High Deductible Plan

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

1. Family Deductibles and Out-of-Pocket Maximum (OOPM) values are equal to two times the individual values. Except for HDHPs, an individual in a Family plan, is only responsible for the single Deductible amount and the single OOPM amount. Except for optional benefits, if elected, Deductibles and other cost sharing payments made by each individual in a Family contribute to the Family Deductible and OOPM. Each individual Family Member is responsible for the amounts listed for any one Member in a Family of two or more Members until the Family as a whole meets the Family Deductible or OOPM. Once the Family as a whole meets the Family OOPM, the plan pays all costs for Covered Services for all Family Members. For HDHPs, in Family coverage, an individual Family Member's payment toward a Deductible, if required, must be the higher of the specified Deductible amount for individual (self only) coverage or $2,700 for the 2018 benefit year. Once an individual Family Member's Deductible is satisfied, that individual will only be responsible for the cost sharing listed for each service. Other Family Members will be required to continue to contribute to the Deductible until the Family Deductible is met. In Family coverage, an individual Family Member's out of pocket contribution is limited to the individual (self only) annual OOPM amount.
2. Cost sharing amounts for all essential health benefits, including those applied to deductible, accumulate toward the out-of-pocket maximum.
3. 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 is 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 form. Prescription drug deductibles or Copays contribute toward the annual deductible (as applicable) and out-of-pocket maximum.
4. Medications prescribed for sexual dysfunction are subject to prior authorization, have a 50% cost share, and some are limited to 8 doses per 30-day supply.
5. See plan specific EOC for information on preventive services.
6. Pediatric eye exam and glasses or contact lenses are provided annually for members through the end of the month in which the member turns 19 years of age as part of the essential health benefit for pediatric vision.
7. Standard: 1 pair per year; Monthly: 6 pair per year; Bi-Weekly: 6 pair per year; Dailies: 1 month supply per year.
8. 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.
9. Maximum member responsibility.
10. Individual with self-only coverage amount / Individual with family coverage amount / Family coverage amount.
11. 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.
12. Mental/Behavioral Health/Substance Use Disorder (MH/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. These and other MH/SUD services that fall between inpatient care and regular outpatient office visits may have a different cost share.

(Footnotes continued on page 20)

Silver HMO

Groups Beginning 1/1/18

Services	HMO A	HMO B	HMO C
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	SignatureValue	Alliance	Alliance
Metal Tier	**Silver**	**Silver**	**Silver**
Calendar Year Deductible*	$2,250 / $4,500 [4] (applies to Max OOP)	$2,250 / $4,500 [4] (applies to Max OOP)	$2,000 / $4,000 [4] (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	$7,350 / $14,700 [5]	$7,350 / $14,700 [5]	$6,750 / $13,500 [5]
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	$50 Copay (ded waived)	$50 Copay (ded waived)	70%
Specialist Visit (SPC)	$75 Copay (ded waived)	$75 Copay (ded waived)	70%
Laboratory	$40 Copay (ded waived)	$40 Copay (ded waived)	70%
X-Ray	$40 Copay (ded waived)	$40 Copay (ded waived)	70%
MRI, CT and PET (office setting)	$200 Copay per procedure (ded waived)	$200 Copay per procedure (ded waived)	70%
Hospital Services – In-Patient	60%	60%	70%
In-Patient Physician Fees	60% (ded waived)	60% (ded waived)	70%
Emergency Room (copay waived if admitted)	60%	60%	70%
Urgent Care	$100 Copay (ded waived)	$100 Copay (ded waived)	70%
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 60% 60%	 60% 60%	 70% 70%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	$75 Copay (ded waived)	$75 Copay (ded waived)	70%
Ambulance Services (per trip)	$100 Copay (ded waived)	$100 Copay (ded waived)	70%
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 $25 Copay (ded waived) $200 / $400 Ded – $50 Copay [2] $200 / $400 Ded – $100 Copay [2] $200 / $400 Ded – 75% (up to $250 per prescription [3]) [2]	 $25 Copay (ded waived) $200 / $400 Ded – $50 Copay [2] $200 / $400 Ded – $100 Copay [2] $200 / $400 Ded – 75% (up to $250 per prescription [3]) [2]	 $20 Copay (ded waived) $200 / $400 Ded – $50 Copay [2] $200 / $400 Ded – $100 Copay [2] $200 / $400 Ded – 75% (up to $250 per prescription [3]) [2]
Oral Contraceptives	100% (ded waived)	100% (ded waived)	100% (ded waived)
Diabetes – Self-Injectable	$200 / $400 Ded – Applicable Rx Copay [2]	$200 / $400 Ded – Applicable Rx Copay [2]	$200 / $400 Ded – Applicable Rx Copay [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) [6]	$150 Copay (ded waived) [6]	70%
Chiropractic (20 visits max per year)	$15 Copay (ded waived)	$15 Copay (ded waived)	70%
Acupuncture	$10 Copay (ded waived)	$10 Copay (ded waived)	70%
Physical, Occupational, Speech Therapy	$50 Copay (ded waived)	$50 Copay (ded waived)	70%
Rehabilitative & Habilitative Services and Devices	$50 Copay (ded waived)	$50 Copay (ded waived)	70%
Home Health Care (Max 100 visits per year)	$50 Copay (ded waived)	$50 Copay (ded waived)	70%

Services	HMO A	HMO B	HMO C
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	SignatureValue	Alliance	Alliance
Metal Tier	**Silver**	**Silver**	**Silver**
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	60%	60%	70%
Hospice	100% (ded waived)	100% (ded waived)	100%
Durable Medical Equipment (Covered when medically necessary)	$50 Copay (ded waived)	$50 Copay (ded waived)	70%
Mental Health In-Patient Out-Patient (office visit)	 60% $50 Copay (ded waived)	 60% $50 Copay (ded waived)	 70% 70%
Drug/Substance Abuse In-Patient (Detox Only)	 60%	 60%	 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	 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% (ded waived) 60% (ded waived) 60% (ded waived) 1 per calendar year	 UnitedHealthcare Vision Spectera Eyecare Networks 100% (ded waived) 60% (ded waived) 60% (ded waived) 1 per calendar year	 UnitedHealthcare Vision Spectera Eyecare Networks 100% (ded waived) 70% (ded waived) 70% (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)	 UnitedHealthcare Dental CA DHMO None Combined with Medical 100% (ded waived) 100% (ded waived) Copay varies by service Copay varies by service $1,000 Copay	 UnitedHealthcare Dental CA DHMO None Combined with Medical 100% (ded waived) 100% (ded waived) Copay varies by service Copay varies by service $1,000 Copay	 UnitedHealthcare Dental CA DHMO None Combined with Medical 100% (ded waived) 100% (ded waived) Copay varies by service Copay 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. For Specialty drugs, please see plan specific EOC.
3. Maximum member responsibility.
4. 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.
5. 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.
6. In instances where the contracted rate is less than your copayment, you will pay only the contracted rate.

Silver HMO

Groups Beginning 1/1/18

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*	$2,250 / $4,500 [10] (applies to Max OOP)	$2,000 / $4,000 [1, 13] (applies to Max OOP)	$2,000 / $4,000 [1, 13] (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	$7,350 / $14,700 [11]	$7,000 / $14,000 [2, 13]	$7,000 / $14,000 [2, 13]
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	$50 Copay (ded waived)	$50 Copay (ded waived)	$45 Copay (ded waived)
Specialist Visit (SPC)	$75 Copay (ded waived)	$50 Copay (ded waived)	$75 Copay (ded waived)
Laboratory	$40 Copay (ded waived)	$50 Copay (ded waived)	$40 Copay (ded waived)
X-Ray	$40 Copay (ded waived)	$50 Copay (ded waived)	$70 Copay (ded waived)
MRI, CT and PET (office setting)	$200 Copay per procedure (ded waived)	$300 Copay (ded waived)	$300 Copay (ded waived)
Hospital Services – In-Patient	60%	80% [1, 4]	80% [1, 4]
In-Patient Physician Fees	60% (ded waived)	100% (ded waived)	80% [1, 4]
Emergency Room (copay waived if admitted)	60%	80% [1, 4]	$350 Copay (ded waived)
Urgent Care	$100 Copay (ded waived)	$100 Copay [1]	$45 Copay (ded waived)
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 60% 60%	 $300 Copay [1] $300 Copay [1]	 80% (ded waived) [4] 80% (ded waived) [4]
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	$75 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 Formulary Brand Non-Formulary Brand Specialty	 $25 Copay (ded waived) $200 / $400 Ded – $50 Copay [9] $200 / $400 Ded – $100 Copay [9] $200 / $400 Ded – 75% (up to $250 per prescription [8]) [9]	 $15 Copay (ded waived) $250 / $500 Ded – $55 Copay [1, 15] $250 / $500 Ded – $85 Copay [1, 15] $250 / $500 Ded – 80% (up to $250 per 30 day supply [8]) [1, 4]	 $125 / $250 Ded – $15 Copay $125 / $250 Ded – $55 Copay [1, 15] $125 / $250 Ded – $85 Copay [1, 15] $125 / $250 Ded – 80% (up to $250 per 30 day supply [8]) [1, 4]
Oral Contraceptives	100% (ded waived)	100% (ded waived)	100% (ded waived)
Diabetes – Self-Injectable	$200 / $400 Ded – Applicable Rx Copay [9]	$250 / $500 Ded – $50 Copay [1]	$125 / $250 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) [12]	100% (ded waived)	80% [1, 4]
Chiropractic (20 visits max per year)	$15 Copay (ded waived)	$15 Copay (ded waived) [14]	$15 Copay (ded waived) [14]
Acupuncture	$10 Copay (ded waived)	$15 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)	$50 Copay (ded waived)	100% (ded waived)	$45 Copay (ded waived)
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	60%	80% [1, 4]	80% [1, 4]

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**
Hospice	100% (ded waived)	100% (ded waived)	100% (ded waived)
Durable Medical Equipment (Covered when medically necessary)	$50 Copay (ded waived)	80% (ded waived) [4, 5]	80% (ded waived) [4, 5]
Mental Health In-Patient Out-Patient (office visit)	 60% $50 Copay (ded waived)	 80% [1, 4] $50 Copay (ded waived)	 80% [1, 4] $45 Copay (ded waived)
Drug/Substance Abuse In-Patient (Detox Only)	 60%	 80% [1, 4]	 80% [1, 4]
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	 UnitedHealthcare Vision Spectera Eyecare Networks 100% (ded waived) 60% (ded waived) 60% (ded waived) 1 per calendar year	 MES Vision Eyewear Only 100% (ded waived) 100% (ded waived) 100% (ded waived) 1 per calendar year [7]	 MES Vision Eyewear Only 100% (ded waived) 100% (ded waived) 100% (ded waived) 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)	 UnitedHealthcare Dental CA DHMO None Combined with Medical 100% (ded waived) 100% (ded waived) Copay varies by service Copay varies by service $1,000 Copay	 Delta Dental DeltaCare USA None Combined with Medical 100% 100% Copay varies by service Copay varies by service $1,000 Copay	 Delta Dental DeltaCare USA None Combined with Medical 100% 100% Copay varies by service Copay varies by service $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 glasses with standard lenses or one pair of standard hard or six soft contact lenses instead of glasses.
8. Maximum member responsibility.
9. For Specialty drugs, please see plan specific EOC.
10. 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.
11. 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.
12. In instances where the contracted rate is less than your copayment, you will pay only the contracted rate.
13. The deductible and annual out-of-pocket maximum amounts are embedded, i.e. each member in the family must meet the individual amount or the family must meet the family amount before benefits will apply for that member.
14. Copayments do not contribute to out-of-pocket maximum.
15. Regardless of medical necessity or generic availability, the member will be responsible for the applicable copayment when a Tier 2 or Tier 3 medication is dispensed. If a Tier 1 medication is available and the member elects to receive a Tier 2 or Tier 3 medication without medical indication from the prescribing physician, the member will be responsible for the difference in cost between the Tier 1 and the purchased medication in addition to the Tier 1 copayment. The amount paid for the difference in cost does not contribute to the out-of-pocket maximum.

Silver HMO

Groups Beginning 1/1/18

Services	HMO C† HSA Qualified
Participating Health Plans	Western Health Advantage
Network Name	Full
Metal Tier	**Silver**
Calendar Year Deductible*	$2,000 / $2,700 / $4,000 [1, 9, 10] (combined Med/Rx ded) (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	$6,550 / $13,100 [2, 10]
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 (office setting)	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 Ambulatory Surgery Center	 80% [1, 4] 80% [1, 4]
Hospital Pre-Authorization	Required
2nd Surgical Opinion	80% [1, 4]
Ambulance Services (per trip)	80% [1, 4]
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 80% (up to $250 per 30 day supply [8]) (combined Med/Rx ded) [1, 4] 80% (up to $250 per 30 day supply [8]) (combined Med/Rx ded) [1, 4, 11] 80% (up to $250 per 30 day supply [8]) (combined Med/Rx ded) [1, 4, 11] 80% (up to $250 per 30 day supply [8]) (combined Med/Rx ded) [1, 4]
Oral Contraceptives	100% (ded waived)
Diabetes – Self-Injectable	80% (up to $250 per 30 day supply [8]) (combined Med/Rx ded) [1, 4]
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)	100% [1, 12]
Acupuncture	80% [1, 4]
Physical, Occupational, Speech Therapy	80% [1, 4]
Rehabilitative & Habilitative Services and Devices	80% [1, 4]

Services	HMO C† HSA Qualified
Participating Health Plans	Western Health Advantage
Network Name	Full
Metal Tier	**Silver**
Home Health Care (Max 100 visits per year)	80%[1, 4]
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	80%[1, 4]
Hospice	100%[1]
Durable Medical Equipment (Covered when medically necessary)	80%[1, 4, 5]
Mental Health In-Patient Out-Patient (office visit)	 80%[1, 4] 80%[1, 4]
Drug/Substance Abuse In-Patient (Detox Only)	 80%[1, 4]
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
Pediatric Vision Carrier Network Exam Contact Lenses Frames Maximum Allowance per year	 MES Vision Eyewear Only 100% (ded waived) 100% (ded waived) 100% (ded waived) 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)	 Delta Dental DeltaCare USA None Combined with Medical 100% 100% Copay varies by service Copay varies by service $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 deducible 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 glasses with standard lenses or one pair of standard hard or six pairs of standard soft contact lenses instead of glasses.
8. Maximum member responsibility.
9. Individual with self-only coverage amount / Individual with family coverage amount / Family coverage amount.
10. The deductible and annual out-of-pocket maximum amounts are embedded, i.e. each member in the family must meet the individual amount or the family must meet the family amount before benefits will apply for that member.
11. Regardless of medical necessity or generic availability, the member will be responsible for the applicable copayment when a Tier 2 or Tier 3 medication is dispensed. If a Tier 1 medication is available and the member elects to receive a Tier 2 or Tier 3 medication without medical indication from the prescribing physician, the member will be responsible for the difference in cost between the Tier 1 and the purchased medication in addition to the Tier 1 copayment. The amount paid for the difference in cost does not contribute to the out-of-pocket maximum.
12. Copayments do not contribute to out-of-pocket maximum.

Silver PPO

Groups Beginning 1/1/18

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 [9]	In-Network	Out-of-Network [9]
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	$7,350 / $14,700 [1]	$14,700 / $29,400 [1]	$7,350 / $14,700 [1]	$14,700 / $29,400 [1]
Lifetime Maximum	Unlimited		Unlimited	
Dr. Office Visits (PCP)	$40 Copay (ded waived)	50%	$40 Copay (ded waived)	50%
Specialist Visit (SPC)	$80 Copay (ded waived)	50%	$80 Copay (ded waived)	50%
Laboratory	60%	50%	70%	50%
X-Ray	60%	50%	70%	50%
MRI, CT and PET (office setting)	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 per admit – 60%	50% (up to $650 per day) [5]	$750 Copay per admit	50% (up to $650 per day) [5]
In-Patient Physician Fees	60%	50%	70%	50%
Emergency Room (copay waived if admitted)	$350 Copay – 60%		$300 Copay – 70%	
Urgent Care	$40 Copay (ded waived)	50%	$40 Copay (ded waived)	50%
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	Tier 1: 60% Tier 2: $250 Copay per admit – 60% Tier 1: 60% Tier 2: $250 Copay per admit – 60%	50% (up to $380 per admit) [5] 50% (up to $380 per admit) [5]	$300 Copay per admit – 70% $300 Copay per admit – 70%	50% (up to $380 per admit) [5] 50% (up to $380 per admit) [5]
Hospital Pre-Authorization	Not Required		Not Required	
2nd Surgical Opinion	$80 Copay (ded waived)	50%	$80 Copay (ded waived)	50%
Ambulance Services (per trip)	60% [13]		70% [13]	
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	$5 Copay / $20 Copay (ded waived) [2] $250 / $500 Ded - $40 Copay [2] $250 / $500 Ded - $80 Copay [2] $250 / $500 Ded - 70% (up to $250 per prescription [8]) (prior auth.required) [2, 6]	Not Covered Not Covered Not Covered Not Covered	$5 Copay / $20 Copay (ded waived) [2] $250 / $500 Ded – $40 Copay [2] $250 / $500 Ded – $80 Copay [2] $250 / $500 Ded – 70% (up to $250 per prescription [8]) (prior auth.required) [2, 6]	Not Covered Not Covered Not Covered Not Covered
Oral Contraceptives	100%		100%	
Diabetes – Self-Injectable	Applicable Ded / Rx Copay [2]	Not Covered	Applicable Ded / Rx Copay [2]	Not Covered
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% [14]	70%	50% [14]
Chiropractic (20 visits max per year)	50% (ded waived) (20 visits max per benefit period) [10]	Not Covered	50% (ded waived) (20 visits max per benefit period) [10]	Not Covered
Acupuncture	$40 Copay (ded waived)	Not Covered	$40 Copay (ded waived)	Not Covered
Physical, Occupational, Speech Therapy	60%	50% [14]	70%	50% [14]

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 [9]	In-Network	Out-of-Network [9]
Rehabilitative & Habilitative Services and Devices	60% [11]	50% [11]	70% [11]	50% [11]
Home Health Care (Max 100 visits per year)	60% (Max 100 visits per benefit period) [4]	50% (up to $75 per visit) (Max 100 visits per benefit period) [4, 5]	70% (Max 100 visits per benefit period) [4]	50% (up to $75 per visit) (Max 100 visits per benefit period) [4, 5]
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	Tier 1: 60% [12] Tier 2: $500 Copay per admit – 60% [12]	50% (up to $150 per day) [5, 12]	$750 Copay per admit [12]	50% (up to $150 per day) [5, 12]
Hospice	100%	50%	100%	50%
Durable Medical Equipment (Covered when medically necessary)	50%	50%	50%	50%
Mental Health In-Patient Out-Patient (office visit)	 Tier 1: 60% Tier 2: $500 Copay per admit – 60% $40 Copay (ded waived)	 50% (up to $650 per day) [5] 50%	 $750 Copay per admit $40 Copay (ded waived)	 50% (up to $650 per day) [5] 50%
Drug/Substance Abuse In-Patient (Detox Only)	 Tier 1: 60% Tier 2: $500 Copay per admit – 60%	 50% (up to $650 per day) [5]	 $750 Copay per admit	 50% (up to $650 per day) [5]
Infertility Infertility Evaluation and Treatment Infertility Drugs In Vitro Fertilization (IVF) Gamete Intrafallopian Transfer (GIFT) Zygote Intrafallopian Transfer (ZIFT)	 $40 Copay (ded waived) [7] Not Covered Not Covered Not Covered Not Covered	 50% [7] Not Covered Not Covered Not Covered Not Covered	 $40 Copay (ded waived) [7] Not Covered Not Covered Not Covered Not Covered	 50% [7] Not Covered Not Covered Not Covered Not Covered
Pediatric Vision Carrier Network Exam Contact Lenses Frames Maximum Allowance per year	 Anthem Vision Blue View Vision 100% (ded waived) 100% (in lieu of eyeglasses) 100% (ded waived) (1 per calendar year) 1 per calendar year	 Anthem Vision $0 Copayment plus any charges in excess of the maximum allowed amount (ded waived) $0 Copayment plus any charges in excess of the maximum allowed amount (in lieu of eyeglasses) $0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)(1 per calendar year) 1 per calendar year	 Anthem Vision Blue View Vision 100% (ded waived) 100% (in lieu of eyeglasses) 100% (ded waived) (1 per calendar year) 1 per calendar year	 Anthem Vision $0 Copayment plus any charges in excess of the maximum allowed amount (ded waived) $0 Copayment plus any charges in excess of the maximum allowed amount (in lieu of eyeglasses) $0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)(1 per calendar year) 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)	 Anthem Dental Prime Combined Med/Pediatric dental ded (IN & OON) Combined with Medical (IN & OON) 100% 100% (ded waived) 50% 50% 50%	 Anthem Dental Combined Med/Pediatric dental ded (IN & OON) Combined with Medical (IN & OON) 100% 100% (ded waived) 50% 50% 50%	 Anthem Dental Prime Combined Med/Pediatric dental ded (IN & OON) Combined with Medical (IN & OON) 100% 100% (ded waived) 50% 50% 50%	 Anthem Dental Combined Med/Pediatric dental ded (IN & OON) Combined with Medical (IN & OON) 100% 100% (ded waived) 50% 50% 50%

(Footnotes continued on page 20)

Silver EPO

Groups Beginning 1/1/18

Services	EPO A	EPO B † HSA Qualified
Participating Health Plans	Anthem Blue Cross	Anthem Blue Cross
Network Name	Prudent Buyer - Small Group	Prudent Buyer – Small Group
Metal Tier	**Silver**	**Silver**
Calendar Year Deductible*	$2,000 / $4,000 [2] (combined Med/Pediatric dental ded)(applies to Max OOP)	$2,000 / $2,700 / $4,000 [9] (combined Med/Rx/Pediatric dental ded) (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	$7,150 / $14,300 [3]	$6,500 / $13,000 [3]
Lifetime Maximum	Unlimited	Unlimited
Dr. Office Visits (PCP)	$50 Copay (ded waived)	80%
Specialist Visit (SPC)	$100 Copay (ded waived)	80%
Laboratory	70%	80%
X-Ray	70%	80%
MRI, CT and PET (office setting)	70% [14]	80%
Hospital Services – In-Patient	$750 Copay per admit	80%
In-Patient Physician Fees	70%	80%
Emergency Room (copay waived if admitted)	$300 Copay – 70%	80%
Urgent Care	$50 Copay (ded waived)	80%
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 $300 Copay per admit – 70% $300 Copay per admit – 70%	 80% 80%
Hospital Pre-Authorization	Required	Required
2nd Surgical Opinion	$100 Copay (ded waived)	80%
Ambulance Services (per trip)	70% [8]	80% [8]
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 $5 Copay / $20 Copay (overall ded waived) [10] $40 Copay (overall ded waived) [10] $80 Copay (overall ded waived) [10] 70% (up to $250 per prescription [7]) (overall ded waived) (prior auth. required) [5, 10]	 80% (up to $250 per prescription [7]) (combined Med/Rx/Pediatric dental ded) [10] 80% (up to $250 per prescription [7]) (combined Med/Rx/Pediatric dental ded) [10] 80% (up to $250 per prescription [7]) (combined Med/Rx/Pediatric dental ded) [10] 80% (up to $250 per prescription [7]) (combined Med/Rx/Pediatric dental ded) (prior auth. required) [5, 10]
Oral Contraceptives	100%	100%
Diabetes – Self-Injectable	Applicable Rx Copay (overall ded waived) [10]	80% (up to $250 per prescription [7]) (combined Med/Rx/Pediatric dental ded) [10]
Pre-Existing Conditions	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% (ded waived) [1]	100% (ded waived) [1]
Chronic Disease Management	Covered as any Illness	Covered as any Illness
Chemotherapy	70%	80%
Chiropractic (20 visits max per year)	50% (ded waived) (20 visits max per benefit period) [11]	50% (20 visits max per benefit period) [11]
Acupuncture	$50 Copay (ded waived)	80%
Physical, Occupational, Speech Therapy	70%	80%

Services	EPO A	EPO B † HSA Qualified
Participating Health Plans	Anthem Blue Cross	Anthem Blue Cross
Network Name	Prudent Buyer – Small Group	Prudent Buyer – Small Group
Metal Tier	**Silver**	**Silver**
Rehabilitative & Habilitative Services and Devices	70% [12]	80% [12]
Home Health Care (Max 100 visits per year)	70% (Max 100 visits per benefit period) [4]	80% (Max 100 visits per benefit period) [4]
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	$750 Copay per admit [13]	80% [13]
Hospice	100%	80%
Durable Medical Equipment (Covered when medically necessary)	50%	50%
Mental Health In-Patient Out-Patient (office setting)	 $750 Copay per admit $50 Copay (ded waived)	 80% 80%
Drug/Substance Abuse In-Patient (Detox Only)	 $750 Copay per admit	 80%
Infertility Infertility Evaluation and Treatment Infertility Drugs In Vitro Fertilization (IVF) Gamete Intrafallopian Transfer (GIFT) Zygote Intrafallopian Transfer (ZIFT)	 $50 Copay (ded waived) [6] Not Covered Not Covered Not Covered Not Covered	 80% [6] Not Covered Not Covered Not Covered Not Covered
Pediatric Vision Carrier Network Exam Contact Lenses Frames Maximum Allowance per 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	 Anthem Vision Blue View Vision 100% (ded waived) 100% (in lieu of eyeglasses) 100% (ded waived) 1 pair 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)	 Anthem Dental Prime Combined Med/Pediatric dental ded Combined with Medical 100% 100% (ded waived) 50% 50% 50%	 Anthem Dental Prime Combined Med/Rx/Pediatric dental ded Combined with Medical 100% 100% (ded waived) 50% 50% 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. Family Deductible: For any given Member, cost share applies either after he/she meets their individual Deductible, or after the entire family Deductible is met. The family Deductible can be met by any combination of amounts from any Member; however, no one Member may contribute any more than his/her individual Deductible toward the family Deductible.
3. Family Out-of-Pocket Limit: For any given Member, the Out-of-Pocket Limit is met either after he/she meets their individual Out-of-Pocket Limit, or after the entire family Out-of-Pocket Limit is met. The family Out-of-Pocket Limit can be met by any combination of amounts from any Member; however, no
4. Coverage for Home Health and Private Duty Nursing combined is limited to 100 4 hour visits per benefit period.
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. Medical emergency only.
9. Deductible applies depending on who is covered under the plan at the time service is rendered - Subscriber only: $2,000 individual deductible; or Subscriber and Family coverage: $2,700 individual and $4,000 family deductible. For family deductible, for any given member, cost share applies either after he/she meets the per member deductible, or after the entire family deductible is met. The per family deductible can be met by any combination of amounts from any member, however no one member may contribute any more than his/her per member deductible toward the family deductible.
10. The four prescription drug tiers are: tier 1a typically lower cost generic drugs; tier 1b typically generic drugs; tier 2 typically preferred brand and non-preferred generics; tier 3 typically non-preferred brand drugs; tier 4 typically specialty (brand and generic) drugs.
11. Manipulation Therapy only: benefit maximum of 20 visits per benefit period, office and outpatient visits combined.
12. Amount listed is for office visits only, please see plan specific EOC for other settings/services and devices cost shares.
13. Coverage for inpatient rehabilitation and skilled nursing services combined is limited to 100 days per skilled nursing facility benefit period (not per disability).
14. Cost share varies depending on place of service, see plan specific EOC for cost shares of other settings.

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Additional Footnotes

Groups Beginning 1/1/18

Silver HMO

(Footnotes continued from page 9)

13. In a family plan, an individual in a self-only coverage plan must meet the Self-Only Deductible. In a family plan, each individual in the family must meet the Individual Deductible, until the Family Deductible is met. The Out-of-Pocket Maximum includes the deductible, copayments and coinsurance. In an individual plan, the Member is responsible for all applicable deductibles, copayments, and coinsurance up to the Self-Only Out-of-Pocket Maximum. In a family plan, the Member is responsible for all deductibles, copayments, and coinsurance up to the Individual Out-of-Pocket Maximum, until the combined deductibles, copayments and coinsurance equal the Family Out-of-Pocket Maximum. When the family's combined deductibles, copayments, and coinsurance equal the Family Out-of-Pocket Maximum, all family members have met the Out-of Pocket Maximum.
14. Copayments for supplemental benefits (Assisted Reproductive Technologies, Chiropractic Services, Adult Vision, etc.) do not apply to the annual out-of-pocket maximum
15. Copay/Coinsurance waived if seen by nurse or in an out-patient setting.
16. The pediatric dental out-of-pocket maximum is $350 for a family with one child and $700 for a family with 2 or more children.
17. 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.
18. 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.

Silver PPO

(Footnotes continued from page 17)

* All services are subject to the deductible unless otherwise stated. Family Deductible: For any given Member, cost share applies either after he/she meets their individual Deductible, or after the entire family Deductible is met. The family Deductible can be met by any combination of amounts from any Member; however, no one Member may contribute any more than his/her individual Deductible toward the family Deductible.

1. Family Out-of-Pocket Limit: For any given Member, the Out-of-Pocket Limit is met either after he/she meets their individual Out-of-Pocket Limit, or after the entire family Out-of-Pocket Limit is met. The family Out-of-Pocket Limit can be met by any combination of amounts from any Member; however, no one Member may contribute any more than his/her individual Out-of-Pocket Limit toward the family Out-of-Pocket Limit.
2. The four prescription drug tiers are: tier 1a typically lower cost generic drugs; tier 1b typically generic drugs; tier 2 typically preferred brand and non-preferred generics; tier 3 typically non-preferred brand drugs; tier 4 typically specialty (brand and generic) drugs.
3. See plan specific EOC for information on preventive services.
4. Coverage for Home Health and Private Duty Nursing combined is limited to 100 4 hour visits per benefit period, in-network and out-of-network providers combined.
5. Amount listed is maximum paid by Anthem.
6. Classified specialty drugs must be obtained through Anthem's Specialty Pharmacy Program and are subject to the terms of the program.
7. Evaluation only.
8. Maximum member responsibility.
9. When you use an out-of-network provider, you will have higher cost sharing amounts to pay. Anthem's payment is based on a maximum allowed amount (includes certain benefits with maximum payment limits) and an out-of-network provider can charge you for amounts in excess of the Maximum Allowed Amount (there is an exception for Emergency Care received in California). In addition, only the maximum allowed amount for out of network services is applied towards your Out-of-Network deductible and out of pocket.
10. Manipulation Therapy only: benefit maximum of 20 visits per benefit period, office and outpatient visits combined.
11. Amount listed is for office visits only, please see plan specific EOC for other settings/services and devices cost shares.
12. Coverage for inpatient rehabilitation and skilled nursing services combined is limited to 100 days per skilled nursing facility benefit period (not per disability).
13. Medical emergency only.
14. Cost share varies depending on place of service, see plan specific EOC for cost shares of other settings.

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