

**Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services**

**Sutter Health Plus: SG Bronze HDHP 40% (HSA Compatible) (2017)**

**Coverage Period:**

**Coverage for:** Small Group | **Plan Type:** HDHP HMO




The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary.**

For more information about your coverage, or to get a copy of the complete terms of coverage, visit [sutterhealthplus.org](http://sutterhealthplus.org) or call 1-855-315-5800. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment (copay), deductible, provider, or other underlined terms see the Glossary of Health Coverage and Medical Terms. You can view the Glossary at [sutterhealthplus.org](http://sutterhealthplus.org) or call 1-855-315-5800 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall <u>deductible</u>?</b>	<b>\$4,800</b> individual/ <b>\$4,800</b> individual family member/ <b>\$9,600</b> family for certain medical and pharmacy services per calendar year.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this plan begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
<b>Are there services covered before you meet your <u>deductible</u>?</b>	Yes. Only <u>preventive care</u> services are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> (copay) or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="http://healthcare.gov/coverage/preventive-care-benefits/">healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other <u>deductibles</u> for specific services?</b>	No.	You don't have to meet <u>deductibles</u> for specific services.
<b>What is the <u>maximum out-of-pocket limit</u> for this <u>plan</u>?</b>	<b>\$6,550</b> individual/ <b>\$6,550</b> individual family member/ <b>\$13,100</b> family per calendar year.	The <u>maximum out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>maximum out-of-pocket limits</u> until the overall family <u>maximum out-of-pocket limit</u> has been met.
<b>What is not included in the <u>maximum out-of-pocket limit</u>?</b>	<u>Premiums</u> , health care this <u>plan</u> doesn't cover and cost sharing for optional benefit riders if elected by your employer group.	Even though you pay these expenses, they don't count toward the <u>maximum out-of-pocket limit</u> .

<b>Will you pay less if you use a <u>network provider</u>?</b>	Yes. For a list of participating <u>providers</u> , go to <a href="http://sutterhealthplus.org">sutterhealthplus.org</a> or call 1-855-315-5800.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's charge</u> and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
<b>Do you need a <u>referral</u> to see a <u>specialist</u>?</b>	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .

 All **copayment** (copay) and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider	Non-participating Provider	
<b>If you visit a health care <u>provider's office</u> or clinic</b>	Primary care visit to treat an injury or illness	40% <u>coinsurance</u>	Not covered	None
	<u>Specialist</u> visit	40% <u>coinsurance</u>	Not covered	Prior authorization for some <u>referrals</u> to <u>specialists</u> is required. If it is not received, you may be responsible for paying all charges.
	<u>Preventive care/screening/immunization</u>	No charge <u>Deductible</u> does not apply	Not covered	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services you need are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
<b>If you have a test</b>	<u>Diagnostic test</u> (X-ray, blood work)	40% <u>coinsurance</u>	Not covered	Prior authorization for some diagnostic services is required. If it is not received, you may be responsible for paying all charges.
	Imaging (CT/PET scans, MRIs)	40% <u>coinsurance</u>	Not covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider	Non-participating Provider	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> , including the Sutter Health Plus Formulary, is available at <a href="http://mp.medimpact.com/STH">mp.medimpact.com/STH</a> or call 1-844-282-5330.	Tier 1 (most generic drugs and low-cost preferred brands)	Retail: 40% <u>coinsurance</u> up to \$500 per prescription Mail Order: 40% <u>coinsurance</u> up to \$1,000 per prescription	Not covered	Retail: up to a 30-day supply. Mail Order: up to a 100-day supply. Specialty Pharmacy: up to a 30-day supply.
	Tier 2 (preferred brand name and non-preferred generic drugs)	Retail: 40% <u>coinsurance</u> up to \$500 per prescription Mail Order: 40% <u>coinsurance</u> up to \$1,000 per prescription	Not covered	FDA-approved, self-administered hormonal contraceptives are available for up to a 12-month supply.
	Tier 3 (non-preferred brand drugs)	Retail: 40% <u>coinsurance</u> up to \$500 per prescription Mail Order: 40% <u>coinsurance</u> up to \$1,000 per prescription	Not covered	Sexual dysfunction drugs have 50% <u>cost sharing</u> and some are limited to 8 doses per 30-day supply.
	Tier 4 ( <u>specialty drugs</u> , some self-administered or bioengineered drugs)	Specialty Pharmacy: 40% <u>coinsurance</u> up to \$500 per prescription	Not covered	Some drugs have process requirements, such as prior authorization, or limitations for coverage, such as a quantity limit. Please refer to the Sutter Health Plus Formulary for details.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	40% <u>coinsurance</u>	Not covered	Prior authorization is required. If it is not received, you may be responsible for paying all charges.
	Physician/surgeon fee	40% <u>coinsurance</u>	Not covered	
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	Facility: 40% <u>coinsurance</u> Professional: No charge		Does not apply if admitted for <u>hospitalization</u> for covered services.
	<u>Emergency medical transportation</u>	40% <u>coinsurance</u>		Transportation by car, taxi, bus, gurney van, wheelchair van, and any other type of transportation (other than a licensed ambulance or psychiatric transport van) is not covered.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider	Non-participating Provider	
	<u>Urgent care</u>	40% <u>coinsurance</u>		None
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	40% <u>coinsurance</u>	Not covered	Prior authorization is required. If it is not received, you may be responsible for paying all charges.
	Physician/surgeon fees	40% <u>coinsurance</u>	Not covered	
<b>If you need mental health, behavioral health, or substance use disorder services (MH/SUD)</b> More information about US Behavioral Health Plan, California is available at <a href="http://liveandworkwell.com">liveandworkwell.com</a> or call 1-855-202-0984.	Outpatient services	Individual Office Visit, Group Office Visit and Other Outpatient: 40% <u>coinsurance</u>	Not covered	Prior authorization is required for Other outpatient services and all Inpatient services by US Behavioral Health Plan, California. If it is not obtained when required, you may be liable for the payment of services or supplies.
	Inpatient services	Facility and Professional: 40% <u>coinsurance</u>	Not covered	
<b>If you are pregnant</b>	Office visits	Prenatal and postnatal care: No charge <u>Deductible</u> does not apply	Not covered	Prenatal and postnatal care includes all prenatal office visits and the first postnatal office visit. Refer to the primary care visit <u>cost sharing</u> for all subsequent postnatal office visits.
	Childbirth/delivery professional services	40% <u>coinsurance</u>	Not covered	
	Childbirth/delivery facility services	40% <u>coinsurance</u>	Not covered	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider	Non-participating Provider	
<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u>	40% <u>coinsurance</u>	Not covered	<p>Prior authorization is required. If it is not received, you may be responsible for paying all charges.</p> <p>Quantitative limits exist for the following services:  <u>Home health care</u> – 100 visits per calendar year.  <u>Skilled nursing care</u> – 100 days per benefit period.  <u>Hospice services</u> – respite care is occasional short-term inpatient care limited to no more than five consecutive days at a time.</p>
	<u>Rehabilitation services</u>	40% <u>coinsurance</u>	Not covered	
	<u>Habilitation services</u>	40% <u>coinsurance</u>	Not covered	
	<u>Skilled nursing care</u>	40% <u>coinsurance</u>	Not covered	
	<u>Durable medical equipment</u>	40% <u>coinsurance</u>	Not covered	
	<u>Hospice services</u>	No charge	Not covered	
<b>If your child needs dental or eye care</b> Provided through the end of the month in which the member turns 19 years of age.	Children's eye exam	No charge <u>Deductible</u> does not apply	Not covered	1 preventive exam per year. Offered through Vision Service Plan (VSP).
	Children's glasses	No charge <u>Deductible</u> does not apply	Not covered	1 pair of glasses (or contact lenses in lieu of glasses) per year. Offered through (VSP).
	Children's dental check-up	No charge <u>Deductible</u> does not apply	Not covered	Preventive prophylaxis and diagnostic oral evaluation limited to 1 per 6 months. Offered through Delta Dental.

## Excluded Services & Other Covered Services:

### Services Your Plan Generally Does NOT Cover

(Check your policy or plan document for more information and a list of any other excluded services.)

- Chiropractic care
- Commercial weight loss programs
- Cosmetic surgery
- Dental care (Adult)
- Hearing aids
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care

### Other Covered Services

(Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture services - typically provided only for the treatment of nausea or chronic pain; embedded in medical plan. A primary care physician referral is required.
- Bariatric surgery

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Sutter Health Plus at 1-855-315-5800; The Department of Managed Health Care at 1-888-466-2219 or [dmhc.ca.gov](http://dmhc.ca.gov); The U.S. Department of Labor, Employee benefits Security Administration at 1-866-444-3272 or [dol.gov/ebsa](http://dol.gov/ebsa); or the U.S. Department of Health and Human Services at 1-877-267-2323 - option 4 - ext. 61565 or [cciio.cms.gov](http://cciio.cms.gov). Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit [healthcare.gov](http://healthcare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or for assistance, contact: Sutter Health Plus at 1-855-315-5800 (TTY: 1-855-830-3500) or visit [sutterhealthplus.org](http://sutterhealthplus.org).

If this coverage is subject to ERISA, you may contact Sutter Health Plus at 1-855-315-5800 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [dol.gov/ebsa/healthreform](http://dol.gov/ebsa/healthreform), and the California Department of Insurance at 1-800-927-HELP (4357) or [insurance.ca.gov](http://insurance.ca.gov).

Additionally, a consumer assistance program can help you file your appeal:

Contact Department of Managed Health Care Help Center, 980 9th Street, Suite 500, Sacramento, CA 95814  
1-888-466-2219 (TTY: 1-877-688-9891) | [healthhelp.ca.gov](http://healthhelp.ca.gov) | [helpline@dmhc.ca.gov](mailto:helpline@dmhc.ca.gov)

### **Does this plan provide Minimum Essential Coverage? Yes.**

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

### **Does this plan meet the Minimum Value Standards? Yes.**

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

### **Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-315-5800.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-315-5800.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-315-5800.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-315-5800.

————— *To see examples of how this plan might cover costs for a sample medical situation, see the next section.* —————





**This is not a cost estimator.** Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments (copays) and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

**Peg is Having a Baby**  
(9 months of in-network prenatal care and a hospital delivery)

- The plan's overall deductible **\$4,800**
- Specialist coinsurance **40%**
- Hospital (facility) coinsurance **40%**
- Other coinsurance **40%**

This EXAMPLE event includes services like:

- Specialist office visits (prenatal care)
- Childbirth/Delivery Professional Services (anesthesia)
- Childbirth/Delivery Facility Services
- Diagnostic tests (ultrasounds and blood work)

<b>Total Example Cost</b>	<b>\$12,800</b>
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In this example, Peg would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$4,800
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$1,800
<u>What isn't covered</u>	
Limits or <u>excluded services</u>	\$60
<b>The total Peg would pay is</b>	<b>\$6,660</b>

**Managing Joe's Type 2 Diabetes**  
(a year of routine in-network care of a well-controlled condition)

- The plan's overall deductible **\$4,800**
- Specialist coinsurance **40%**
- Hospital (facility) coinsurance **40%**
- Other coinsurance **40%**

This EXAMPLE event includes services like:

- Primary care physician office visits (including disease education)
- Diagnostic tests (blood work)
- Prescription drugs (including glucose meter)

<b>Total Example Cost</b>	<b>\$7,400</b>
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In this example, Joe would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$4,800
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$900
<u>What isn't covered</u>	
Limits or <u>excluded services</u>	\$60
<b>The total Joe would pay is</b>	<b>\$5,760</b>

**Mia's Simple Fracture**  
(in-network emergency room visit and follow up care)

- The plan's overall deductible **\$4,800**
- Specialist coinsurance **40%**
- Hospital (facility) coinsurance **40%**
- Other coinsurance **40%**

This EXAMPLE event includes services like:

- Emergency room care (including X-ray)
- Durable medical equipment (crutches)
- Rehabilitation services (physical therapy)

<b>Total Example Cost</b>	<b>\$1,900</b>
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In this example, Mia would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$1,900
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
<u>What isn't covered</u>	
Limits or <u>excluded services</u>	\$0
<b>The total Mia would pay is</b>	<b>\$1,900</b>