

 FOR SMALL BUSINESS		2019 Plan Summary Covered California for Small Business				Silver Page 1 of 2	Light shading indicates plan benefit change from prior year.
Silver (70%)		(OON) = Out of Network •Health Net 2000/45 (PPO) •Blue Shield 2000/45 (PPO) •Sharp 2000/45 (Performance HMO)		•Kaiser Silver 2000/45 (HMO) •CCHP Silver 2000/45 (HMO) •Sharp 2000/45 (Premier HMO) •Blue Shield 2000/45 (Trio HMO)		(OON) = Out of Network •Health Net 2000/55 Alt (EnhancedCare PPO) •Kaiser 1000/55 Alt (HMO)	
Service Type	In-Network	Out-of-Network	In-Network	In-Network	Out-of-Network	In-Network	
Individual Deductible (if any)	\$2,000 Medical/ \$200 Pharmacy	\$4,000 Medical	\$2,000 Medical/ \$200 Pharmacy	\$2,000 Medical/ \$300 Pharmacy	\$4,000	\$1,000 Medical/ \$250 Pharmacy	
Family Deductible (if any)	\$4,000 Medical/ \$400 Pharmacy	\$8,000 Medical	\$4,000 Medical/ \$400 Pharmacy	\$4,000 Medical/ \$600 Pharmacy	\$8,000	\$2,000 Medical/ \$500 Pharmacy	
Preventative Care/Screening/Immunization	No Charge	100%	No Charge	No Charge	100%	No Charge	
Primary Care Visit to treat an injury, illness or condition	\$45	50% Coinsurance after deductible	\$45	\$55	50% Coinsurance after Deductible	\$55	
Specialist Visit	\$80	50% Coinsurance after deductible	\$80	\$75	50% Coinsurance after Deductible	\$75	
Prenatal Care and Preconception Visit	No Charge	50% Coinsurance after deductible	No Charge	No Charge	50% Coinsurance after Deductible	No Charge	
Urgent Care	\$45	50% Coinsurance after deductible	\$45	\$75	50% Coinsurance after Deductible	\$55	
Laboratory Tests	\$40	50% Coinsurance after deductible	\$40	\$40	50% Coinsurance after Deductible	\$50	
X-Rays and Diagnostic Imaging	\$75	50% Coinsurance after deductible	\$75	\$65	50% Coinsurance after Deductible	\$70	
Emergency Room Facility Fee (waived if admitted)	\$350	\$350	\$350	40% Coinsurance after deductible	40% Coinsurance after deductible	35% Coinsurance after deductible	
Emergency Room Physician Fee (waived if admitted)	No Charge	No Charge	No Charge	40% Coinsurance after deductible	40% Coinsurance after deductible	No Charge	
Emergency Medical Transportation	\$250 Copy after deductible	\$250 Copy after deductible	\$250 Copy after deductible	40% Coinsurance after deductible	40% Coinsurance after deductible	35% Coinsurance after deductible	
Outpatient Surgery Facility Fee (e.g., ASC)	20%	50% Coinsurance after deductible	20%	40% Coinsurance after deductible	50% Coinsurance after Deductible	35% Coinsurance after deductible	
Outpatient Physician/ Surgeon Fee	20%	50% Coinsurance after deductible	20%	40% Coinsurance after deductible	50% Coinsurance after Deductible	35% Coinsurance after deductible	
Inpatient Physician/Surgeon Fee	20% Coinsurance after deductible	50% Coinsurance after deductible	20% Kaiser: 20% Coinsurance after deductible	40% Coinsurance after deductible	50% Coinsurance after Deductible	35% Coinsurance after deductible	
Inpatient Facility Fee (e.g., hospital room)	20% Coinsurance after deductible	50% Coinsurance after deductible	20% Coinsurance after deductible	40% Coinsurance after deductible	50% Coinsurance after Deductible	35% Coinsurance after deductible	
Durable Medical Equipment	20%	Health Net: 100% Blue Shield: 50% Coinsurance after deductible	20%	40% Coinsurance after deductible	100%	35%	
Imaging (CT/PET scans, MRIs)	20%	50% Coinsurance after deductible	\$300	40% Coinsurance after deductible	50% Coinsurance after Deductible	\$300 Copy after deductible	
Tier 1 (Generic Drugs)	\$15 Copy after pharmacy deductible	100%	\$15 Copy after pharmacy deductible	\$15	100%	\$30	
Tier 2 (Preferred Brand Drugs)	\$55 Copy after pharmacy deductible	100%	\$55 Copy after pharmacy deductible	\$55	100%	\$75 Copy after deductible	
Tier 3 (Nonpreferred Brand Drugs)	\$85 Copy after pharmacy deductible	100%	\$85 Kaiser: \$55 Copy after deductible (up to \$250/script after pharmacy deductible)	\$85	100%	\$75 Copy after deductible	
Tier 4 (Specialty Drugs)	20% (up to \$250 /script after pharmacy deductible)	100%	20% Coinsurance after deductible (up to \$250 /script after pharmacy deductible)	40% Coinsurance after deductible	100%	20% (up to \$250 /script) after pharmacy deductible	
Mental/Behavioral Health Outpatient Office Visits	Health Net: No Charge Blue Shield/Sharp: \$45	50% Coinsurance after deductible	\$45 Sharp: No Charge	\$55	50% Coinsurance after Deductible	\$55	
Mental/Behavior Health Inpatient Physician Fee	20% Coinsurance after deductible	50% Coinsurance after deductible	20% Coinsurance after deductible Sharp: 20%	40% Coinsurance after deductible	50% Coinsurance after Deductible	35% Coinsurance after deductible	
Mental/Behavior Health Inpatient Facility Fee	20% Coinsurance after deductible	50% Coinsurance after deductible	20% Coinsurance after deductible	40% Coinsurance after deductible	50% Coinsurance after Deductible	35% Coinsurance after deductible	
Substance Use Disorder Outpatient Office Visits	Health Net: No Charge Blue Shield/Sharp: \$45	50% Coinsurance after deductible	\$45 Sharp: No Charge	\$55	50% Coinsurance after Deductible	\$55	
Substance Use Disorder Inpatient Physician Fee	20% Coinsurance after deductible	50% Coinsurance after deductible	20% Kaiser: 20% Coinsurance after deductible	40% Coinsurance after deductible	50% Coinsurance after Deductible	35% Coinsurance after deductible	
Substance Use Inpatient Facility Fee (e.g., hospital room)	20% Coinsurance after deductible	50% Coinsurance after deductible	20% Coinsurance after deductible	40% Coinsurance after deductible	50% Coinsurance after Deductible	35% Coinsurance after deductible	
Embedded Pediatric Dental	Pediatric Dental Embedded	Pediatric Dental Embedded	CCHP, Sharp, Blue Shield: Pediatric Dental Embedded Kaiser: Not Embedded	Embedded	Embedded	Not Embedded	
MAXIMUM OUT-OF-POCKET FOR ONE	\$7,550	Health Net: \$15,100 Blue Shield: \$12,550	\$7,550	\$7,350	\$14,700	\$7,550	
MAXIMUM OUT-OF-POCKET FOR FAMILY	\$15,100	Health Net: \$30,200 Blue Shield: \$25,100	\$15,100	\$14,700	\$29,400	\$15,100	

Please Note: This document is a high level benefit overview and is not intended as a substitution for the Evidence of Coverage (EOC) which can be viewed online at www.coveredca.com or requested from the Covered California for Small Business Customer Service Center at 855-777-6782.

* Deductible applies after 1st three non-preventative visits
 ** Up to \$500 per script after pharmacy deductible
 *** Physician Referred

Notes

- Any and all cost-sharing payments for in-network covered services apply to the out-of-pocket maximum. If a deductible applies to the service, cost sharing payments for all in-network services accumulate toward the deductible. In-network services include services provided by an out-of-network provider but are approved as in-network by the issuer.
- For covered out of network services in a PPO plan, these Patient-Centered Benefit Plan Designs do not determine cost sharing, deductible, or maximum out-of-pocket amounts. See the applicable PPO's Evidence of Coverage or Policy.
- Cost-sharing payments for drugs that are not on-formulary but are approved as exceptions accumulate toward the Plan's in-network out-of-pocket maximum.
- For plans except HDHPs, in coverage other than self-only coverage, an individual's payment toward a deductible, if required, is limited to the individual annual deductible amount. In coverage other than self-only coverage, an individual's out of pocket contribution is limited to the individual's annual out of pocket maximum.
- After a family satisfies the family out-of-pocket maximum, the issuer pays all costs for covered services for all family members.
- For HDHPs, in other than self-only coverage, an individual's payment toward a deductible, if required, must be the higher of (1) the specified deductible amount for individual coverage or (2) the minimum deductible amount for family coverage specified by the IRS in its revenue procedure for the 2019 calendar year for inflation adjusted amounts for Health Savings Accounts (HSAs), issued pursuant to section 223 of the Internal Revenue Code. In coverage other than self-only coverage, an individual's out of pocket contribution is limited to the individual's annual out of pocket maximum.



Service Type	(OON) = Out of Network		(OON) = Out of Network		(OON) = Out of Network	
	*Health Net HDHP 1350/40 Alt (PPO) *Health Net HDHP 1350/40 Alt (EnhancedCare PPO)		*Kaiser HDHP 2500/20% (HMO) *Sharp Premier HDHP 2500/20% (HMO)	*Kaiser 1800/55 Alt (HMO) - NEW 2019	*Health Net 1700/30 Alt (Value PPO)	
	In-Network	Out-of-Network	In-Network	In-Network	In-Network	Out-of-Network
Individual Deductible (if any)	\$1,350	\$2,700	\$2,500 Integrated Kaiser (\$2,700 if enrolled with family coverage)	\$1,800 Medical/\$350 Pharmacy	\$1,700	\$3,400
Family Deductible (if any)	\$2,700	\$5,400	\$5,000 Integrated	\$3,600 Medical/\$700 Pharmacy	\$3,400	\$6,800
Preventative Care/Screening/Immunization	No Charge	100%	No Charge	No Charge	No Charge	100%
Primary Care Visit to treat an injury, illness or condition	\$40 Copay after deductible	50% Coinsurance after deductible	20% Coinsurance after deductible	\$55	\$30	50% Coinsurance after deductible
Specialist Visit	\$60 Copay after deductible	50% Coinsurance after deductible	20% Coinsurance after deductible	\$75	\$75 Copay after deductible	50% Coinsurance after deductible
Prenatal Care and Preconception Visit	No Charge	50% Coinsurance after deductible	No Charge	No Charge	No Charge	50% Coinsurance after deductible
Urgent Care	\$60 Copay after deductible	50% Coinsurance after deductible	20% Coinsurance after deductible	\$55	\$75 Copay after deductible	50% Coinsurance after deductible
Laboratory Tests	30% Coinsurance after deductible	50% Coinsurance after deductible	20% Coinsurance after deductible	\$50 Copay after deductible	\$50 Copay after deductible	50% Coinsurance after deductible
X-Rays and Diagnostic Imaging	30% Coinsurance after deductible	50% Coinsurance after deductible	20% Coinsurance after deductible	\$55 Copay after deductible	\$50 Copay after deductible	50% Coinsurance after deductible
Emergency Room Facility Fee (waived if admitted)	30% Coinsurance after deductible	30% Coinsurance after deductible	20% Coinsurance after deductible	45% Coinsurance after deductible	\$300 Copay after deductible	\$300 Copay after deductible
Emergency Room Physician Fee (waived if admitted)	30% Coinsurance after deductible	30% Coinsurance after deductible	Kaiser: 20% Coinsurance after deductible Sharp: No Charge after Deductible	No Charge	No Charge	No Charge
Emergency Medical Transportation	30% Coinsurance after deductible	30% Coinsurance after deductible	20% Coinsurance after deductible	45% Coinsurance after deductible	\$300 Copay after deductible	\$300 Copay after deductible
Outpatient Surgery Facility Fee (e.g., ASC)	30% Coinsurance after deductible	50% Coinsurance after deductible	20% Coinsurance after deductible	45% Coinsurance after deductible	40% Coinsurance after deductible	50% Coinsurance after deductible
Outpatient Physician/ Surgeon Fee	30% Coinsurance after deductible	50% Coinsurance after deductible	20% Coinsurance after deductible	45% Coinsurance after deductible	40% Coinsurance after deductible	50% Coinsurance after deductible
Inpatient Physician/Surgeon Fee	30% Coinsurance after deductible	50% Coinsurance after deductible	20% Coinsurance after deductible	45% Coinsurance after deductible	40% Coinsurance after deductible	50% Coinsurance after deductible
Inpatient Facility Fee (e.g., hospital room)	30% Coinsurance after deductible	50% Coinsurance after deductible	20% Coinsurance after deductible	45% Coinsurance after deductible	40% Coinsurance after deductible	50% Coinsurance after deductible
Durable Medical Equipment	30% Coinsurance after deductible	100%	20% Coinsurance after deductible	45%	40% Coinsurance after deductible	100%
Imaging (CT/PET scans, MRIs)	30% Coinsurance after deductible	50% Coinsurance after deductible	20% Coinsurance after deductible	\$350 Copay after deductible	\$250 Copay after deductible	50% Coinsurance after deductible
Tier 1 (Generic Drugs)	\$19 Copay after deductible	100%	20% Coinsurance after deductible (up to \$250/script after medical deductible)	\$30	\$15	100%
Tier 2 (Preferred Brand Drugs)	\$40 Copay after deductible	100%	20% Coinsurance after deductible (up to \$250/script after medical deductible)	\$75 Copay after deductible	\$55 Copay after deductible	100%
Tier 3 (Nonpreferred Brand Drugs)	\$60 Copay after deductible	100%	20% Coinsurance after deductible (up to \$250/script after medical deductible)	\$75 Copay after deductible	\$85 Copay after deductible	100%
Tier 4 (Specialty Drugs)	30% Coinsurance after deductible (up to \$250/script)	100%	20% Coinsurance after deductible (up to \$250/script after medical deductible)	20% Coinsurance after deductible (up to \$250/script)	40% Coinsurance after deductible (up to \$250/script)	100%
Mental/Behavioral Health Outpatient Office Visits	30% Coinsurance after deductible	50% Coinsurance after deductible	Kaiser: 20% Coinsurance after deductible Sharp: No Charge	\$55	\$30	50% Coinsurance after deductible
Mental/Behavior Health Inpatient Physician Fee	30% Coinsurance after deductible	50% Coinsurance after deductible	20% Coinsurance after deductible	45% Coinsurance after deductible	40% Coinsurance after deductible	50% Coinsurance after deductible
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Substance Use Disorder Outpatient Office Visits	30% Coinsurance after deductible	50% Coinsurance after deductible	Kaiser: 20% Coinsurance after deductible Sharp: No Charge	\$55	\$30	50% Coinsurance after deductible
Substance Use Disorder Inpatient Physician Fee	30% Coinsurance after deductible	50% Coinsurance after deductible	20% Coinsurance after deductible	45% Coinsurance after deductible	40% Coinsurance after deductible	50% Coinsurance after deductible
Substance Use Inpatient Facility Fee (e.g., hospital room)	30% Coinsurance after deductible	50% Coinsurance after deductible	20% Coinsurance after deductible	45% Coinsurance after deductible	40% Coinsurance after deductible	50% Coinsurance after deductible
Embedded Pediatric Dental	Embedded	Embedded	Sharp: Pediatric Dental Embedded Kaiser: Not Embedded	Not Embedded	Embedded	Embedded
MAXIMUM OUT-OF-POCKET FOR ONE	\$6,550	\$13,100	\$6,650	\$7,550	\$7,150	\$14,300
MAXIMUM OUT-OF-POCKET FOR FAMILY	\$13,100	\$26,200	\$13,300	\$15,100	\$14,300	\$28,600

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