

Anthem Blue Cross CalPERS Select Basic PPO Plan

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 01/01/2016 – 12/31/2016

Coverage for: Individual/Family | Plan Type: PPO



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.anthem.com/ca/calpers or by calling 1-877-737-7776.

| Important Questions | Answers | Why this Matters: |
|---|---|---|
| What is the overall <u>deductible</u> ? | For PPO Providers: \$500 Member/ \$1,000 Family For Non-PPO Providers: \$500 Member/ \$1,000 Family Does not apply to Preventive Care, Office Visit, and Prescription Drugs. | You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered service you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1 st). See the chart starting on page 2 for how much you pay for covered services after you meet the <u>deductible</u> . |
| Are there other <u>deductibles</u> for specific services? | \$50 /Visit for Emergency Room services (waived if admitted directly from ER). | You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this plan begins to pay for these services. |
| Is there an <u>out-of-pocket limit</u> on my expenses? | For PPO Providers: \$4,850 Single/ \$9,700 Family Family No Out of Pocket limit when using a Non-PPO Provider <u>For Pharmacy/Prescription Expenses:</u> \$2,000 Single/ \$4,000 Family | The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services with participating providers. This limit helps you plan for health care expenses. |
| What is not included in the <u>out-of-pocket limit</u> ? | Premiums, balance-billed charges, Non-PPO Provider services and health care this plan doesn't cover. | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> . |
| Is there an overall annual limit on what the plan pays? | No | The chart starting on page 2 describes any limits on what the plan will pay for specific coverage limits, such as limits on the number of office visits. |
| Does this plan use a <u>network</u> ? | Yes. See www.anthem.com/ca/calpers for a list of PPO Providers or call 1-877-737-7776. | If you use an in-network doctor or other health care <u>provider</u> , this plan will pay some or all of the costs of covered services. Be aware, our in- |

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| | | |
|---|------|--|
| of <u>providers</u> ? | | network doctor of hospital may use an out-of-network <u>provider</u> for some services. Plan use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <u>providers</u> . |
| Do I need a referral to see a <u>specialist</u> ? | No. | You can see the <u>specialist</u> you choose without permission from this plan. |
| Are there services this plan doesn't cover? | Yes. | Some of the services this plan doesn't cover are listed on page 7. See your policy or plan document for additional information about <u>excluded services</u> . |



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use PPO **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

| Common Medical Event | Services You May Need | Your Cost If You Use an In-network Provider | Your Cost If You Use an Out-of-network Provider | Limitations & Exceptions |
|---|--|---|---|---|
| If you visit a health care <u>provider's</u> office or clinic | Primary care visit to treat an injury or illness | \$20 Copay/Visit | 40% Coinsurance of allowed amount | -----none----- |
| | Specialist visit | \$20 Copay/Visit | 40% coinsurance of allowed amount | -----none----- |
| | Other practitioner office visit | <u>Acupuncture & Chiropractic</u> \$15 Copay/Visit | 40% coinsurance of allowed amount | Acupuncture and Chiropractic benefits are limited to a combined maximum of 20 visits per calendar year. |

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|---|--|--|--|--|
| | Preventive care/screening/immunization | No Cost Share | 40% coinsurance of allowed amount | -----none----- |
| If you have a test | Diagnostic test (x-ray, blood work) | <u>Lab & X-Ray-Office</u> 20% Coinsurance | <u>Lab & X-Ray-Office</u> 40% Coinsurance of allowed amount | -----none----- |
| | Imaging (CT/PET scans, MRIs) | 20% Coinsurance | 40% Coinsurance of allowed amount | Pre-authorization required. |
| If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.caremark.com/calpers | Generic drugs | \$5/30 day supply \$10/90 day supply | Not Covered 100% Out of Pocket | After second fill you will pay the appropriate mail service copay for maintenance medications. 90 days supplies allowed at CVS Stores and CVS/caremark Mail Order. |
| | Preferred brand drugs | \$20/30 day supply \$40/90 day supply | Not Covered 100% Out of Pocket | After second fill you will pay the appropriate mail service copay for maintenance medications. 90 days supplies allowed at CVS Stores and CVS/caremark Mail Order. |
| | Non-preferred brand drugs | \$50/30 day supply \$100/90 day supply | Not Covered 100% Out of Pocket | After second fill you will pay the appropriate mail service copay for maintenance medications. 90 days supplies allowed at CVS Stores and CVS/caremark Mail Order. |
| | Specialty drugs | Specialty follows the tier structure above | Not Covered 100% Out of Pocket | Certain Specialty Medications are available only through CVS/caremark Specialty Pharmacy and are limited up to a 30-day supply. |

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|---|--|--|---|--|
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center ASC) | <u>Tier 1 Hospital</u> 20% Coinsurance <u>Tier 2 Hospital</u> 30% Coinsurance | 40% Coinsurance of allowed amount | Services and supplies for the following outpatient surgeries are limited: Colonoscopy limited to \$1,500 per procedure, Cataract surgery limited to \$2,000 per procedure; Arthroscopy limited to \$6,000 per procedure. Benefits limited to \$350 for ASC per day for Non-PPO providers. |
| | Physician/surgeon fees | 20% Coinsurance | 40% Coinsurance of allowed amount | -----none----- |
| If you need immediate medical attention | Emergency room services | 20% Coinsurance | 20% Coinsurance of allowed amount | Additional deductible of \$50 applies, waived if admitted in patient. This is for the hospital/facility charge only. The ER physician charge may be separate. |
| | Emergency medical transportation | 20% Coinsurance | 20% Coinsurance of allowed amount | -----none----- |
| | Urgent care | \$20 Copay/visit | 40% Coinsurance of allowed amount | Costs may vary by site of service. You should refer to your formal contract for benefit details. |
| If you have a hospital stay | Facility fee (e.g., hospital room) | <u>Tier 1 Hospital</u> 20% Coinsurance <u>Tier 2 Hospital</u> 30% Coinsurance | 40% Coinsurance of allowed amount | Hip and Knee joint replacement surgery will be limited to \$30,000 per procedure. A subset of participating hospitals meets this maximum benefit coverage. Pre-authorization required. |
| | Physician/surgeon fee | 20% Coinsurance | 40% Coinsurance of allowed amount | -----none----- |

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|---|--|---|---|---|
| If you have mental health, behavioral health, or substance abuse needs | Mental/Behavioral health outpatient services | <u>Mental/Behavioral Health Office Visit</u> \$20 Copay/visit <u>Mental/Behavioral Health Facility Visit-Facility Charges</u> <u>Tier 1 Hospital</u> 20% Coinsurance <u>Tier 2 Hospital</u> 30% Coinsurance | <u>Mental/Behavioral Health Office Visit</u> 40% Coinsurance of allowed amount <u>Mental/Behavioral Health Facility Visit-Facility Charges</u> 40% Coinsurance of allowed amount | -----none----- |
| | Mental/Behavioral health inpatient services | 20% Coinsurance | 40% Coinsurance of allowed amount | This is for facility professional services only. Please refer to your hospital stay for facility fee. |
| | Substance use disorder outpatient services | <u>Substance Abuse Office Visit</u> \$20 Copay/visit <u>Substance Abuse Facility Visit-Facility Charges</u> <u>Tier 1 Hospital</u> 20% Coinsurance <u>Tier 2 Hospital</u> 30% Coinsurance | <u>Substance Abuse Office Visit</u> 40% Coinsurance of allowed amount <u>Substance Abuse Facility Visit-Facility Charges</u> 40% Coinsurance of allowed amount | -----none----- |
| | Substance use disorder inpatient services | 20% Coinsurance | 40% Coinsurance of allowed amount | This is for facility professional services only. Please refer to your hospital stay for facility fee. |
| If you are pregnant | Prenatal and postnatal care | 20% Coinsurance | 40% Coinsurance of allowed amount | -----none----- |
| | Delivery and all inpatient services | <u>Tier 1 Hospital</u> 20% Coinsurance <u>Tier 2 Hospital</u> 30% Coinsurance | 40% Coinsurance of allowed amount | -----none----- |

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|---|---------------------------|--|---|---|
| If you need help recovering or have other special health needs | Home health care | 20% Coinsurance | 40% Coinsurance of allowed amount | Up to 45 visits per calendar year. A visit is defined as 4 hours or less of covered services. |
| | Rehabilitation services | 20% Coinsurance | 40% Coinsurance of allowed amount | Limit of combined 24 visits per calendar year for physical and occupations therapy. Limit of 30 visits per calendar year for outpatient pulmonary rehabilitation. Up to 40 visits per calendar year coverage for outpatient cardiac rehabilitation. |
| | Habilitation services | 20% Coinsurance | 40% Coinsurance of allowed amount | All rehabilitation and habilitation visits count toward your rehabilitation visit limit. |
| | Skilled nursing care | 20% Coinsurance for the first 10 days 30% Coinsurance the following 90 days | 40% Coinsurance of allowed amount | Maximum 100 days per calendar year Pre-authorization required. |
| | Durable medical equipment | 20% Coinsurance | 40% Coinsurance of allowed amount | -----none----- |
| | Hospice service | 20% Coinsurance | 40% Coinsurance of allowed amount | -----none----- |
| If your child needs dental or eye care | Eye exam | Not Covered | Not Covered | -----none----- |
| | Glasses | Not Covered | Not Covered | -----none----- |
| | Dental check-up | Not Covered | Not Covered | -----none----- |

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Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Cosmetic surgery
- Dental care (adult)
- Infertility treatment
- Long-term care
- Personal development programs
- Private-duty nursing
- Routine eye care (adult)
- Routine foot care (unless you have been diagnosed with diabetes. Consult your formal contract of coverage)

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Bariatric surgery
- Hearing Aids (Up to **\$1,000** every 36 months)
- Most coverage provided outside the United States.
See www.BCBS.com/bluecardworldwide

Your Rights to Continue Coverage: “If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights, maybe limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan,. Other limitations on your rights to continue coverage may also apply. For more information on your rights to continue coverage, contact the plan at 1-877-737-7776. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov

Your Grievance and Appeals Rights: If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, considered an Adverse Benefit Determination (ABD) you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: Grievance and Appeals 1-877-737-7776 or Anthem Blue Cross Attention: Grievance and Appeals P.O. Box 60007 Los Angeles, CA 90060-0007
If Anthem Blue Cross upholds the ABD, that decision becomes a Final Adverse Benefit Determination (FABD) and you may request an independent External Review. If you are not satisfied with Anthem Blue Cross' FABD, the independent External Review decision or you do not want to pursue the independent External Review Process, you may request an Administrative Review from CalPERS.

The request must be mailed to:

CalPERS Health Plan Administration Division/ Health Appeals Coordinator
P.O. Box 1953 Sacramento, CA 95812-1953

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Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

Si no es miembro todavía y necesita ayuda en idioma español, le suplicamos que se ponga en contacto con su agente de ventas o con el administrador de su grupo. Si ya está inscrito, le rogamos que llame al número de servicio de atención al cliente que aparece en su tarjeta de identificación.

如果您是非會員並需要中文協助，請聯絡您的銷售代表或小組管理員。如果您已參保，則請使用您 ID 卡上的號碼聯絡客戶服務人員。

Kung hindi ka pa miyembro at kailangan ng tulong sa wikang Tagalog, mangyaring makipag-ugnayan sa iyong sales representative o administrator ng iyong pangkat. Kung naka-enroll ka na, mangyaring makipag-ugnayan sa serbisyo para sa customer gamit ang numero sa iyong ID card.

Doo bee a'tah ni'liigoo eí dooda'í, shikáa adoolwoł únizinigo t'áá diné k'éjúgo, t'áá shoodí ba na'alnihil ya sidáhí bich'í naabídíłkiid. Eí doo biigha daago ni ba'nija'go ho'aalagú bich'í hodiilní. Hai'daq iini'taago eíya, t'áá shoodí diné ya atáh halne'ígú ní béesh bee hane'í wólta' bí'ki si'núilgú b'kéhgo bich'í hodiilní.

아직 가입하지 않았거나 한국어로 된 도움말이 필요한 경우 영업 관리자나 그룹 관리자에게 문의하시기 바랍니다. 이미 가입한 경우 ID 카드에 있는 번호를 사용하여 고객 서비스에 문의하시기 바랍니다.

Nếu quý vị chưa phải là một hội viên và cần được giúp đỡ bằng Tiếng Việt, xin liên lạc với đại diện thương mại của quý vị hoặc quản trị viên nhóm. Nếu quý vị đã ghi danh, xin liên lạc với dịch vụ khách hàng qua việc dùng số điện thoại ghi trên thẻ ID của quý vị.

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

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About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$5,530
- Patient pays \$2,010

Sample care costs:

| | |
|----------------------------|----------------|
| Hospital charges (mother) | \$2,700 |
| Routine obstetric care | \$2,100 |
| Hospital charges (baby) | \$900 |
| Anesthesia | \$900 |
| Laboratory tests | \$500 |
| Prescriptions | \$200 |
| Radiology | \$200 |
| Vaccines, other preventive | \$40 |
| Total | \$7,540 |

Patient pays:

| | |
|----------------------|----------------|
| Deductibles | \$500 |
| Copays | \$10 |
| Coinsurance | \$1,350 |
| Limits or exclusions | \$150 |
| Total | \$2,010 |

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$4,190
- Patient pays \$1,210

Sample care costs:

| | |
|--------------------------------|----------------|
| Prescriptions | \$2,900 |
| Medical Equipment and Supplies | \$1,300 |
| Office Visits and Procedures | \$700 |
| Education | \$300 |
| Laboratory tests | \$100 |
| Vaccines, other preventive | \$100 |
| Total | \$5,400 |

Patient pays:

| | |
|----------------------|----------------|
| Deductibles | \$500 |
| Copays | \$390 |
| Coinsurance | \$240 |
| Limits or exclusions | \$80 |
| Total | \$1,210 |

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Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, copayments, and coinsurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✗ **No.** Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as copayments, deductibles, and coinsurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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