Cedars Sinai Health System: Custom Anthem 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, https://eoc.anthem.com/eocdps/. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call (855) 333-5730 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$300/person or \$600/family for Preferred Network Providers. \$750/person or \$1,500/family for In-Network Providers.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> 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> .
Are there services covered before you meet your deductible?	Yes. Primary Care. Specialist Visit. Preventive Care. For more information see below.	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> 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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	Medical: \$1,500/person or \$4,500/family for <u>Preferred Network</u> <u>Providers.</u> \$1,500/person or \$4,500/family for In- <u>Network</u> <u>Providers.</u>	The <u>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>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met. See Pharmacy for the out-of-pocket-limit.
What is not included in the <u>out-of-pocket</u> <u>limit</u> ?	Premiums, balance-billing charges, 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> .
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes, California Care HMO. See www.anthem.com/ca or call (855) 333-5730 for a list of network providers. Costs may vary by site of service and how	You pay the least if you use a <u>provider</u> in <u>Preferred Network</u> . You pay more if you use a <u>provider</u> in In- <u>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</u> 's charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>Out-of-</u>

	the provider bills.	Network Provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	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 <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

			What You Will Pay		
Common Medical Event	Services You May Need	Preferred Network Provider (You will pay the least)	In-Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$20/visit deductible does not apply	\$30/visit deductible does not apply	Not covered	Virtual visits (Telehealth) benefits available.
If you visit a health care	Specialist visit	\$35/visit deductible does not apply	\$45/visit deductible does not apply	Not covered	Virtual visits (Telehealth) benefits available.
provider's office or clinic	Preventive care/screening/ immunization	No charge	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	\$10/visit deductible does not apply	Not covered	none
If you have a test	Imaging (CT/PET scans, MRIs)	\$100/service deductible does not apply	\$100/service	Not covered	none
If you need drugs to treat your illness or condition Please call MedImpact member services at 800-788-2949 for more information	Tier 1 - Generic	Same as In- Network Provider	Other than Walgreens: Retail: \$10 copay Mail Order & Retail 90: \$25 copay	Not covered	Carved out to Med Impact. Retail: Up to a 30 day supply, Mail Order and Retail 90: Up to a 90 day supply, Specialty drugs are available for up to a 30 day supply. Certain drugs may have a pre- notification or quantity per

^{*} For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/.</u>

	What You Will Pay					
Common Medical Event	Services You May Need	Preferred Network Provider (You will pay the least)	In-Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
about prescription drug coverage.	Tier 2 - Preferred Brand	Same as In- Network Provider	Walgreens: Retail: \$30 copay Retail 90: \$75 Other than Walgreens: Retail: 25% coinsurance (\$25 minimum / \$75 maximum) Mail Order & Retail 90: 25% coinsurance (\$65 minimum / \$195 maximum) Walgreens: Retail: 25% coinsurance (\$45 minimum / \$135 maximum) Mail Order: Not covered Retail 90: 25% coinsurance (\$15 minimum / \$345 maximum)	Not covered	prescription limitation. If you select a Brand drug when there is a generic equivalent available, you will be required to pay the cost plus the difference between the generic and the brand. Certain medications mandated by the Affordable Care Act are covered at no charge. Not all drugs are covered. Your specialty copay could be lowered if you are eligible to enroll in applicable pharmacy programs – check with your benefits department. Pharmacy for the out-of-pocket-limit - \$6,100/person or \$11,700/family for Preferred Network Providers. \$6,100/person or\$11,700/family for In-Network Providers.	
	Tier 3 - Non-Preferred Brand	Same as In- Network Provider	Other than Walgreens: Retail: 40% coinsurance (\$40 minimum / \$120 maximum) Mail Order & Retail 90:	Not covered		

^{*} For more information about limitations and exceptions, see \underline{plan} or policy document at $\underline{https://eoc.anthem.com/eocdps/}$.

	Services You May Need		What You Will Pay		
Common Medical Event		Preferred Network Provider (You will pay the least)	In-Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
			40% coinsurance (\$100 minimum / \$300 maximum) Walgreens: Retail: 40% coinsurance (\$60 minimum / \$180 maximum) Mail Order: Not covered Retail 90: 40% coinsurance (\$150 minimum / \$450 maximum)		
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	\$100/visit	\$100/visit	Not covered	none
surgery	Physician/surgeon fees	No charge	No charge	Not covered	none
If you need	Emergency room care	\$150/visit deductible does not apply	\$250/visit deductible does not apply	Covered as In- <u>Network</u>	Copay waived if admitted. No charge for Emergency Room Physician Fee Preferred Network and In-Network Providers.
immediate medical attention	Emergency medical transportation	No charge	No charge	Covered as In- <u>Network</u>	none
	<u>Urgent care</u>	\$20/visit deductible does not apply	\$30/visit deductible does not apply	Covered as In- <u>Network</u>	none
If you have a hospital stay	Facility fee (e.g., hospital room)	\$100/day up to 3 days/admission	\$200/day up to 3 days/admission	Not covered	none
nospitai stay	Physician/surgeon fees	No charge	No charge	Not covered	none

^{*} For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/</u>.

			What You Will Pay			
Common Medical Event	Services You May Need	Preferred Network Provider (You will pay the least)	In-Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit \$20/visit deductible does not apply Other Outpatient No charge	Office Visit \$20/visit deductible does not apply Other Outpatient No charge	Office Visit Not covered Other Outpatient Not covered	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatientnone	
	Inpatient services	\$100/day up to 3 days/admission	\$200/day up to 3 days/admission	Not covered	No charge for Inpatient Physician Fee <u>Preferred Network</u> and In- <u>Network Providers</u> . No Coverage for Inpatient Physician Fee Non- <u>Network Providers</u> .	
	Office visits	\$20/visit deductible does not apply	\$30/visit deductible does not apply	Not covered	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	
If you are pregnant	Childbirth/delivery professional services	No charge	No charge	Not covered	*Coverage includes fertility preservation services, see	
	Childbirth/delivery facility services	\$100/day up to 3 days/admission	\$200/day up to 3 days/admission	Not covered	Fertility Preservation section.	
	Home health care	\$30/visit deductible does not apply	\$30/visit deductible does not apply	Not covered	100 visits/benefit period for Preferred Network and In- Network Providers combined.	
	Rehabilitation services	\$30/visit deductible does not apply	\$30/visit deductible does not apply	Not covered	*Soo Thomas Somiago contina	
If you need help recovering or have other special health needs	Habilitation services	\$30/visit deductible does not apply	\$30/visit deductible does not apply	Not covered	*See Therapy Services section.	
	Skilled nursing care	No charge	0% <u>coinsurance</u>	Not covered	100 days/benefit period for skilled nursing services for Preferred Network and In-Network Providers combined.	
	Durable medical equipment	No charge	No charge	Not covered	*See <u>Durable Medical</u> <u>Equipment</u> Section	
*E :	Hospice services	No charge	No charge	Not covered	none	

^{*} For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/</u>.

	Services You May Need		What You Will Pay		
Common Medical Event		Preferred Network Provider (You will pay the least)	In-Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If your child	Children's eye exam	Not covered	Not covered	Not covered	
needs dental or	ls dental or Children's glasses		Not covered	Not covered	none
eye care	Children's dental check-up	Not covered	Not covered	Not covered	none

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services.</u>)

- Acupuncture
- Dental care (Pediatric)
- Glasses for a child
- Long-term care
- Routine foot care unless you have been diagnosed with diabetes
- Cosmetic surgery
- Dental Check-up
- Non-emergency care when traveling outside the U.S.
- Weight loss programs

- Dental care (Adult)
- Eye exams for a child
- Infertility treatment
- Routine eye care (Adult)

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)

- Bariatric surgery
- Hearing aids 1 item(s)/ear every 3 years
- Chiropractic care 60 days/benefit period combined with all other therapies
- Private-duty nursing in a Home Setting only

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: Department of Managed Health Care, California Help Center, 980 9th Street, Suite 500, Sacramento, CA 95814-2725, (888) 466-2219, https://www.dmhc.ca.gov/, Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.gov/ebsa/healthreform, or contact Anthem at the number on the back of your ID card. 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 www.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 <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact:

ATTN: Grievances and Appeals, P.O. Box 4310, Woodland Hills, CA 91365-4310

Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.gov/ebsa/healthreform

^{*} For more information about limitations and exceptions, see <u>plan</u> or policy document at https://eoc.anthem.com/eocdps/.

Department of Managed Health Care, California Help Center, 980 9th Street, Suite 500, Sacramento, CA 95814-2725, (888) 466-2219, https://www.dmhc.ca.gov/

California Consumer Assistance Program, Operated by the California Department of Managed Health Care, 980 9th St, Suite #500, Sacramento, CA 95814, (888) 466-2219, https://www.dmhc.ca.gov/

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Yes

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

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

^{*} For more information about limitations and exceptions, see <u>plan</u> or policy document at https://eoc.anthem.com/eocdps/.

About these Coverage Examples:

Peo is Having a Baby



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

Managing Ice's Type 2 Diabetes

(9 months of in-network pre-natal care hospital delivery)	re and a	(a year of routine in-network care of controlled condition)	(in-network emergency room visit and follow up care)		
 The plan's overall deductible Specialist copayment Hospital (facility) copayment Other coinsurance 	\$300 \$35 \$100 0%	 The plan's overall deductible Specialist copayment Hospital (facility) copayment Other coinsurance 	\$300 \$35 \$100 0%	 The plan's overall deductible Specialist copayment Hospital (facility) copayment Other coinsurance 	\$300 \$35 \$100 0%
This EXAMPLE event includes services: Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood we Specialist visit (anesthesia)	es	This EXAMPLE event includes services like: Primary care physician office visits (including disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose meter)		This EXAMPLE event includes services like: Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)	
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay: <u>Cost Sharing</u>		In this example, Joe would pay: <u>Cost Sharing</u>	In this example, Mia would pay: <u>Cost Sharing</u>		
Deductibles	\$0	Deductibles Deductibles	\$0	Deductibles Deductibles	\$40
Copayments \$200		Copayments \$200		Copayments	\$400
Coinsurance \$0		Coinsurance \$0		Coinsurance	\$0
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$70	Limits or exclusions	\$4,300	Limits or exclusions	\$10
The total Peg would pay is	\$270	The total Joe would pay is	\$4,500	The total Mia would pay is	\$450

Mia's Simple Fracture

(TTY/TDD: 711)

Albanian (Shqip): Nëse keni pyetje në lidhje me këtë dokument, keni të drejtë të merrni falas ndihmë dhe informacion në gjuhën tuaj. Për të kontaktuar me një përkthyes, telefononi 1-888-254-2721

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 2721-888-1.

Armenian (հայերեն). Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվձար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով։ Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ 1-888-254-2721։

Bassa (Băsóò Wùdù): Mì dyi dyi-diè-dè bě bédé bá céè-dè nìà kɛ dyí ní, ɔ mò nì dyí-bèdèìn-dè bé mì ké gbo-kpá-kpá kè bỗ kpỗ dé mì bídí-wùdùǔn bó pídyi. Bé mì ké wudu-zììn-nyò dò gbo wùdù kɛ, dá 1-888-254-2721.

Bengali (বাংলা): যদি এই লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন খাকে, তাহলে আপলার ভাষায় বিলামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজল দোভাষীর সাথে কথা ব্লার জল্য 1-888-254-2721 –তে কল করুল।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု 1-888-254-2721 သို့ ခေါ် ဆိုပါ။

Chinese (中文):如果您對本文件有任何疑問,您有權使用您的語言免費獲得協助和資訊。如需與譯員通話,請致電1-888-254-2721。

Dinka (Dinka): Na noŋ thiëëc në ke de yä thorë, ke yin noŋ loŋ bë yi kuony ku wɛr alëu bë gεεr yic yin ne thoŋ du ke cin wëu tääuë ke piny. Te kor yin ba jam wënë ran ye thok geryic, ke yin col 1-888-254-2721.

Dutch (Nederlands): Bij vragen over dit document hebt u recht op hulp en informatie in uw taal zonder bijkomende kosten. Als u een tolk wilt spreken, belt u 1-888-254-2721.

Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ هزینه ای به زبان مادریتان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره 1-888-254-2721 تماس بگیرید.

French (Français): Si vous avez des questions sur ce document, vous avez la possibilité d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour parler à un interprète, appelez le 1-888-254-2721.

German (Deutsch): Wenn Sie Fragen zu diesem Dokument haben, haben Sie Anspruch auf kostenfreie Hilfe und Information in Ihrer Sprache. Um mit einem Dolmetscher zu sprechen, bitte wählen Sie 1-888-254-2721.

Greek (Ελληνικά) Αν έχετε τυχόν απορίες σχετικά με το παρόν έγγραφο, έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας δωρεάν. Για να μιλήσετε με κάποιον διερμηνέα, τηλεφωνήστε στο 1-888-254-2721.

Gujarati (ગુજરાતી): જો આ દસ્તાવેજ અંગે આપને કોઇપણ પ્રશ્નો હોય તો, કોઇપણ ખર્ય વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો 1-888-254-2721.

Haitian Creole (Kreyòl Ayisyen): Si ou gen nenpòt kesyon sou dokiman sa a, ou gen dwa pou jwenn èd ak enfòmasyon nan lang ou gratis. Pou pale ak yon entèprèt, rele 1-888-254-2721.

Hindi (हिंदी): अगर आपके पास इस दस्तावेज़ के बारे में कोई प्रश्न हैं, तो आपको निःशुल्क अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है। दुभाषिये से बात करने के लिए, कॉल करें1-888-254-2721

Hmong (White Hmong): Yog tias koj muaj lus nug dab tsi ntsig txog daim ntawv no, koj muaj cai tau txais kev pab thiab lus qhia hais ua koj hom lus yam tsim xam tus nqi. Txhawm rau tham nrog tus neeg txhais lus, hu xov tooj rau 1-888-254-2721.

Igbo (Igbo): O bụr ụ na ị nwere ajujụ o bụla gbasara akwukwo a, ị nwere ikike inweta enyemaka na ozi n'asusu gi na akwughi ugwo o bula. Ka gi na okowa okwu kwuo okwu, kpọo 1-888-254-2721.

Ilokano (**Ilokano**): Nu addaan ka iti aniaman a saludsod panggep iti daytoy a dokumento, adda karbengam a makaala ti tulong ken impormasyon babaen ti lenguahem nga awan ti bayad na. Tapno makatungtong ti maysa nga tagipatarus, awagan ti 1-888-254-2721.

Indonesian (Bahasa Indonesia): Jika Anda memiliki pertanyaan mengenai dokumen ini, Anda memiliki hak untuk mendapatkan bantuan dan informasi dalam bahasa Anda tanpa biaya. Untuk berbicara dengan interpreter kami, hubungi 1-888-254-2721.

Italian (Italiano): In caso di eventuali domande sul presente documento, ha il diritto di ricevere assistenza e informazioni nella sua lingua senza alcun costo aggiuntivo. Per parlare con un interprete, chiami il numero 1-888-254-2721

Japanese (日本語): この文書についてなにかご不明な点があれば、あなたにはあなたの言語で無料で支援を受け情報を得る権利があります。通訳と話すには、1-888-254-2721 にお電話ください。

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