

BENEFIT SUMMARIES



Small Business Private Exchange

For Groups of 1-100 Employees

Groups Beginning 1.1.2026



Chanais Walker

*Knowledge Management & Learning Specialist
and **CaliforniaChoice**® Member*

A WIFE & MOTHER
A CREATOR
PASSIONATE

I AM CALIFORNIA DIFFERENT®

Anthem 


health net

 **KAISER PERMANENTE**®

SHARP Health Plan

 **Sutter Health Plan**

 **United
Healthcare**

 **westernhealth
ADVANTAGE**

Table of Contents

About this Guide	2
Platinum HMO	3
Platinum PPO	23
Gold HMO	25
Gold PPO	51
Silver HMO	57
Silver PPO	71
Bronze HMO	77
Bronze PPO	83
Additional Footnotes	87

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.

Each plan offered in the CaliforniaChoice Program meets the requirements of the Affordable Care Act (ACA).

About This Guide

Trusted by Californians for over 25 years.

When we started CaliforniaChoice® in 1996, the idea of offering a program that provided small businesses and their employees access to multiple health insurance carriers and benefits was truly revolutionary. Today, we're pleased to offer seven health plans and over 110 HMO, PPO and HSA plan design options.

Greater access to doctors, specialists, and hospitals

CaliforniaChoice offers health plans in all of the Affordable Care Act's (ACA) four metal tiers: Bronze, Silver, Gold, and Platinum. Each tier offers a different percentage of shared health care costs for the employee, ranging from 10% to 40% (with the health plan paying the other 90% to 60%), as shown to the right. This can significantly increase the number of plans, doctors, and specialists available to your employees.

Here is how insurance metal tiers work

METAL TIERS: (% Paid by Health Plan / Employee)

PLATINUM	90%	10%
GOLD	80%	20%
SILVER	70%	30%
BRONZE	60%	40%

Please keep in mind that some plans may pay a different percentage of health care costs than what is shown above for each tier; refer to each plan's summary of benefits for specific covered percentage details.

1. Choose Your Metal Tier(s)

Choose **Total Choice** (four tiers), or choose **Triple, Double**, or **Single Choice**

TOTAL CHOICE

Offers employees access to health plans and benefits available in all four tiers.



TRIPLE CHOICE

Offers employees access to the health plans and benefits available in three neighboring tiers.



DOUBLE CHOICE

Offers employees access to the health plans and benefits available in two neighboring tiers.



SINGLE CHOICE

Offers employees access to the health plans and benefits available in a single tier.



2. Define Your Monthly Contribution

Your broker will share plan premium information with you. Select your preferred plan and whether you want to pay a **Fixed Percentage** of costs (select from 50% to 100%) or a **Fixed Dollar Amount** toward that plan.

3. Employees Select Their Benefits

After you select your metal tier(s) and define your contribution, each employee is provided with a personalized worksheet that spells out all options available, and the specific costs involved. Your employees also have access to other tools at calchoice.com that make it easy to determine which plans best meet their needs.

On the following pages you'll find a summary of the benefits offered in each tier level.
For more information, please contact your broker or visit calchoice.com.

Platinum HMO

Groups Beginning 1.1.2026

Services	HMO A	HMO B	HMO C
Participating Health Plans	Anthem Blue Cross	Anthem Blue Cross	Anthem Blue Cross
Network Name	Select HMO	Vivity	Vivity
Metal Tier	Platinum	Platinum	Platinum
Calendar Year Deductible*	None	None	None
Out-of-Pocket Max Ind/Fam	\$2,500 / \$5,000 ⁹	\$3,350 / \$6,700 ⁹	\$2,500 / \$5,000 ⁹
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$20 Copay	\$20 Copay	\$15 Copay
Specialist Visit (SPC)	\$40 Copay	\$40 Copay	\$30 Copay
Laboratory	\$10 Copay ⁷	\$25 Copay ⁷	\$25 Copay ⁷
X-Ray	\$10 Copay ⁷	\$25 Copay ⁷	\$25 Copay ⁷
MRI, CT and PET (office setting)	\$100 Copay ⁵	\$100 Copay ⁵	\$100 Copay ⁵
Virtual/Telemedicine Office Visit	\$20 Copay / \$40 Copay ²	100% / \$40 Copay ²	100% / \$30 Copay ²
Hospital Services – In-Patient	\$300 Copay per day – 3 days max per admit	\$250 Copay per day – 4 days max per admit	\$500 Copay per day – 4 days max per admit
In-Patient Physician Fees	100%	100%	100%
Emergency Room (copay waived if admitted)	\$275 Copay	\$150 Copay	\$500 Copay
Urgent Care	\$20 Copay	\$20 Copay	\$15 Copay
Hospital Services – Out-Patient			
Surgical Facility	\$250 Copay	\$150 Copay	\$500 Copay
Ambulatory Surgery Center	\$200 Copay	\$150 Copay	\$500 Copay
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$40 Copay	\$40 Copay	\$30 Copay
Ambulance Services (per trip)	\$150 Copay ¹⁵	\$150 Copay ¹⁵	\$500 Copay ¹⁵
Rx Benefits			
Generic	Level 1 \$5 Copay / Level 2 \$15 Copay ¹⁰	Level 1 \$5 Copay / Level 2 \$15 Copay ¹⁰	Level 1 \$5 Copay / Level 2 \$15 Copay ¹⁰
Formulary Brand	Level 1 \$20 Copay / Level 2 \$30 Copay ¹⁰	Level 1 \$25 Copay / Level 2 \$35 Copay ¹⁰	Level 1 \$25 Copay / Level 2 \$35 Copay ¹⁰
Non-Formulary Brand	Level 1 \$50 Copay / Level 2 \$60 Copay ¹⁰	Level 1 \$75 Copay / Level 2 \$85 Copay ¹⁰	Level 1 \$75 Copay / Level 2 \$85 Copay ¹⁰
Specialty	Level 1 70% / Level 2 60% (up to \$250 per prescription ¹⁴) (prior auth. required) ^{10,12}	Level 1 \$250 Copay / Level 2 \$250 Copay (prior auth. required) ^{10,12}	Level 1 \$250 Copay / Level 2 \$250 Copay (prior auth. required) ^{10,12}
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	Applicable Rx Copay ¹⁰	Applicable Rx Copay ¹⁰	Applicable Rx Copay ¹⁰
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% ⁴	100% ⁴	100% ⁴
Chronic Disease Management	Covered ¹	Covered ¹	Covered ¹
Chemotherapy	\$40 Copay	\$40 Copay	\$30 Copay
Chiropractic (20 visits max per year)	\$15 Copay (30 visits max per benefit period) ⁸	\$15 Copay (30 visits max per benefit period) ⁸	\$15 Copay (30 visits max per benefit period) ⁸
Acupuncture	\$20 Copay	\$20 Copay	\$15 Copay
Physical, Occupational, Speech Therapy	\$20 Copay ⁷	\$30 Copay ⁷	\$30 Copay ⁷
Rehabilitative & Habilitative Services and Devices	\$20 Copay ⁷	\$30 Copay ⁷	\$30 Copay ⁷
Home Health Care (Max 100 visits per year)	\$40 Copay (Max 100 visits per benefit period) ¹¹	\$40 Copay (Max 100 visits per benefit period) ¹¹	\$30 Copay (Max 100 visits per benefit period) ¹¹

Platinum HMO

Groups Beginning 1.1.2026

Services	HMO A	HMO B	HMO C
Participating Health Plans	Anthem Blue Cross	Anthem Blue Cross	Anthem Blue Cross
Network Name	Select HMO	Vivity	Vivity
Metal Tier	Platinum	Platinum	Platinum
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$100 Copay per day – 3 days max per admit ⁶	\$150 Copay per day – 4 days max per admit ⁶	\$150 Copay per day – 4 days max per admit ⁶
Hospice (out-patient)	100%	\$40 Copay	\$30 Copay
Durable Medical Equipment (Covered when medically necessary)	50%	\$100 Copay	\$100 Copay
Mental Health			
In-Patient	\$300 Copay per day – 3 days max per admit	\$250 Copay per day – 4 days max per admit	\$500 Copay per day – 4 days max per admit
Out-Patient (office visit)	\$20 Copay	\$20 Copay	\$15 Copay
Drug/Substance Abuse			
In-Patient (Detox Only)	\$300 Copay per day – 3 days max per admit	\$250 Copay per day – 4 days max per admit	\$500 Copay per day – 4 days max per admit
Infertility			
Infertility Evaluation and Treatment	\$20 Copay ¹³	\$20 Copay ¹³	\$15 Copay ¹³
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	Anthem Vision	Anthem Vision	Anthem Vision
Network	Blue View Vision	Blue View Vision	Blue View Vision
Exam	100%	100%	100%
Contact Lenses	100% (in lieu of eyeglasses)	100% (in lieu of eyeglasses)	100% (in lieu of eyeglasses)
Frames	100%	100%	100%
Maximum Allowance per year	1 per calendar year	1 per calendar year	1 per calendar year
Pediatric Dental			
Carrier	Anthem Dental	Anthem Dental	Anthem Dental
Network	Prime	Prime	Prime
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100%	100%	100%
Diagnostic & Preventative (D&P)	100%	100%	100%
Basic Services	80%	80%	80%
Major Services (no waiting period)	50%	50%	50%
Orthodontics (medically necessary)	50%	50%	50%

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

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

- The following services are covered in full with deductible waived when member is diagnosed with the corresponding chronic condition: Blood pressure monitor for hypertension; Retinopathy screening for diabetes; Peak flow monitor for asthma; Glucometer for diabetes; Hemoglobin A1C testing for diabetes; International Normalized Ratio (INR) testing for liver disease and/or bleeding disorders. In addition, Anthem offers dedicated support through programs that help members manage specific medical conditions successfully.
- Dr. Visits (PCP)/ Specialist Visit (SPC). \$0 Copay for virtual visits through online provider – LiveHealth Online.
- Certain services available in Mexico, have a separate out-of-pocket maximum, but out-of-pocket costs for services received in Mexico and California apply toward satisfaction of both out-of-pocket maximums.
- See plan specific EOC for information on preventive services.
- Cost share varies depending on place of service, see plan specific EOC for cost shares of other settings.
- Coverage for inpatient rehabilitation and skilled nursing services combined is limited to 100 days per skilled nursing facility benefit period (not per disability).
- Amount listed is for office visits only, please see plan specific EOC for other settings/services and devices cost shares.
- Manipulation Therapy only: benefit maximum of 30 visits per benefit period for office visits.
- 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.

- The four prescription drug tiers are: tier 1 typically generic drugs and low-cost preferred brand name drugs; tier 2 typically non-preferred generic drugs, preferred brand name drugs; tier 3 typically non-preferred brand name drugs; and tier 4 typically drugs that are biologics or distributed through a specialty pharmacy. Plans use the RxChoice Tiered Network, which includes a choice of two levels of copays – the first copay listed is for Level 1 pharmacies and the second copay listed is for Level 2.

- Limited to 100 4-hour visits per benefit period.
- Classified specialty drugs must be obtained through Anthem's Specialty Pharmacy Program and are subject to the terms of the program.
- Evaluation only.
- Maximum member responsibility.
- Medical emergency only.

Platinum HMO

Groups Beginning 1.1.2026

Services	HMO D	HMO C	HMO E
Participating Health Plans	Anthem Blue Cross	Health Net	Health Net
Network Name	CaliforniaCare HMO	WholeCare	Full
Metal Tier	Platinum	Platinum	Platinum
Calendar Year Deductible*	None	None	None
Out-of-Pocket Max Ind/Fam	\$2,100 / \$4,200 ¹²	\$2,700 / \$5,400	\$2,700 / \$5,400
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$20 Copay	\$30 Copay	\$30 Copay
Specialist Visit (SPC)	\$40 Copay	\$50 Copay	\$50 Copay
Laboratory	\$10 Copay ⁷	\$30 Copay	\$30 Copay
X-Ray	\$10 Copay ⁷	\$30 Copay	\$30 Copay
MRI, CT and PET (office setting)	\$100 Copay ¹¹	\$250 Copay per procedure	\$250 Copay per procedure
Virtual/Telemedicine Office Visit	\$20 Copay / \$40 Copay ¹⁹	100%	100%
Hospital Services – In-Patient	\$500 Copay per admit	\$600 Copay per day – 4 days max	\$600 Copay per day – 4 days max
In-Patient Physician Fees	100%	100%	100%
Emergency Room (copay waived if admitted)	\$300 Copay	\$250 Copay	\$250 Copay
Urgent Care	\$20 Copay	\$30 Copay	\$30 Copay
Hospital Services – Out-Patient			
Surgical Facility	\$150 Copay	\$500 Copay	\$500 Copay
Ambulatory Surgery Center	\$100 Copay	\$200 Copay ¹	\$200 Copay ¹
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$40 Copay	\$50 Copay	\$50 Copay
Ambulance Services (per trip)	\$150 Copay ¹⁷	\$250 Copay	\$250 Copay
Rx Benefits			
Generic	Level 1 \$5 Copay / Level 2 \$15 Copay ¹⁸	\$5 Copay ^{2,4}	\$5 Copay ^{2,4}
Formulary Brand	Level 1 \$20 Copay / Level 2 \$30 Copay ¹⁸	\$30 Copay ^{2,4}	\$30 Copay ^{2,4}
Non-Formulary Brand	Level 1 \$50 Copay / Level 2 \$60 Copay ¹⁸	\$50 Copay ^{2,4}	\$50 Copay ^{2,4}
Specialty	Level 1 70% / Level 2 60% (up to \$250 per prescription ⁵) (prior auth. required) ^{14,19}	70% (up to \$250 per prescription ⁵) (prior auth. required) ^{2,4}	70% (up to \$250 per prescription ⁵) (prior auth. required) ^{2,4}
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	Applicable Rx Copay ¹⁸	Applicable Rx Copay ^{2,4}	Applicable Rx Copay ^{2,4}
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% ⁶	100% ⁶	100% ⁶
Chronic Disease Management	Covered ¹⁶	\$50 Copay	\$50 Copay
Chemotherapy	\$40 Copay	\$30 Copay	\$30 Copay
Chiropractic (20 visits max per year)	\$15 Copay (30 visits max per benefit period) ²⁰	Not Covered	Not Covered
Acupuncture	\$20 Copay	\$15 Copay ³	\$15 Copay ³
Physical, Occupational, Speech Therapy	\$20 Copay ⁷	\$30 Copay ⁷	\$30 Copay ⁷
Rehabilitative & Habilitative Services and Devices	\$20 Copay ⁷	\$30 Copay ⁷	\$30 Copay ⁷
Home Health Care (Max 100 visits per year)	\$40 Copay (Max 100 visits per benefit period) ¹³	\$30 Copay	\$30 Copay

Platinum HMO

Groups Beginning 1.1.2026

Services	HMO D	HMO C	HMO E
Participating Health Plans	Anthem Blue Cross	Health Net	Health Net
Network Name	CaliforniaCare HMO	WholeCare	Full
Metal Tier	Platinum	Platinum	Platinum
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$100 Copay per admit ²¹	\$25 Copay per day (no limit)	\$25 Copay per day (no limit)
Hospice (out-patient)	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary)	50%	70%	70%
Mental Health			
In-Patient	\$500 Copay per admit	\$600 Copay per day – 4 days max ⁸	\$600 Copay per day – 4 days max ⁸
Out-Patient (office visit)	\$20 Copay	\$30 Copay ⁸	\$30 Copay ⁸
Drug/Substance Abuse			
In-Patient (Detox Only)	\$500 Copay per admit	\$600 Copay per day – 4 days max	\$600 Copay per day – 4 days max
Infertility			
Infertility Evaluation and Treatment	\$20 Copay ¹⁵	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	Anthem Vision	EyeMed ⁹	EyeMed ⁹
Network	Blue View Vision	EyeMed	EyeMed
Exam	100%	100%	100%
Contact Lenses	100% (in lieu of eyeglasses)	100%	100%
Frames	100%	1 pair per calendar year	1 pair per calendar year
Maximum Allowance per year	1 per calendar year	None	None
Pediatric Dental			
Carrier	Anthem Dental	Dental Benefit Providers ^{9, 10}	Dental Benefit Providers ^{9, 10}
Network	Prime	Dental Benefit Providers	Dental Benefit Providers
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100%	100%	100%
Diagnostic & Preventative (D&P)	100%	100%	100%
Basic Services	80%	Copay varies by service	Copay varies by service
Major Services (no waiting period)	50%	Copay varies by service	Copay varies by service
Orthodontics (medically necessary)	50%	Copay varies by service	Copay varies by service

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

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

- Cost share varies depending on type of service, see plan specific EOC for cost shares of other service types.
- The four prescription drug tiers are Tier 1: Generic formulary; Tier 2: Brand formulary; Tier 3: Brand non-formulary; Tier 4: Specialty.
- Must be medically necessary.
- See plan specific EOC for information regarding preventive drugs and women's contraceptives.
- Maximum member responsibility.
- See plan specific EOC for information on preventive services.
- Amount listed is for office visits only, please see plan specific EOC for other settings/services and devices cost shares.
- Benefits are administered by MHN Services, an affiliate behavioral health administrative services company which provides behavioral health services.
- Pediatric dental and vision are included on all plans.
- 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.
- Cost share varies depending on place of service, see plan specific EOC for cost shares of other settings.
- 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.

13. Limited to 100 4-hour visits per benefit period.

14. Classified specialty drugs must be obtained through Anthem's Specialty Pharmacy Program and are subject to the terms of the program.

15. Evaluation only.

16. The following services are covered in full with deductible waived when member is diagnosed with the corresponding chronic condition: Blood pressure monitor for hypertension; Retinopathy screening for diabetes; Peak flow monitor for asthma; Glucometer for diabetes; Hemoglobin A1C testing for diabetes; International Normalized Ratio (INR) testing for liver disease and/or bleeding disorders. In addition, Anthem offers dedicated support through programs that help members manage specific medical conditions successfully.

17. Medical emergency only.

18. The four prescription drug tiers are: tier 1 typically generic drugs and low-cost preferred brand name drugs; tier 2 typically non-preferred generic drugs, preferred brand name drugs; tier 3 typically non-preferred brand name drugs; and tier 4 typically drugs that are biologics or distributed through a specialty pharmacy. Plans use the RxChoice Tiered Network, which includes a choice of two levels of copays -- the first copay listed is for Level 1 pharmacies and the second copay listed is for Level 2.

19. Dr. Visits (PCP)/ Specialist Visit (SPC). \$0 copay for virtual visits through online provider – LiveHealth Online.

20. Manipulation Therapy only: benefit maximum of 30 visits per benefit period for office visits.

21. Coverage for inpatient rehabilitation and skilled nursing services combined is limited to 100 days per skilled nursing facility benefit period (not per disability).

Platinum HMO

Groups Beginning 1.1.2026

Services	HMO F	HMO G	HMO H
Participating Health Plans	Health Net	Health Net	Health Net
Network Name	WholeCare	Salud HMO y Mas	Full
Metal Tier	Platinum	Platinum	Platinum
Calendar Year Deductible*	None	None	None
Out-of-Pocket Max Ind/Fam	\$4,250 / \$8,500	\$4,250 / \$8,500 ¹¹	\$4,250 / \$8,500
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	100%	100%	100%
Specialist Visit (SPC)	100%	100%	100%
Laboratory	100%	100%	100%
X-Ray	100%	100%	100%
MRI, CT and PET (office setting)	\$275 Copay per procedure	\$275 Copay per procedure	\$275 Copay per procedure
Virtual/Telemedicine Office Visit	100%	100%	100%
Hospital Services – In-Patient	\$500 Copay per day – 4 days max	\$500 Copay per day – 4 days max	\$500 Copay per day – 4 days max
In-Patient Physician Fees	100%	100%	100%
Emergency Room (copay waived if admitted)	\$275 Copay	\$275 Copay	\$275 Copay
Urgent Care	100%	100%	100%
Hospital Services – Out-Patient			
Surgical Facility Ambulatory Surgery Center	\$500 Copay \$200 Copay ⁸	\$500 Copay \$200 Copay ⁸	\$500 Copay \$200 Copay ⁸
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	100%	100%	100%
Ambulance Services (per trip)	\$275 Copay	\$275 Copay	\$275 Copay
Rx Benefits			
Generic	100% ^{6, 10}	100% ^{6, 10}	100% ^{6, 10}
Formulary Brand	\$30 Copay ^{6, 10}	\$30 Copay ^{6, 10}	\$30 Copay ^{6, 10}
Non-Formulary Brand	\$50 Copay ^{6, 10}	\$50 Copay ^{6, 10}	\$50 Copay ^{6, 10}
Specialty	70% (up to \$250 per prescription ⁹) (prior auth. required) ^{6, 10}	70% (up to \$250 per prescription ⁹) (prior auth. required) ^{6, 10}	70% (up to \$250 per prescription ⁹) (prior auth. required) ^{6, 10}
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	Applicable Rx Copay ^{6, 10}	Applicable Rx Copay ^{6, 10}	Applicable Rx Copay ^{6, 10}
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% ⁵	100% ⁵	100% ⁵
Chronic Disease Management	100%	100%	100%
Chemotherapy	100%	100%	100%
Chiropractic (20 visits max per year)	Not Covered	Not Covered	Not Covered
Acupuncture	\$15 Copay ²	\$15 Copay ²	\$15 Copay ²
Physical, Occupational, Speech Therapy	100% ³	100% ³	100% ³
Rehabilitative & Habilitative Services and Devices	100% ³	100% ³	100% ³
Home Health Care (Max 100 visits per year)	100%	100%	100%

Platinum HMO

Groups Beginning 1.1.2026

Services	HMO F	HMO G	HMO H
Participating Health Plans	Health Net	Health Net	Health Net
Network Name	WholeCare	Salud HMO y Mas	Full
Metal Tier	Platinum	Platinum	Platinum
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$25 Copay per day (no limit)	\$25 Copay per day (no limit)	\$25 Copay per day (no limit)
Hospice (out-patient)	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary)	70%	70%	70%
Mental Health			
In-Patient	\$500 Copay per day – 4 days max ¹	\$500 Copay per day – 4 days max ¹	\$500 Copay per day – 4 days max ¹
Out-Patient (office visit)	100% ¹	100% ¹	100% ¹
Drug/Substance Abuse			
In-Patient (Detox Only)	\$500 Copay per day – 4 days max	\$500 Copay per day – 4 days max	\$500 Copay per day – 4 days max
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	EyeMed ⁷	EyeMed ⁷	EyeMed ⁷
Network	EyeMed	EyeMed	EyeMed
Exam	100%	100%	100%
Contact Lenses	100%	100%	100%
Frames	1 pair per calendar year	1 pair per calendar year	1 pair per calendar year
Maximum Allowance per year	None	None	None
Pediatric Dental			
Carrier	Dental Benefit Providers ^{4,7}	Dental Benefit Providers ^{4,7}	Dental Benefit Providers ^{4,7}
Network	Dental Benefit Providers	Dental Benefit Providers	Dental Benefit Providers
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100%	100%	100%
Diagnostic & Preventative (D&P)	100%	100%	100%
Basic Services	Copay varies by service	Copay varies by service	Copay varies by service
Major Services (no waiting period)	Copay varies by service	Copay varies by service	Copay varies by service
Orthodontics (medically necessary)	Copay varies by service	Copay varies by service	Copay varies by service

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

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

1. Benefits are administered by MHN Services, an affiliate behavioral health administrative services company which provides behavioral health services.
2. Must be medically necessary.
3. Amount listed is for office visits only, please see plan specific EOC for other settings/services and devices cost shares.
4. 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.
5. See plan specific EOC for information on preventive services.

6. See plan specific EOC for information regarding preventive drugs and women's contraceptives.

7. Pediatric dental and vision are included on all plans.

8. Cost share varies depending on type of service, see plan specific EOC for cost shares of other service types.

9. Maximum member responsibility.

10. The four prescription drug tiers are Tier 1: Generic formulary; Tier 2: Brand formulary; Tier 3: Brand non-formulary; Tier 4: Specialty.

11. Certain services available in Mexico, have a separate out-of-pocket maximum, but out-of-pocket costs for services received in Mexico and California apply toward satisfaction of both out-of-pocket maximums.

Platinum HMO

Groups Beginning 1.1.2026

Services	HMO I	HMO J	HMO A
Participating Health Plans	Health Net	Health Net	Kaiser Permanente
Network Name	SmartCare	SmartCare	Full
Metal Tier	Platinum	Platinum	Platinum
Calendar Year Deductible*	None	None	None
Out-of-Pocket Max Ind/Fam	\$4,250 / \$8,500	\$2,700 / \$5,400	\$3,000 / \$6,000 ²
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	100%	\$30 Copay	\$10 Copay
Specialist Visit (SPC)	100%	\$50 Copay	\$20 Copay
Laboratory	100%	\$30 Copay	\$20 Copay
X-Ray	100%	\$30 Copay	\$40 Copay
MRI, CT and PET (office setting)	\$275 Copay per procedure	\$250 Copay per procedure	\$150 Copay per procedure
Virtual/Telemedicine Office Visit	100%	100%	100%
Hospital Services – In-Patient	\$500 Copay per day - 4 days max	\$600 Copay per day - 4 days max	\$500 Copay per admit
In-Patient Physician Fees	100%	100%	100%
Emergency Room (copay waived if admitted)	\$275 Copay	\$250 Copay	\$200 Copay
Urgent Care	100%	\$30 Copay	\$10 Copay
Hospital Services – Out-Patient			
Surgical Facility Ambulatory Surgery Center	\$500 Copay \$200 Copay ¹⁸	\$500 Copay \$200 Copay ¹⁸	\$300 Copay per procedure \$300 Copay per procedure
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	100%	\$50 Copay	\$20 Copay
Ambulance Services (per trip)	\$275 Copay	\$250 Copay	\$150 Copay
Rx Benefits			
Generic	100% ^{16, 19}	\$5 Copay ^{16, 19}	\$5 Copay
Formulary Brand	\$30 Copay ^{16, 19}	\$30 Copay ^{16, 19}	\$15 Copay
Non-Formulary Brand	\$50 Copay ^{16, 19}	\$50 Copay ^{16, 19}	\$15 Copay (with physician approval)
Specialty	70% (up to \$250 per prescription ³) (prior auth. required) ^{16, 19}	70% (up to \$250 per prescription ³) (prior auth. required) ^{16, 19}	90% (up to \$250 per prescription ³) (with physician approval)
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	Applicable Rx Copay ^{16, 19}	Applicable Rx Copay ^{16, 19}	\$15 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% ⁴	100% ⁴	100% ⁴
Chronic Disease Management	100%	\$50 Copay	Covered as any Illness
Chemotherapy	100%	\$30 Copay	100%
Chiropractic (20 visits max per year)	Not Covered	Not Covered	\$15 Copay ¹⁰
Acupuncture	\$15 Copay ¹³	\$15 Copay ¹³	\$10 Copay ¹⁰
Physical, Occupational, Speech Therapy	100% ¹⁴	\$30 Copay ¹⁴	\$10 Copay
Rehabilitative & Habilitative Services and Devices	100% ¹⁴	\$30 Copay ¹⁴	\$10 Copay

Platinum HMO

Groups Beginning 1.1.2026

Services	HMO I	HMO J	HMO A
Participating Health Plans	Health Net	Health Net	Kaiser Permanente
Network Name	SmartCare	SmartCare	Full
Metal Tier	Platinum	Platinum	Platinum
Home Health Care (Max 100 visits per year)	100%	\$30 Copay	100% ⁵
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$25 Copay per day (no limit)	\$25 Copay per day (no limit)	\$250 Copay per admit
Hospice (out-patient)	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary)	70%	70%	90% ^{6, 11}
Mental Health In-Patient Out-Patient (office visit)	\$500 Copay per day – 4 days max ¹² 100% ¹²	\$500 Copay per day – 4 days max ¹² \$30 Copay ¹²	\$500 Copay per admit \$10 Copay
Drug/Substance Abuse In-Patient (Detox Only)	\$500 Copay per day – 4 days max	\$600 Copay per day – 4 days max	\$500 Copay per admit
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	EyeMed ¹⁷ EyeMed 100% 100% 1 pair per calendar year None	EyeMed ¹⁷ EyeMed 100% 100% 1 pair per calendar year None	Kaiser Permanente Kaiser Permanente 100% 1 pair per calendar year ⁹ 1 pair per calendar year ⁹ 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 ^{15, 17} Dental Benefit Providers None Combined with Medical 100% 100% Copay varies by service Copay varies by service Copay varies by service	Dental Benefit Providers ^{15, 17} 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% 100% \$40 Copay ⁷ \$365 Copay ⁸ \$350 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

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

- 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.
- 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.
- Maximum member responsibility.
- See plan specific EOC for information on preventive services.
- 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).
- 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.
- 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.
- 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.

- 1 pair of glasses or 1 pair of contact lenses per accumulation period.
- 20 visits max per year combined for Chiropractic and Acupuncture.
- Supplemental Durable Medical Equipment has a \$2,000 annual maximum.
- Benefits are administered by MHN Services, an affiliate behavioral health administrative services company which provides behavioral health services.
- Must be medically necessary.
- Amount listed is for office visits only, please see plan specific EOC for other settings/ services and devices cost shares.
- 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.
- See plan specific EOC for information regarding preventive drugs and women's contraceptives.
- Pediatric dental and vision are included on all plans.
- Cost share varies depending on type of service, see plan specific EOC for cost shares of other service types.
- The four prescription drug tiers are Tier 1: Generic formulary; Tier 2: Brand formulary; Tier 3: Brand non-formulary; Tier 4: Specialty.

Platinum HMO

Groups Beginning 1.1.2026

Services	HMO B	HMO C	HMO A
Participating Health Plans	Kaiser Permanente	Kaiser Permanente	Sharp Health Plan
Network Name	Full	Full	Premier
Metal Tier	Platinum	Platinum	Platinum
Calendar Year Deductible*	None	\$250/ \$500 ¹¹ (combined Med/Rx ded) (applies to Max OOP)	None
Out-of-Pocket Max Ind/Fam	\$4,500 / \$9,000 ¹²	\$3,250 / \$6,500 ¹²	\$6,850 / \$13,700 ³
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$20 Copay	\$30 Copay (ded waived)	\$15 Copay
Specialist Visit (SPC)	\$30 Copay	\$50 Copay (ded waived)	\$25 Copay
Laboratory	\$20 Copay	\$30 Copay (ded waived)	100%
X-Ray	\$30 Copay	\$50 Copay (ded waived)	100%
MRI, CT and PET (office setting)	\$100 Copay per procedure	\$150 Copay (ded waived) per procedure	\$150 Copay
Virtual/Telemedicine Office Visit	100%	100% (ded waived)	Covered as any Illness
Hospital Services – In-Patient	\$250 Copay per day – 5 days max	\$500 Copay per admit	\$400 Copay
In-Patient Physician Fees	100%	100% (ded waived)	100%
Emergency Room (copay waived if admitted)	\$150 Copay	\$250 Copay (ded waived)	\$200 Copay
Urgent Care	\$20 Copay	\$30 Copay (ded waived)	\$25 Copay
Hospital Services – Out-Patient			
Surgical Facility	\$125 Copay per procedure	\$300 Copay (ded waived) per procedure	80%
Ambulatory Surgery Center	\$125 Copay per procedure	\$300 Copay (ded waived) per procedure	80%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$30 Copay	\$50 Copay (ded waived)	\$25 Copay
Ambulance Services (per trip)	\$150 Copay	\$150 Copay (ded waived)	\$150 Copay
Rx Benefits			
Generic	\$5 Copay	\$10 Copay (ded waived)	\$10 Copay
Formulary Brand	\$20 Copay	\$20 Copay (ded waived)	\$25 Copay
Non-Formulary Brand	\$20 Copay (with physician approval)	\$20 Copay (ded waived) (with physician approval)	\$50 Copay
Specialty	90% (up to \$250 per prescription ¹⁰) (with physician approval)	90% (up to \$250 per prescription ¹⁰) (combined Med/Rx ded) (with physician approval)	90% (up to \$250 per prescription ¹⁰)
Oral Contraceptives	100%	100% (ded waived)	100% (if in formulary)
Diabetes – Self-Injectable	\$20 Copay	\$20 Copay (ded waived)	Applicable Rx Copay
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	\$400 Copay ⁷
Preventive/Wellness Services	100% ⁴	100% (ded waived) ⁴	100% ⁴
Chronic Disease Management	Covered as any Illness	Covered as any Illness	\$25 Copay
Chemotherapy	90%	100% (ded waived)	Variable ⁶
Chiropractic (20 visits max per year)	Not Covered	\$15 Copay (ded waived) ¹⁸	Not Covered
Acupuncture	\$20 Copay	\$30 Copay (ded waived) ¹⁸	\$15 Copay
Physical, Occupational, Speech Therapy	\$20 Copay	\$30 Copay (ded waived)	\$15 Copay
Rehabilitative & Habilitative Services and Devices	\$20 Copay	\$30 Copay (ded waived)	\$15 Copay

Platinum HMO

Groups Beginning 1.1.2026

Services	HMO B	HMO C	HMO A
Participating Health Plans	Kaiser Permanente	Kaiser Permanente	Sharp Health Plan
Network Name	Full	Full	Premier
Metal Tier	Platinum	Platinum	Platinum
Home Health Care (Max 100 visits per year)	\$20 Copay ¹³	100% (ded waived) ¹³	\$15 Copay
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$150 Copay per day – 5 days max	\$250 Copay per admit	\$200 Copay
Hospice (out-patient)	100%	100% (ded waived)	100%
Durable Medical Equipment (Covered when medically necessary)	90% ^{14, 19}	90% ^{14, 19}	50%
Mental Health			
In-Patient	\$250 Copay per day – 5 days max	\$500 Copay per admit	\$400 Copay
Out-Patient (office visit)	\$20 Copay	\$30 Copay (ded waived)	\$15 Copay
Drug/Substance Abuse			
In-Patient (Detox Only)	\$250 Copay per day – 5 days max	\$500 Copay per admit	\$400 Copay
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	Kaiser Permanente	Kaiser Permanente	VSP
Network	Kaiser Permanente	Kaiser Permanente	VSP Advantage Network
Exam	100%	100% (ded waived)	100%
Contact Lenses	1 pair per calendar year ¹⁷	1 pair per calendar year ¹⁷	1 pair in lieu of eyeglasses
Frames	1 pair per calendar year ¹⁷	1 pair per calendar year (ded waived) ¹⁷	100% (Pediatric Exchange collection only)
Maximum Allowance per year	None	None	None
Pediatric Dental			
Carrier	Delta Dental	Delta Dental	Delta Dental of California
Network	DeltaCare USA	DeltaCare USA	Delta Dental DeltaCare USA
Deductible	None	None	None
Out-of-Pocket Maximum	\$350 / \$700	\$350 / \$700	Combined with Medical
Office Visit	100%	100% (ded waived)	100% ⁵
Diagnostic & Preventative (D&P)	100%	100% (ded waived)	100% ⁸
Basic Services	\$40 Copay ¹⁵	\$40 Copay ¹⁵	\$25 Copay ¹
Major Services (no waiting period)	\$365 Copay ¹⁶	\$365 Copay ¹⁶	\$300 Copay ²
Orthodontics (medically necessary)	\$350 Copay	\$350 Copay	\$1,000 Copay ⁹

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

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

- Refers to procedure code D2140
- Refers to procedure code D3330
- Copayments for supplemental benefits (Assisted Reproductive Technologies, Chiropractic Services, Adult Vision, etc.) do not apply to the annual out-of-pocket maximum.
- See plan specific EOC for information on preventive services.
- Refers to procedure code D0999
- Copay/Coinsurance waived if seen by nurse or in an out-patient setting.
- Amount listed for In-Patient Services only.
- Refers to procedure codes D0120 and D1120/D1110
- Refers to procedure code D8080/D8090
- Maximum member responsibility.
- 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.
- 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.

- 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).
- 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.
- 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.
- 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.
- 1 pair of glasses or 1 pair of contact lenses per accumulation period.
- 20 visits max per year combined for Chiropractic and Acupuncture.
- Supplemental Durable Medical Equipment has a \$2,000 annual maximum.

Platinum HMO

Groups Beginning 1.1.2026

Services	HMO B	HMO C	HMO A
Participating Health Plans	Sharp Health Plan	Sharp Health Plan	Sutter Health Plan
Network Name	Performance	Premier	Sutter Health Plan
Metal Tier	Platinum	Platinum	Platinum
Calendar Year Deductible*	None	None	None
Out-of-Pocket Max Ind/Fam	\$4,200 / \$8,400 ³	\$4,400 / \$8,800 ³	\$4,500 / \$9,000 ¹¹
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$20 Copay	\$10 Copay	\$20 Copay ¹⁴
Specialist Visit (SPC)	\$30 Copay	\$20 Copay	\$30 Copay
Laboratory	100%	\$10 Copay	\$20 Copay
X-Ray	100%	\$40 Copay	\$30 Copay per procedure
MRI, CT and PET (office setting)	\$100 Copay	\$150 Copay	\$100 Copay per procedure
Virtual/Telemedicine Office Visit	Covered as any Illness	Covered as any Illness	Variable ¹³
Hospital Services – In-Patient	85%	\$350 Copay per day – 5 days max	\$250 Copay per day – 5 days max per admit
In-Patient Physician Fees	85%	100%	100%
Emergency Room (copay waived if admitted)	85%	\$200 Copay	\$150 Copay
Urgent Care	\$30 Copay	\$20 Copay	\$20 Copay
Hospital Services – Out-Patient			
Surgical Facility	85%	80%	\$100 Copay
Ambulatory Surgery Center	85%	80%	\$100 Copay
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$30 Copay	\$20 Copay	\$30 Copay
Ambulance Services (per trip)	85%	\$200 Copay	\$150 Copay
Rx Benefits			
Generic	\$10 Copay	\$10 Copay	\$5 Copay ¹²
Formulary Brand	\$25 Copay	\$25 Copay	\$20 Copay ¹²
Non-Formulary Brand	\$50 Copay	\$50 Copay	\$30 Copay ¹²
Specialty	90% (up to \$250 per prescription ⁵)	90% (up to \$250 per prescription ⁵)	90% (up to \$250 per prescription ⁵) ¹²
Oral Contraceptives	100% (if in formulary)	100% (if in formulary)	100%
Diabetes – Self-Injectable	Applicable Rx Copay	Applicable Rx Copay	Applicable Rx Copay ¹²
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	85% ⁷	\$350 Copay per day – 5 days max ⁷	Covered as any Illness
Preventive/Wellness Services	100% ¹	100% ¹	100% ¹
Chronic Disease Management	\$30 Copay	\$20 Copay	Covered as any Illness
Chemotherapy	Variable ⁶	Variable ⁶	90%
Chiropractic (20 visits max per year)	Not Covered	Not Covered	Not Covered
Acupuncture	\$20 Copay	\$10 Copay	\$20 Copay
Physical, Occupational, Speech Therapy	\$20 Copay	\$10 Copay	\$20 Copay
Rehabilitative & Habilitative Services and Devices	\$20 Copay	\$10 Copay	\$20 Copay
Home Health Care (Max 100 visits per year)	\$20 Copay	\$10 Copay	\$20 Copay

Platinum HMO

Groups Beginning 1.1.2026

Services	HMO B	HMO C	HMO A
Participating Health Plans	Sharp Health Plan	Sharp Health Plan	Sutter Health Plan
Network Name	Performance	Premier	Sutter Health Plan
Metal Tier	Platinum	Platinum	Platinum
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	85%	\$200 Copay	\$150 Copay per day – 5 days max per admit
Hospice (out-patient)	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary)	50%	50%	90%
Mental Health			
In-Patient	85%	\$150 Copay per day – 5 days max	\$250 Copay per day – 5 days max per admit ⁹
Out-Patient (office visit)	\$20 Copay	\$10 Copay	\$20 Copay
Drug/Substance Abuse			
In-Patient (Detox Only)	85%	\$150 Copay per day – 5 days max	\$250 Copay per day – 5 days max per admit ⁹
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	VSP	VSP	VSP
Network	VSP Advantage Network	VSP Advantage Network	Choice Network
Exam	100%	100%	100% ⁸
Contact Lenses	1 pair in lieu of eyeglasses	1 pair in lieu of eyeglasses	100% (in lieu of eyeglasses) ^{8, 10}
Frames	100% (Pediatric Exchange collection only)	100% (Pediatric Exchange collection only)	100% (in lieu of contact lenses) ^{8, 10}
Maximum Allowance per year	None	None	1 pair per year
Pediatric Dental			
Carrier	Delta Dental of California	Delta Dental of California	Delta Dental
Network	Delta Dental DeltaCare USA	Delta Dental DeltaCare USA	DeltaCare USA
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100% ⁴	100% ⁴	Copay varies by service
Diagnostic & Preventative (D&P)	100% ¹⁷	100% ¹⁷	100%
Basic Services	\$25 Copay ¹⁵	\$25 Copay ¹⁵	Copay varies by service
Major Services (no waiting period)	\$300 Copay ²	\$300 Copay ²	Copay varies by service
Orthodontics (medically necessary)	\$1,000 Copay ¹⁶	\$1,000 Copay ¹⁶	\$1,000 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

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

- See plan specific EOC for information on preventive services.
- Refers to procedure code D3330
- Copayments for supplemental benefits (Assisted Reproductive Technologies, Chiropractic Services, Adult Vision, etc.) do not apply to the annual out-of-pocket maximum.
- Refers to procedure code D0999
- Maximum member responsibility.
- Copay/Coinsurance waived if seen by nurse or in an out-patient setting.
- Amount listed for In-Patient Services only.
- Pediatric eye exam and glasses or contact lenses are provided annually for members under age 19 as part of the essential health benefit for pediatric vision.
- Inpatient MH/SUD services include, but are not limited to: inpatient psychiatric hospitalization; inpatient chemical dependency hospitalization, including detoxification; mental health psychiatric observation; substance use disorder treatment for withdrawal; inpatient behavioral health treatment for autism spectrum disorder.
- A complete pair of glasses or standard contact lenses, in lieu of glasses, are covered every calendar year.
- Member cost sharing payments for all essential health benefits (EHBs) accumulate toward the OOPM. This includes cost sharing that accumulates toward an applicable deductible. This does not include cost sharing for most optional benefits.

- Cost sharing applies per prescription for up to a 30-day supply of prescribed and medically necessary generic or brand-name drugs in accordance with formulary guidelines. Except for specialty drugs, up to a 100-day supply is available, at twice the 30-day retail copayment price, through the mail-order pharmacy. Specialty drugs are available for up to a 30-day supply through the specialty pharmacy. Cost sharing for a 12-month supply of FDA-approved, self-administered hormonal contraceptives, when applicable, will be up to four times the retail cost share. Member cost sharing for oral anti-cancer drugs shall not exceed \$250 per prescription for up to a 30-day supply. For HDHP plans, this \$250 maximum will not apply until after the deductible is met.
- Cost share for telehealth is the same as the in-person visit, please refer to the specific in-person service amount.
- Cost sharing also applies to other practitioner office visits. These include therapy visits, and other office visits not provided by either primary care physicians or specialists, or visits not specified in another benefit category such as Sutter Walk-in Care visits.
- Refers to procedure code D2140
- Refers to procedure code D8080/D8090
- Refers to procedure codes D0120 and D1120/D1110

Platinum HMO

Groups Beginning 1.1.2026

Services	HMO A	HMO B	HMO C
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	SignatureValue	SignatureValue	Alliance
Metal Tier	Platinum	Platinum	Platinum
Calendar Year Deductible*	None	None	None
Out-of-Pocket Max Ind/Fam	\$4,000 / \$8,000 ¹	\$2,500 / \$5,000 ¹	\$4,000 / \$8,000 ¹
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$30 Copay	\$20 Copay	\$30 Copay
Specialist Visit (SPC)	\$55 Copay	\$40 Copay	\$55 Copay
Laboratory	\$30 Copay	\$20 Copay	\$30 Copay
X-Ray	\$30 Copay	\$20 Copay	\$30 Copay
MRI, CT and PET (office setting)	\$250 Copay per procedure	\$150 Copay per procedure	\$250 Copay per procedure
Virtual/Telemedicine Office Visit	100%	100%	100%
Hospital Services – In-Patient	80%	\$300 Copay per day – 3 days max per admit	80%
In-Patient Physician Fees	80%	100%	80%
Emergency Room (copay waived if admitted)	80%	\$250 Copay	80%
Urgent Care	\$75 Copay	\$75 Copay	\$75 Copay
Hospital Services – Out-Patient			
Surgical Facility	80%	\$200 Copay	80%
Ambulatory Surgery Center	80%	\$200 Copay	80%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$55 Copay	\$40 Copay	\$55 Copay
Ambulance Services (per trip)	\$100 Copay	\$100 Copay	\$100 Copay
Rx Benefits			
Generic	Tier 1 Non-specialty \$5 Copay / Tier 1 Specialty \$5 Copay ⁶	Tier 1 Non-specialty \$5 Copay / Tier 1 Specialty \$5 Copay ⁶	Tier 1 Non-specialty \$5 Copay / Tier 1 Specialty \$5 Copay ⁶
Formulary Brand	Tier 2 Non-specialty \$40 Copay / Tier 2 Specialty \$150 Copay ⁶	Tier 2 Non-specialty \$20 Copay / Tier 2 Specialty \$150 Copay ⁶	Tier 2 Non-specialty \$40 Copay / Tier 2 Specialty \$150 Copay ⁶
Non-Formulary Brand	Tier 3 Non-specialty \$80 Copay / Tier 3 Specialty \$250 Copay ⁶	Tier 3 Non-specialty \$50 Copay / Tier 3 Specialty \$250 Copay ⁶	Tier 3 Non-specialty \$80 Copay / Tier 3 Specialty \$250 Copay ⁶
Specialty	Tier 4 75% (up to \$250 per prescription ³) ²	Tier 4 75% (up to \$250 per prescription ³) ²	Tier 4 75% (up to \$250 per prescription ³) ²
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	Applicable Rx Copay	Applicable Rx Copay	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% ⁴	100% ⁴	100% ⁴
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness
Chemotherapy	\$150 Copay ⁵	\$150 Copay ⁵	\$150 Copay ⁵
Chiropractic (20 visits max per year)	\$15 Copay	\$15 Copay	\$15 Copay
Acupuncture	\$10 Copay	\$10 Copay	\$10 Copay
Physical, Occupational, Speech Therapy	\$30 Copay	\$20 Copay	\$30 Copay
Rehabilitative & Habilitative Services and Devices	\$30 Copay	\$20 Copay	\$30 Copay

Platinum HMO

Groups Beginning 1.1.2026

Services	HMO A	HMO B	HMO C
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	SignatureValue	SignatureValue	Alliance
Metal Tier	Platinum	Platinum	Platinum
Home Health Care (Max 100 visits per year)	\$30 Copay	\$20 Copay	\$30 Copay
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	80%	\$300 Copay per day – 3 days max per admit	80%
Hospice (out-patient)	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary)	\$70 Copay	\$70 Copay	\$70 Copay
Mental Health			
In-Patient	80%	\$300 Copay per day – 3 days max per admit	80%
Out-Patient (office visit)	\$30 Copay	\$30 Copay	\$30 Copay
Drug/Substance Abuse			
In-Patient (Detox Only)	80%	\$300 Copay per day – 3 days max per admit	80%
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	UnitedHealthcare Vision	UnitedHealthcare Vision	UnitedHealthcare Vision
Network	UnitedHealthcare Vision	UnitedHealthcare Vision	UnitedHealthcare Vision
Exam	100%	100%	100%
Contact Lenses	80%	90%	80%
Frames	80%	90%	80%
Maximum Allowance per year	1 per calendar year	1 per calendar year	1 per calendar year
Pediatric Dental			
Carrier	UnitedHealthcare Dental	UnitedHealthcare Dental	UnitedHealthcare Dental
Network	CA DHMO	CA DHMO	CA DHMO
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100%	100%	100%
Diagnostic & Preventative (D&P)	100%	100%	100%
Basic Services	Copay varies by service	Copay varies by service	Copay varies by service
Major Services (no waiting period)	Copay varies by service	Copay varies by service	Copay varies by service
Orthodontics (medically necessary)	\$350 Copay	\$350 Copay	\$350 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

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

- 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 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.
- No change to how Specialty Drugs in Tier 4 are filled today.

3. Maximum member responsibility.

4. See plan specific EOC for information on preventive services.

5. In instances where the contracted rate is less than your copayment, you will pay only the contracted rate.

6. Specialty medication is tiered based on their cost efficiency and effectiveness. To see if there is a Specialty equivalent medication in this tier, please visit <https://www.uhc.com/member-resources/pharmacy-benefits/prescription-drug-lists>.

Platinum HMO

Groups Beginning 1.1.2026

Services	HMO E	HMO G	HMO H
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	SignatureValue	Alliance	Harmony
Metal Tier	Platinum	Platinum	Platinum
Calendar Year Deductible*	None	None	None
Out-of-Pocket Max Ind/Fam	\$3,000 / \$6,000 ¹	\$3,000 / \$6,000 ¹	\$4,000 / \$8,000 ¹
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$25 Copay	\$25 Copay	\$30 Copay
Specialist Visit (SPC)	\$50 Copay	\$50 Copay	\$55 Copay
Laboratory	\$25 Copay	\$25 Copay	\$30 Copay
X-Ray	\$25 Copay	\$25 Copay	\$30 Copay
MRI, CT and PET (office setting)	\$150 Copay per procedure	\$150 Copay per procedure	\$250 Copay per procedure
Virtual/Telemedicine Office Visit	100%	100%	100%
Hospital Services – In-Patient	\$400 Copay per day – 5 days max per admit	\$400 Copay per day – 5 days max per admit	80%
In-Patient Physician Fees	100%	100%	80%
Emergency Room (copay waived if admitted)	\$400 Copay	\$400 Copay	80%
Urgent Care	\$75 Copay	\$75 Copay	\$75 Copay
Hospital Services – Out-Patient			
Surgical Facility	\$250 Copay	\$250 Copay	80%
Ambulatory Surgery Center	\$250 Copay	\$250 Copay	80%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$50 Copay	\$50 Copay	\$55 Copay
Ambulance Services (per trip)	\$100 Copay	\$100 Copay	\$100 Copay
Rx Benefits			
Generic	Tier 1 Non-specialty \$5 Copay / Tier 1 Specialty \$5 Copay ⁶	Tier 1 Non-specialty \$5 Copay / Tier 1 Specialty \$5 Copay ⁶	Tier 1 Non-specialty \$5 Copay / Tier 1 Specialty \$5 Copay ⁶
Formulary Brand	Tier 2 Non-specialty \$30 Copay / Tier 2 Specialty \$150 Copay ⁶	Tier 2 Non-specialty \$30 Copay / Tier 2 Specialty \$150 Copay ⁶	Tier 2 Non-specialty \$40 Copay / Tier 2 Specialty \$150 Copay ⁶
Non-Formulary Brand	Tier 3 Non-specialty \$60 Copay / Tier 3 Specialty \$250 Copay ⁶	Tier 3 Non-specialty \$60 Copay / Tier 3 Specialty \$250 Copay ⁶	Tier 3 Non-specialty \$80 Copay / Tier 3 Specialty \$250 Copay ⁶
Specialty	Tier 4 75% (up to \$250 per prescription ³) ²	Tier 4 75% (up to \$250 per prescription ³) ²	Tier 4 75% (up to \$250 per prescription ³) ²
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	Applicable Rx Copay	Applicable Rx Copay	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% ⁴	100% ⁴	100% ⁴
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness
Chemotherapy	\$150 Copay ⁵	\$150 Copay ⁵	\$150 Copay ⁵
Chiropractic (20 visits max per year)	\$15 Copay	\$15 Copay	\$15 Copay
Acupuncture	\$10 Copay	\$10 Copay	\$10 Copay
Physical, Occupational, Speech Therapy	\$25 Copay	\$25 Copay	\$30 Copay
Rehabilitative & Habilitative Services and Devices	\$25 Copay	\$25 Copay	\$30 Copay
Home Health Care (Max 100 visits per year)	\$25 Copay	\$25 Copay	\$30 Copay

Platinum HMO

Groups Beginning 1.1.2026

Services	HMO E	HMO G	HMO H
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	SignatureValue	Alliance	Harmony
Metal Tier	Platinum	Platinum	Platinum
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$300 Copay per day – 5 days max per admit	\$300 Copay per day – 5 days max per admit	80%
Hospice (out-patient)	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary)	\$70 Copay	\$70 Copay	\$70 Copay
Mental Health			
In-Patient	\$400 Copay per day – 5 days max per admit	\$400 Copay per day – 5 days max per admit	80%
Out-Patient (office visit)	\$30 Copay	\$30 Copay	\$30 Copay
Drug/Substance Abuse			
In-Patient (Detox Only)	\$400 Copay per day – 5 days max per admit	\$400 Copay per day – 5 days max per admit	80%
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	UnitedHealthcare Vision	UnitedHealthcare Vision	UnitedHealthcare Vision
Network	UnitedHealthcare Vision	UnitedHealthcare Vision	UnitedHealthcare Vision
Exam	100%	100%	100%
Contact Lenses	90%	90%	80%
Frames	90%	90%	80%
Maximum Allowance per year	1 per calendar year	1 per calendar year	1 per calendar year
Pediatric Dental			
Carrier	UnitedHealthcare Dental	UnitedHealthcare Dental	UnitedHealthcare Dental
Network	CA DHMO	CA DHMO	CA DHMO
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100%	100%	100%
Diagnostic & Preventative (D&P)	100%	100%	100%
Basic Services	Copay varies by service	Copay varies by service	Copay varies by service
Major Services (no waiting period)	Copay varies by service	Copay varies by service	Copay varies by service
Orthodontics (medically necessary)	\$350 Copay	\$350 Copay	\$350 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

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

- 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 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.
- No change to how Specialty Drugs in Tier 4 are filled today.

3. Maximum member responsibility.

4. See plan specific EOC for information on preventive services.

5. In instances where the contracted rate is less than your copayment, you will pay only the contracted rate.

6. Specialty medication is tiered based on their cost efficiency and effectiveness. To see if there is a Specialty equivalent medication in this tier, please visit <https://www.uhc.com/member-resources/pharmacy-benefits/prescription-drug-lists>.

Platinum HMO

Groups Beginning 1.1.2026

Services	HMO I	HMO M	HMO N
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	Harmony	Harmony	Alliance
Metal Tier	Platinum	Platinum	Platinum
Calendar Year Deductible*	None	None	None
Out-of-Pocket Max Ind/Fam	\$3,000 / \$6,000 ¹	\$2,500 / \$5,000 ¹	\$2,500 / \$5,000 ¹
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$25 Copay	\$20 Copay	\$20 Copay
Specialist Visit (SPC)	\$50 Copay	\$40 Copay	\$40 Copay
Laboratory	\$25 Copay	\$20 Copay	\$20 Copay
X-Ray	\$25 Copay	\$20 Copay	\$20 Copay
MRI, CT and PET (office setting)	\$150 Copay per procedure	\$150 Copay per procedure	\$150 Copay per procedure
Virtual/Telemedicine Office Visit	100%	100%	100%
Hospital Services – In-Patient	\$400 Copay per day – 5 days max per admit	\$300 Copay per day – 3 days max per admit	\$300 Copay per day – 3 days max
In-Patient Physician Fees	100%	100%	100%
Emergency Room (copay waived if admitted)	\$400 Copay	\$250 Copay	\$250 Copay
Urgent Care	\$75 Copay	\$75 Copay	\$75 Copay
Hospital Services – Out-Patient			
Surgical Facility	\$250 Copay	\$200 Copay	\$200 Copay
Ambulatory Surgery Center	\$250 Copay	\$200 Copay	\$200 Copay
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$50 Copay	\$40 Copay	\$40 Copay
Ambulance Services (per trip)	\$100 Copay	\$100 Copay	\$100 Copay
Rx Benefits			
Generic	Tier 1 Non-specialty \$5 Copay / Tier 1 Specialty \$5 Copay ⁶	Tier 1 Non-specialty \$5 Copay / Tier 1 Specialty \$5 Copay ⁶	Tier 1 Non-specialty \$5 Copay / Tier 1 Specialty \$5 Copay ⁶
Formulary Brand	Tier 2 Non-specialty \$30 Copay / Tier 2 Specialty \$150 Copay ⁶	Tier 2 Non-specialty \$20 Copay / Tier 2 Specialty \$150 Copay ⁶	Tier 2 Non-specialty \$20 Copay / Tier 2 Specialty \$150 Copay ⁶
Non-Formulary Brand	Tier 3 Non-specialty \$60 Copay / Tier 3 Specialty \$250 Copay ⁶	Tier 3 Non-specialty \$50 Copay / Tier 3 Specialty \$250 Copay ⁶	Tier 3 Non-specialty \$50 Copay / Tier 3 Specialty \$250 Copay ⁶
Specialty	Tier 4 75% (up to \$250 per prescription ³) ²	Tier 4 75% (up to \$250 per prescription ³) ²	Tier 4 75% (up to \$250 per prescription ³) ²
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	Applicable Rx Copay	Applicable Rx Copay	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% ⁴	100% ⁴	100% ⁴
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness
Chemotherapy	\$150 Copay ⁵	\$150 Copay ⁵	\$150 Copay ⁵
Chiropractic (20 visits max per year)	\$15 Copay	\$15 Copay	\$15 Copay
Acupuncture	\$10 Copay	\$10 Copay	\$10 Copay
Physical, Occupational, Speech Therapy	\$25 Copay	\$20 Copay	\$20 Copay
Rehabilitative & Habilitative Services and Devices	\$25 Copay	\$20 Copay	\$20 Copay
Home Health Care (Max 100 visits per year)	\$25 Copay	\$20 Copay	\$20 Copay

Platinum HMO

Groups Beginning 1.1.2026

Services	HMO I	HMO M	HMO N
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	Harmony	Harmony	Alliance
Metal Tier	Platinum	Platinum	Platinum
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$300 Copay per day - 5 days max per admit	\$300 Copay per day – 3 days max per admit	\$300 Copay per day – 3 days max per admit
Hospice (out-patient)	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary)	\$70 Copay	\$70 Copay	\$70 Copay
Mental Health			
In-Patient	\$400 Copay per day - 5 days max per admit	\$300 Copay per day – 3 days max per admit	\$300 Copay per day – 3 days max per admit
Out-Patient (office visit)	\$30 Copay	\$30 Copay	\$30 Copay
Drug/Substance Abuse			
In-Patient (Detox Only)	\$400 Copay per day - 5 days max per admit	\$300 Copay per day – 3 days max per admit	\$300 Copay per day – 3 days max per admit
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	UnitedHealthcare Vision	UnitedHealthcare Vision	UnitedHealthcare Vision
Network	UnitedHealthcare Vision	UnitedHealthcare Vision	UnitedHealthcare Vision
Exam	100%	100%	100%
Contact Lenses	90%	90%	90%
Frames	90%	90%	90%
Maximum Allowance per year	1 per calendar year	1 per calendar year	1 per calendar year
Pediatric Dental			
Carrier	UnitedHealthcare Dental	UnitedHealthcare Dental	UnitedHealthcare Dental
Network	CA DHMO	CA DHMO	CA DHMO
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100%	100%	100%
Diagnostic & Preventative (D&P)	100%	100%	100%
Basic Services	Copay varies by service	Copay varies by service	Copay varies by service
Major Services (no waiting period)	Copay varies by service	Copay varies by service	Copay varies by service
Orthodontics (medically necessary)	\$350 Copay	\$350 Copay	\$350 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

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

- 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 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.
- No change to how Specialty Drugs in Tier 4 are filled today.
- Maximum member responsibility.
- See plan specific EOC for information on preventive services.
- In instances where the contracted rate is less than your copayment, you will pay only the contracted rate.
- Specialty medication is tiered based on their cost efficiency and effectiveness. To see if there is a Specialty equivalent medication in this tier, please visit <https://www.uhc.com/member-resources/pharmacy-benefits/prescription-drug-lists>.

Platinum HMO

Groups Beginning 1.1.2026

Services	HMO A	HMO B	HMO C
Participating Health Plans	Western Health Advantage	Western Health Advantage	Western Health Advantage
Network Name	Full	Full	Full
Metal Tier	Platinum	Platinum	Platinum
Calendar Year Deductible*	None	None	None
Out-of-Pocket Max Ind/Fam	\$5,500 / \$11,000 ¹	\$4,500 / \$9,000 ¹	\$5,500 / \$11,000 ¹
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$25 Copay	\$20 Copay	\$20 Copay
Specialist Visit (SPC)	\$25 Copay	\$30 Copay	\$20 Copay
Laboratory	100%	\$20 Copay	100%
X-Ray	100%	\$30 Copay	100%
MRI, CT and PET (office setting)	\$100 Copay	\$100 Copay	\$150 Copay
Virtual/Telemedicine Office Visit	Variable ¹⁰	Variable ¹⁰	Variable ¹⁰
Hospital Services – In-Patient	\$250 Copay per day – Days 1-5	\$250 Copay per day – Days 1-5	100%
In-Patient Physician Fees	100%	100%	100%
Emergency Room (copay waived if admitted)	\$150 Copay	\$150 Copay	\$150 Copay
Urgent Care	\$50 Copay	\$20 Copay	\$50 Copay
Hospital Services – Out-Patient			
Surgical Facility	\$200 Copay	\$100 Copay	\$200 Copay
Ambulatory Surgery Center	\$200 Copay	\$100 Copay	\$200 Copay
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$25 Copay	\$30 Copay	\$20 Copay
Ambulance Services (per trip)	100%	\$150 Copay	100%
Rx Benefits			
Generic	\$10 Copay	\$5 Copay	\$10 Copay
Formulary Brand	\$30 Copay ⁹	\$20 Copay ⁹	\$30 Copay ⁹
Non-Formulary Brand	\$50 Copay ⁹	\$30 Copay ⁹	\$50 Copay ⁹
Specialty	80% (up to \$250 per 30 day supply ⁶) ³	90% (up to \$250 per 30 day supply ⁶) ³	80% (up to \$250 per 30 day supply ⁶) ³
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	\$30 Copay	\$20 Copay	\$30 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% ^{2, 5}	100% ^{2, 5}	100% ^{2, 5}
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness
Chemotherapy	100%	90% ³	100%
Chiropractic (20 visits max per year)	\$15 Copay ⁸	Not Covered	\$15 Copay ⁸
Acupuncture	\$15 Copay	\$20 Copay	\$15 Copay
Physical, Occupational, Speech Therapy	\$25 Copay	\$20 Copay	\$20 Copay
Rehabilitative & Habilitative Services and Devices	\$25 Copay	\$20 Copay	\$20 Copay
Home Health Care (Max 100 visits per year)	100%	\$20 Copay	100%

Platinum HMO

Groups Beginning 1.1.2026

Services	HMO A	HMO B	HMO C
Participating Health Plans	Western Health Advantage	Western Health Advantage	Western Health Advantage
Network Name	Full	Full	Full
Metal Tier	Platinum	Platinum	Platinum
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$250 Copay per day – Days 1-5	\$150 Copay per day – Days 1-5	100%
Hospice (out-patient)	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary)	80% ^{3, 4}	90% ^{3, 4}	80% ^{3, 4}
Mental Health In-Patient Out-Patient (office visit)	\$250 Copay per day – Days 1-5 \$25 Copay	\$250 Copay per day – Days 1-5 \$20 Copay	100% \$20 Copay
Drug/Substance Abuse In-Patient (Detox Only)	\$250 Copay per day – Days 1-5	\$250 Copay per day – Days 1-5	100%
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	Vision Service Plan (VSP) VSP Advantage 100% 100% 100% 1 per calendar year ⁷	Vision Service Plan (VSP) VSP Advantage 100% 100% 100% 1 per calendar year ⁷	Vision Service Plan (VSP) VSP Advantage 100% 100% 100% 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	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

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

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

1. The annual out-of-pocket maximum is the total amount the member must pay for certain services in a calendar year.
2. There may be an office visit copay if the primary purpose of a visit is not preventive or other services are provided.
3. Percentage copayment amounts are based on WHA's contracted rates with the provider of service or medication.
4. See copayment summary for applicable prosthetic/orthotic device copayment amount.
5. See plan specific EOC for information on preventive services.
6. Maximum member responsibility.

7. Limited to one pair of glasses with standard lenses and provider designated frames or one pair of conventional, six months supply of monthly or 2-week disposable, or 3 months supply of daily disposable contact lenses instead of glasses.
8. Copayments do not contribute to out-of-pocket maximum.
9. If a Tier 1 medication is available but the member elects to receive a medication from Tier 2, 3 or 4 without medical indication from the Prescribing Provider, the member will be responsible for the applicable Tier 2-4 copayment plus the difference in cost between the Tier 1 medication and the purchased medication. The amount paid for the difference in cost does not apply to the deductible (when applicable) or contribute to the out-of-pocket maximum.
10. Cost share amount varies based on type of services rendered.

Platinum PPO

Groups Beginning 1.1.2026

Services PPO B		
Participating Health Plans	Anthem Blue Cross	
Network Name	Prudent Buyer – Small Group	
Metal Tier	Platinum	
	In-Network	Out-of-Network ⁹
Calendar Year Deductible*	None	\$2,000 / \$4,000 ¹⁷ (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$5,000 / \$10,000 ¹	\$10,000 / \$20,000 ¹
Lifetime Maximum	Unlimited	
Dr. Office Visits (PCP)	\$10 Copay	50%
Specialist Visit (SPC)	\$35 Copay	50%
Laboratory	\$10 Copay	50%
X-Ray	\$10 Copay	50%
MRI, CT and PET (office setting)	90% ¹⁴	50% (up to \$800 per test) ⁵
Virtual/Telemedicine Office Visit	\$10 Copay / \$35 Copay ¹⁵	50%
Hospital Services – In-Patient	90%	50% (up to \$650 per day) ⁵
In-Patient Physician Fees	90%	50%
Emergency Room (copay waived if admitted)	\$500 Copay – 90%	
Urgent Care	\$10 Copay	50%
Hospital Services – Out-Patient		
Surgical Facility	\$200 Copay per admit – 90%	50% (up to \$380 per admit) ⁵
Ambulatory Surgery Center	\$50 Copay per admit – 90%	50% (up to \$380 per admit) ⁵
Hospital Pre-Authorization	Not Required	
2nd Surgical Opinion	\$35 Copay	50%
Ambulance Services (per trip)	90% ¹³	
Rx Benefits		
Generic	Level 1 \$5 Copay / Level 2 \$15 Copay ²	Not Covered
Formulary Brand	Level 1 \$15 Copay / Level 2 \$25 Copay ²	Not Covered
Non-Formulary Brand	Level 1 \$45 Copay / Level 2 \$55 Copay ²	Not Covered
Specialty	Level 1 70% / Level 2 60% (up to \$250 per prescription ⁸) (prior auth. required) ^{2,6}	Not Covered
Oral Contraceptives	100%	Not Covered
Diabetes – Self-Injectable	Applicable Rx Copay	Not Covered
Pre-Existing Conditions	Covered	
Maternity and Newborn Care	Covered as any Illness	
Preventive/Wellness Services	100% ³	50% ³
Chronic Disease Management	Covered ¹⁶	
Chemotherapy	90%	50% ¹⁴
Chiropractic (20 visits max per year)	\$15 Copay (20 visits max per benefit period) ¹⁰	Not Covered
Acupuncture	\$10 Copay	Not Covered

Platinum PPO

Groups Beginning 1.1.2026

Services		PPO B
Participating Health Plans	Anthem Blue Cross	
Network Name	Prudent Buyer – Small Group	
Metal Tier	Platinum	
	In-Network	Out-of-Network ⁹
Physical, Occupational, Speech Therapy	\$10 Copay	50% ¹⁴
Rehabilitative & Habilitative Services and Devices	\$10 Copay ¹¹	50% ¹¹
Home Health Care (Max 100 visits per year)	90% (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)	90% ¹²	50% (up to \$150 per day) ^{5, 12}
Hospice (out-patient)	100%	50%
Durable Medical Equipment (Covered when medically necessary)	50%	
Mental Health		
In-Patient	90%	50% (up to \$650 per day) ⁵
Out-Patient (office visit)	\$10 Copay	50%
Drug/Substance Abuse		
In-Patient (Detox Only)	90%	50% (up to \$650 per day) ⁵
Infertility		
Infertility Evaluation and Treatment	\$10 Copay ⁷	50% ⁷
Infertility Drugs	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered
Pediatric Vision		
Carrier	Anthem Vision	Anthem Vision
Network	Blue View Vision	\$0 Copayment plus any charges in excess of maximum allowed amount (ded waived)
Exam	100%	\$0 Copayment plus any charges in excess of maximum allowed amount (ded waived)
Contact Lenses	100% (in lieu of eyeglasses)	\$0 Copayment plus any charges in excess of maximum allowed amount (ded waived)
Frames	100% (1 per calendar year)	\$0 Copayment plus any charges in excess of maximum allowed amount (ded waived)
Maximum Allowance per year	1 per calendar year	1 per calendar year
Pediatric Dental		
Carrier	Anthem Dental	Anthem Dental
Network	Prime	
Deductible	None	None
Out-of-Pocket Maximum	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)
Office Visit	100%	100%
Diagnostic & Preventative (D&P)	100%	100%
Basic Services	80%	80%
Major Services (no waiting period)	50%	50%
Orthodontics (medically necessary)	50%	50%

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

(Footnotes continued on page 87)

Services	HMO A	HMO B	HMO C
Participating Health Plans	Anthem Blue Cross	Anthem Blue Cross	Anthem Blue Cross
Network Name	Select HMO	CaliforniaCare HMO	Priority Select HMO
Metal Tier	Gold	Gold	Gold
Calendar Year Deductible *	None	None	None
Out-of-Pocket Max Ind/Fam	\$7,250 / \$14,500 ⁴	\$7,250 / \$14,500 ⁴	\$7,250 / \$14,500 ⁴
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$30 Copay	\$30 Copay	\$30 Copay
Specialist Visit (SPC)	\$60 Copay	\$60 Copay	\$60 Copay
Laboratory	\$15 Copay ⁷	\$15 Copay ⁷	\$15 Copay ⁷
X-Ray	\$15 Copay ⁷	\$15 Copay ⁷	\$15 Copay ⁷
MRI, CT and PET (office setting)	\$100 Copay ¹²	\$100 Copay ¹²	\$100 Copay ¹²
Virtual/Telemedicine Office Visit	\$30 Copay / \$60 Copay ¹³	\$30 Copay / \$60 Copay ¹³	\$30 Copay / \$60 Copay ¹³
Hospital Services – In-Patient	\$550 Copay per day – 4 days max per admit	\$550 Copay per day – 4 days max per admit	\$550 Copay per day – 4 days max per admit
In-Patient Physician Fees	100%	100%	100%
Emergency Room (copay waived if admitted)	\$325 Copay	\$325 Copay	\$325 Copay
Urgent Care	\$30 Copay	\$30 Copay	\$30 Copay
Hospital Services – Out-Patient			
Surgical Facility	\$500 Copay	\$500 Copay	\$500 Copay
Ambulatory Surgery Center	\$450 Copay	\$450 Copay	\$450 Copay
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$60 Copay	\$60 Copay	\$60 Copay
Ambulance Services (per trip)	\$150 Copay ¹	\$150 Copay ¹	\$150 Copay ¹
Rx Benefits			
Generic	Level 1 \$10 Copay / Level 2 \$20 Copay ²	Level 1 \$10 Copay / Level 2 \$20 Copay ²	Level 1 \$10 Copay / Level 2 \$20 Copay ²
Formulary Brand	Level 1 \$50 Copay / Level 2 \$60 Copay ²	Level 1 \$50 Copay / Level 2 \$60 Copay ²	Level 1 \$50 Copay / Level 2 \$60 Copay ²
Non-Formulary Brand	Level 1 \$90 Copay / Level 2 \$100 Copay ²	Level 1 \$90 Copay / Level 2 \$100 Copay ²	Level 1 \$90 Copay / Level 2 \$100 Copay ²
Specialty	Level 1 70% / Level 2 60% (up to \$250 per prescription ¹⁰) (prior auth. required) ^{2,8}	Level 1 70% / Level 2 60% (up to \$250 per prescription ¹⁰) (prior auth. required) ^{2,8}	Level 1 70% / Level 2 60% (up to \$250 per prescription ¹⁰) (prior auth. required) ^{2,8}
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	Applicable Rx Copay ²	Applicable Rx Copay ²	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% ³	100% ³	100% ³
Chronic Disease Management	Covered ¹⁴	Covered ¹⁴	Covered ¹⁴
Chemotherapy	\$60 Copay	\$60 Copay	\$60 Copay
Chiropractic (20 visits max per year)	\$15 Copay (30 visits max per benefit period) ⁶	\$15 Copay (30 visits max per benefit period) ⁶	\$15 Copay (30 visits max per benefit period) ⁶
Acupuncture	\$30 Copay	\$30 Copay	\$30 Copay
Physical, Occupational, Speech Therapy	\$30 Copay ⁷	\$30 Copay ⁷	\$30 Copay ⁷
Rehabilitative & Habilitative Services and Devices	\$30 Copay ⁷	\$30 Copay ⁷	\$30 Copay ⁷

Services	HMO A	HMO B	HMO C
Participating Health Plans	Anthem Blue Cross	Anthem Blue Cross	Anthem Blue Cross
Network Name	Select HMO	CaliforniaCare HMO	Priority Select HMO
Metal Tier	Gold	Gold	Gold
Home Health Care (Max 100 visits per year)	\$60 Copay (Max 100 visits per benefit period) ⁵	\$60 Copay (Max 100 visits per benefit period) ⁵	\$60 Copay (Max 100 visits per benefit period) ⁵
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$300 Copay per day – 4 days max per admit ¹¹	\$300 Copay per day – 4 days max per admit ¹¹	\$300 Copay per day – 4 days max per admit ¹¹
Hospice (out-patient)	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary)	50%	50%	50%
Mental Health			
In-Patient	\$550 Copay per day – 4 days max per admit	\$550 Copay per day – 4 days max per admit	\$550 Copay per day – 4 days max per admit
Out-Patient (office visit)	\$30 Copay	\$30 Copay	\$30 Copay
Drug/Substance Abuse			
In-Patient (Detox Only)	\$550 Copay per day – 4 days max per admit	\$550 Copay per day – 4 days max per admit	\$550 Copay per day – 4 days max per admit
Infertility			
Infertility Evaluation and Treatment	\$30 Copay ⁹	\$30 Copay ⁹	\$30 Copay ⁹
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	Anthem Vision	Anthem Vision	Anthem Vision
Network	Blue View Vision	Blue View Vision	Blue View Vision
Exam	100%	100%	100%
Contact Lenses	100% (in lieu of eyeglasses)	100% (in lieu of eyeglasses)	100% (in lieu of eyeglasses)
Frames	100%	100%	100%
Maximum Allowance per year	1 per calendar year	1 per calendar year	1 per calendar year
Pediatric Dental			
Carrier	Anthem Dental	Anthem Dental	Anthem Dental
Network	Prime	Prime	Prime
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100%	100%	100%
Diagnostic & Preventative (D&P)	100%	100%	100%
Basic Services	80%	80%	80%
Major Services (no waiting period)	50%	50%	50%
Orthodontics (medically necessary)	50%	50%	50%

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

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

- Medical emergency only.
- The four prescription drug tiers are: tier 1 typically generic drugs and low-cost preferred brand name drugs; tier 2 typically non-preferred generic drugs, preferred brand name drugs; tier 3 typically non-preferred brand name drugs; and tier 4 typically drugs that are biologics or distributed through a specialty pharmacy. Plans use the RxChoice Tiered Network, which includes a choice of two levels of copays -- the first copay listed is for Level 1 pharmacies and the second copay listed is for Level 2.
- See plan specific EOC for information on preventive services.
- 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.
- Limited to 100 4-hour visits per benefit period.
- Manipulation Therapy only: benefit maximum of 30 visits per benefit period for office visits.
- Amount listed is for office visits only, please see plan specific EOC for other settings/services and devices cost shares.
- Classified specialty drugs must be obtained through Anthem's Specialty Pharmacy Program and are subject to the terms of the program.

9. Evaluation only.

10. Maximum member responsibility.

11. Coverage for inpatient rehabilitation and skilled nursing services combined is limited to 100 days per skilled nursing facility benefit period (not per disability).

12. Cost share varies depending on place of service, see plan specific EOC for cost shares of other settings.

13. Dr. Visits (PCP)/ Specialist Visit (SPC). \$0 Copay for virtual visits through online provider – LiveHealth Online.

14. The following services are covered in full with deductible waived when member is diagnosed with the corresponding chronic condition: Blood pressure monitor for hypertension; Retinopathy screening for diabetes; Peak flow monitor for asthma; Glucometer for diabetes; Hemoglobin A1C testing for diabetes; International Normalized Ratio (INR) testing for liver disease and/or bleeding disorders. In addition, Anthem offers dedicated support through programs that help members manage specific medical conditions successfully.

Gold HMO

Groups Beginning 1.1.2026

Services	HMO A	HMO B	HMO C
Participating Health Plans	Health Net	Health Net	Health Net
Network Name	WholeCare	WholeCare	WholeCare
Metal Tier	Gold	Gold	Gold
Calendar Year Deductible*	None	None	None
Out-of-Pocket Max Ind/Fam	\$7,750 / \$15,500	\$7,500 / \$15,000	\$8,000 / \$16,000
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$30 Copay	\$40 Copay	\$35 Copay
Specialist Visit (SPC)	\$50 Copay	\$60 Copay	\$55 Copay
Laboratory	\$40 Copay	\$40 Copay	\$40 Copay
X-Ray	\$40 Copay	\$50 Copay	\$50 Copay
MRI, CT and PET (office setting)	\$325 Copay per procedure	\$350 Copay per procedure	\$325 Copay per procedure
Virtual/Telemedicine Office Visit	100%	100%	100%
Hospital Services – In-Patient	\$750 Copay per day – 4 days max	\$750 Copay per day – 5 days max	\$750 Copay per day – 4 days max
In-Patient Physician Fees	100%	100%	100%
Emergency Room (copay waived if admitted)	\$325 Copay	\$350 Copay	\$325 Copay
Urgent Care	\$30 Copay	\$40 Copay	\$35 Copay
Hospital Services – Out-Patient			
Surgical Facility	\$900 Copay	\$1,200 Copay	\$1,200 Copay
Ambulatory Surgery Center	\$360 Copay ²	\$480 Copay ²	\$480 Copay ²
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$50 Copay	\$60 Copay	\$55 Copay
Ambulance Services (per trip)	\$325 Copay	\$350 Copay	\$325 Copay
Rx Benefits			
Generic	\$20 Copay ^{5,7}	\$15 Copay ^{5,7}	\$15 Copay ^{5,7}
Formulary Brand	\$50 Copay ^{5,7}	\$50 Copay ^{5,7}	\$50 Copay ^{5,7}
Non-Formulary Brand	\$70 Copay ^{5,7}	\$70 Copay ^{5,7}	\$70 Copay ^{5,7}
Specialty	70% (up to \$250 per prescription ¹⁰) (prior auth. required) ^{5,7}	70% (up to \$250 per prescription ¹⁰) (prior auth. required) ^{5,7}	70% (up to \$250 per prescription ¹⁰) (prior auth. required) ^{5,7}
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	Applicable Rx Copay ^{5,7}	Applicable Rx Copay ^{5,7}	Applicable Rx Copay ^{5,7}
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% ³	100% ³	100% ³
Chronic Disease Management	\$50 Copay	\$60 Copay	\$55 Copay
Chemotherapy	\$30 Copay	\$40 Copay	\$35 Copay
Chiropractic (20 visits max per year)	Not Covered	Not Covered	Not Covered
Acupuncture	\$15 Copay ¹	\$15 Copay ¹	\$15 Copay ¹
Physical, Occupational, Speech Therapy	\$30 Copay ⁶	\$40 Copay ⁶	\$35 Copay ⁶
Rehabilitative & Habilitative Services and Devices	\$30 Copay ⁶	\$40 Copay ⁶	\$35 Copay ⁶
Home Health Care (Max 100 visits per year)	\$30 Copay	\$40 Copay	\$35 Copay

Services	HMO A	HMO B	HMO C
Participating Health Plans	Health Net	Health Net	Health Net
Network Name	WholeCare	WholeCare	WholeCare
Metal Tier	Gold	Gold	Gold
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$25 Copay per day (no limit)	\$25 Copay per day (no limit)	\$25 Copay per day (no limit)
Hospice (out-patient)	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary)	70%	60%	70%
Mental Health			
In-Patient	\$750 Copay per day – 4 days max ⁴	\$750 Copay per day – 5 days max ⁴	\$750 Copay per day – 4 days max ⁴
Out-Patient (office visit)	\$30 Copay ⁴	\$40 Copay ⁴	\$35 Copay ⁴
Drug/Substance Abuse			
In-Patient (Detox Only)	\$750 Copay per day – 4 days max	\$750 Copay per day – 5 days max	\$750 Copay per day – 4 days max
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	EyeMed ⁹	EyeMed ⁹	EyeMed ⁹
Network	EyeMed	EyeMed	EyeMed
Exam	100%	100%	100%
Contact Lenses	100%	100%	100%
Frames	1 pair per calendar year	1 pair per calendar year	1 pair per calendar year
Maximum Allowance per year	None	None	None
Pediatric Dental			
Carrier	Dental Benefit Providers ^{8,9}	Dental Benefit Providers ^{8,9}	Dental Benefit Providers ^{8,9}
Network	Dental Benefit Providers	Dental Benefit Providers	Dental Benefit Providers
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100%	100%	100%
Diagnostic & Preventative (D&P)	100%	100%	100%
Basic Services	Copay varies by service	Copay varies by service	Copay varies by service
Major Services (no waiting period)	Copay varies by service	Copay varies by service	Copay varies by service
Orthodontics (medically necessary)	Copay varies by service	Copay varies by service	Copay varies by service

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

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

1. Must be medically necessary.
2. Cost share varies depending on type of service, see plan specific EOC for cost shares of other service types.
3. See plan specific EOC for information on preventive services.
4. Benefits are administered by MHN Services, an affiliate behavioral health administrative services company which provides behavioral health services.
5. The four prescription drug tiers are Tier 1: Generic formulary; Tier 2: Brand formulary; Tier 3: Brand non-formulary; Tier 4: Specialty.

6. Amount listed is for office visits only, please see plan specific EOC for other settings/services and devices cost shares.

7. See plan specific EOC for information regarding preventive drugs and women's contraceptives.

8. 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.

9. Pediatric dental and vision are included on all plans.

10. Maximum member responsibility.

Gold HMO

Groups Beginning 1.1.2026

Services	HMO D	HMO E	HMO G
Participating Health Plans	Health Net	Health Net	Health Net
Network Name	Salud HMO y Mas	Full	Full
Metal Tier	Gold	Gold	Gold
Calendar Year Deductible*	None	None	None
Out-of-Pocket Max Ind/Fam	\$8,000 / \$16,000 ¹	\$8,000 / \$16,000	\$7,750 / \$15,500
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$35 Copay	\$35 Copay	\$30 Copay
Specialist Visit (SPC)	\$55 Copay	\$55 Copay	\$50 Copay
Laboratory	\$40 Copay	\$40 Copay	\$40 Copay
X-Ray	\$50 Copay	\$50 Copay	\$40 Copay
MRI, CT and PET (office setting)	\$325 Copay per procedure	\$325 Copay per procedure	\$325 Copay per procedure
Virtual/Telemedicine Office Visit	100%	100%	100%
Hospital Services – In-Patient	\$750 Copay per day – 4 days max	\$750 Copay per day – 4 days max	\$750 Copay per day – 4 days max
In-Patient Physician Fees	100%	100%	100%
Emergency Room (copay waived if admitted)	\$325 Copay	\$325 Copay	\$325 Copay
Urgent Care	\$35 Copay	\$35 Copay	\$30 Copay
Hospital Services – Out-Patient			
Surgical Facility	\$1,200 Copay	\$1,200 Copay	\$900 Copay
Ambulatory Surgery Center	\$480 Copay ²	\$480 Copay ²	\$360 Copay ²
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$55 Copay	\$55 Copay	\$50 Copay
Ambulance Services (per trip)	\$325 Copay	\$325 Copay	\$325 Copay
Rx Benefits			
Generic	\$15 Copay ^{3,6}	\$15 Copay ^{3,6}	\$20 Copay ^{3,6}
Formulary Brand	\$50 Copay ^{3,6}	\$50 Copay ^{3,6}	\$50 Copay ^{3,6}
Non-Formulary Brand	\$70 Copay ^{3,6}	\$70 Copay ^{3,6}	\$70 Copay ^{3,6}
Specialty	70% (up to \$250 per prescription ¹¹) (prior auth. required) ^{3,6}	70% (up to \$250 per prescription ¹¹) (prior auth. required) ^{3,6}	70% (up to \$250 per prescription ¹¹) prior auth. required ^{3,6}
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	Applicable Rx Copay ^{3,6}	Applicable Rx Copay ^{3,6}	Applicable Rx Copay ^{3,6}
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% ⁵	100% ⁵	100% ⁵
Chronic Disease Management	\$55 Copay	\$55 Copay	\$50 Copay
Chemotherapy	\$35 Copay	\$35 Copay	\$30 Copay
Chiropractic (20 visits max per year)	Not Covered	Not Covered	Not Covered
Acupuncture	\$15 Copay ⁴	\$15 Copay ⁴	\$15 Copay ⁴
Physical, Occupational, Speech Therapy	\$35 Copay ⁷	\$35 Copay ⁷	\$30 Copay ⁷
Rehabilitative & Habilitative Services and Devices	\$35 Copay ⁷	\$35 Copay ⁷	\$30 Copay ⁷
Home Health Care (Max 100 visits per year)	\$35 Copay	\$35 Copay	\$30 Copay

Services	HMO D	HMO E	HMO G
Participating Health Plans	Health Net	Health Net	Health Net
Network Name	Salud HMO y Mas	Full	Full
Metal Tier	Gold	Gold	Gold
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$25 Copay per day (no limit)	\$25 Copay per day (no limit)	\$25 Copay per day (no limit)
Hospice (out-patient)	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary)	70%	70%	70%
Mental Health			
In-Patient	\$750 Copay per day – 4 days max ¹⁰	\$750 Copay per day – 4 days max ¹⁰	\$750 Copay per day – 4 days max ¹⁰
Out-Patient (office visit)	\$35 Copay ¹⁰	\$35 Copay ¹⁰	\$30 Copay ¹⁰
Drug/Substance Abuse			
In-Patient (Detox Only)	\$750 Copay per day – 4 days max	\$750 Copay per day – 4 days max	\$750 Copay per day – 4 days max
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	EyeMed ⁸	EyeMed ⁸	EyeMed ⁸
Network	EyeMed	EyeMed	EyeMed
Exam	100%	100%	100%
Contact Lenses	100%	100%	100%
Frames	1 pair per calendar year	1 pair per calendar year	1 pair per calendar year
Maximum Allowance per year	None	None	None
Pediatric Dental			
Carrier	Dental Benefit Providers ^{8,9}	Dental Benefit Providers ^{8,9}	Dental Benefit Providers ^{8,9}
Network	Dental Benefit Providers	Dental Benefit Providers	Dental Benefit Providers
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100%	100%	100%
Diagnostic & Preventative (D&P)	100%	100%	100%
Basic Services	Copay varies by service	Copay varies by service	Copay varies by service
Major Services (no waiting period)	Copay varies by service	Copay varies by service	Copay varies by service
Orthodontics (medically necessary)	Copay varies by service	Copay varies by service	Copay varies by service

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

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

1. Certain services available in Mexico, have a separate out-of-pocket maximum, but out-of-pocket costs for services received in Mexico and California apply toward satisfaction of both out-of-pocket maximums.
2. Cost share varies depending on type of service, see plan specific EOC for cost shares of other service types.
3. See plan specific EOC for information regarding preventive drugs and women's contraceptives.
4. Must be medically necessary.
5. See plan specific EOC for information on preventive services.
6. The four prescription drug tiers are Tier 1: Generic formulary; Tier 2: Brand formulary; Tier 3: Brand non-formulary; Tier 4: Specialty.

7. Amount listed is for office visits only, please see plan specific EOC for other settings/services and devices cost shares.

8. Pediatric dental and vision are included on all plans.

9. 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.

10. Benefits are administered by MHN Services, an affiliate behavioral health administrative services company which provides behavioral health services.

11. Maximum member responsibility.

Gold HMO

Groups Beginning 1.1.2026

Services	HMO H	HMO I	HMO B
Participating Health Plans	Health Net	Health Net	Kaiser Permanente
Network Name	SmartCare	SmartCare	Full
Metal Tier	Gold	Gold	Gold
Calendar Year Deductible*	None	None	\$250 / \$500 ¹⁶ (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$8,000 / \$16,000	\$7,500 / \$15,000	\$7,800 / \$15,600 ¹⁷
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$35 Copay	\$40 Copay	\$35 Copay (ded waived)
Specialist Visit (SPC)	\$55 Copay	\$60 Copay	\$55 Copay (ded waived)
Laboratory	\$40 Copay	\$40 Copay	\$35 Copay (ded waived)
X-Ray	\$50 Copay	\$50 Copay	\$55 Copay (ded waived)
MRI, CT and PET (office setting)	\$325 Copay per procedure	\$350 Copay per procedure	\$250 Copay per procedure
Virtual/Telemedicine Office Visit	100%	100%	100% (ded waived)
Hospital Services – In-Patient	\$750 Copay per day - 4 days max	\$750 Copay per day - 5 days max	\$600 Copay per day – 5 days max
In-Patient Physician Fees	100%	100%	100% (ded waived)
Emergency Room (copay waived if admitted)	\$325 Copay	\$350 Copay	\$250 Copay
Urgent Care	\$35 Copay	\$40 Copay	\$35 Copay (ded waived)
Hospital Services – Out-Patient			
Surgical Facility	\$1,200 Copay	\$1,200 Copay	\$335 Copay per procedure
Ambulatory Surgery Center	\$480 Copay ⁹	\$480 Copay ⁹	\$335 Copay per procedure
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$55 Copay	\$60 Copay	\$55 Copay (ded waived)
Ambulance Services (per trip)	\$325 Copay	\$350 Copay	\$250 Copay
Rx Benefits			
Generic	\$15 Copay ^{3,6}	\$15 Copay ^{3,6}	\$15 Copay (overall ded waived)
Formulary Brand	\$50 Copay ^{3,6}	\$50 Copay ^{3,6}	\$40 Copay (overall ded waived)
Non-Formulary Brand	\$70 Copay ^{3,6}	\$70 Copay ^{3,6}	\$40 Copay (overall ded waived) (with physician approval)
Specialty	70% (up to \$250 per prescription ⁸) (prior auth. required) ^{3,6}	70% (up to \$250 per prescription ⁸) (prior auth. required) ^{3,6}	80% (up to \$250 per prescription ⁸) (overall ded waived) (with physician approval)
Oral Contraceptives	100%	100%	100% (ded waived)
Diabetes – Self-Injectable	Applicable Rx Copay ^{3,6}	Applicable Rx Copay ^{3,6}	\$40 Copay (overall ded waived)
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% ⁵	100% ⁵	100% (ded waived) ⁵
Chronic Disease Management	\$55 Copay	\$60 Copay	Covered as any Illness
Chemotherapy	\$35 Copay	\$40 Copay	80% (ded waived)
Chiropractic (20 visits max per year)	Not Covered	Not Covered	Not Covered
Acupuncture	\$15 Copay ⁴	\$15 Copay ⁴	\$35 Copay (ded waived)
Physical, Occupational, Speech Therapy	\$35 Copay ⁷	\$40 Copay ⁷	\$35 Copay (ded waived)
Rehabilitative & Habilitative Services and Devices	\$35 Copay ⁷	\$40 Copay ⁷	\$35 Copay (ded waived)

Services	HMO H	HMO I	HMO B
Participating Health Plans	Health Net	Health Net	Kaiser Permanente
Network Name	SmartCare	SmartCare	Full
Metal Tier	Gold	Gold	Gold
Home Health Care (Max 100 visits per year)	\$35 copay	\$40 Copay	\$30 Copay (ded waived) ¹²
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$25 Copay per day (no limit)	\$25 Copay per day (no limit)	\$300 Copay per day – 5 days max
Hospice (out-patient)	100%	100%	100% (ded waived)
Durable Medical Equipment (Covered when medically necessary)	70%	60%	80% ^{11, 18}
Mental Health			
In-Patient	\$750 Copay per day – 4 days max ¹⁰	\$750 Copay per day – 5 days max ¹⁰	\$600 Copay per day – 5 days max
Out-Patient (office visit)	\$35 Copay ¹⁰	\$40 Copay ¹⁰	\$35 Copay (ded waived)
Drug/Substance Abuse			
In-Patient (Detox Only)	\$750 Copay per day - 4 days max	\$750 Copay per day – 5 days max	\$600 Copay per day – 5 days max
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	EyeMed ²	EyeMed ²	Kaiser Permanente
Network	EyeMed	EyeMed	Kaiser Permanente
Exam	100%	100%	100% (ded waived)
Contact Lenses	100%	100%	1 pair per calendar year ¹⁵
Frames	1 pair per calendar year	1 pair per calendar year	1 pair per calendar year (ded waived) ¹⁵
Maximum Allowance per year	None	None	None
Pediatric Dental			
Carrier	Dental Benefit Providers ^{1,2}	Dental Benefit Providers ^{1,2}	Delta Dental
Network	Dental Benefit Providers	Dental Benefit Providers	DeltaCare USA
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	\$350 / \$700
Office Visit	100%	100%	100% (ded waived)
Diagnostic & Preventative (D&P)	100%	100%	100% (ded waived)
Basic Services	Copay varies by service	Copay varies by service	\$40 Copay ¹³
Major Services (no waiting period)	Copay varies by service	Copay varies by service	\$365 Copay ¹⁴
Orthodontics (medically necessary)	Copay varies by service	Copay varies by service	\$350 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

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

- 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.
- Pediatric dental and vision are included on all plans.
- See plan specific EOC for information regarding preventive drugs and women's contraceptives.
- Must be medically necessary.
- See plan specific EOC for information on preventive services.
- The four prescription drug tiers are Tier 1: Generic formulary; Tier 2: Brand formulary; Tier 3: Brand non-formulary; Tier 4: Specialty.
- Amount listed is for office visits only, please see plan specific EOC for other settings/services and devices cost shares.
- Maximum member responsibility.
- Cost share varies depending on type of service, see plan specific EOC for cost shares of other service types.
- Benefits are administered by MHN Services, an affiliate behavioral health administrative services company which provides behavioral health services.
- Supplemental Durable Medical Equipment has a \$2,000 annual maximum.
- 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).

- 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.
- 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.
- 1 pair of glasses or 1 pair of contact lenses per accumulation period.
- 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.
- 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.
- 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.

Gold HMO

Groups Beginning 1.1.2026

Services	HMO C	HMO D	HMO E†	HSA Qualified
Participating Health Plans	Kaiser Permanente	Kaiser Permanente	Kaiser Permanente	
Network Name	Full	Full	Full	
Metal Tier	Gold	Gold	Gold	
Calendar Year Deductible*	None	\$1,000 / \$2,000 ⁶ (applies to Max OOP)	\$1,900 / \$3,400 / \$ 3,800 ^{6, 12} (combined Med/Rx ded) (applies to Max OOP)	
Out-of-Pocket Max Ind/Fam	\$8,500 / \$17,000 ⁷	\$8,200 / \$16,400 ⁷	\$4,500 / \$9,000 ⁷	
Lifetime Maximum	Unlimited	Unlimited	Unlimited	
Dr. Office Visits (PCP)	\$40 Copay	\$40 Copay (ded waived)	85%	
Specialist Visit (SPC)	\$60 Copay	\$60 Copay (ded waived)	85%	
Laboratory	\$30 Copay	\$30 Copay (ded waived)	85%	
X-Ray	\$40 Copay	\$60 Copay (ded waived)	85%	
MRI, CT and PET (office setting)	\$250 Copay per procedure	\$350 Copay (ded waived) per procedure	85% per procedure	
Virtual/Telemedicine Office Visit	100%	100% (ded waived)	100%	
Hospital Services – In-Patient	\$600 Copay per day – 5 days max	\$600 Copay per day – 5 days max	85%	
In-Patient Physician Fees	100%	100% (ded waived)	85%	
Emergency Room (copay waived if admitted)	\$350 Copay	\$350 Copay (ded waived)	85%	
Urgent Care	\$40 Copay	\$40 Copay (ded waived)	85%	
Hospital Services – Out-Patient				
Surgical Facility	\$400 Copay per procedure	\$350 Copay per procedure	85%	
Ambulatory Surgery Center	\$400 Copay per procedure	\$350 Copay per procedure	85%	
Hospital Pre-Authorization	Required	Required	Required	
2nd Surgical Opinion	\$60 Copay	\$60 Copay (ded waived)	85%	
Ambulance Services (per trip)	\$250 Copay	\$350 Copay (ded waived)	85%	
Rx Benefits				
Generic	\$15 Copay	\$15 Copay (ded waived)	\$15 Copay (combined Med/Rx ded)	
Formulary Brand	\$50 Copay	\$250 / \$500 Ded – \$50 Copay	\$45 Copay (combined Med/Rx ded)	
Non-Formulary Brand	\$50 Copay (with physician approval)	\$250 / \$500 Ded - \$50 Copay (with physician approval)	\$45 Copay (combined Med/Rx ded) (with physician approval)	
Specialty	80% (up to \$250 per prescription ¹⁰) (with physician approval)	\$250 / \$500 Ded - 80% (up to \$250 per prescription ¹⁰) (with physician approval)	85% (up to \$250 per prescription ¹⁰) (combined Med/Rx ded) (with physician approval)	
Oral Contraceptives	100%	100% (ded waived)	100% (ded waived)	
Diabetes – Self-Injectable	\$50 Copay	\$250 / \$500 Ded - \$50 Copay	\$45 Copay (combined Med/Rx ded)	
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% ⁵	100% (ded waived) ⁵	100% (ded waived) ⁵	
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness	
Chemotherapy	100%	100% (ded waived)	85%	
Chiropractic (20 visits max per year)	\$15 Copay ⁴	\$15 Copay (ded waived) ⁴	Not Covered	
Acupuncture	\$40 Copay ⁴	\$40 Copay (ded waived) ⁴	85%	
Physical, Occupational, Speech Therapy	\$40 Copay	\$40 Copay (ded waived)	85%	
Rehabilitative & Habilitative Services and Devices	\$40 Copay	\$40 Copay (ded waived)	85%	

Gold HMO

Groups Beginning 1.1.2026

Services	HMO C	HMO D	HMO E [†]	HSA Qualified
Participating Health Plans	Kaiser Permanente	Kaiser Permanente	Kaiser Permanente	
Network Name	Full	Full	Full	
Metal Tier	Gold	Gold	Gold	
Home Health Care (Max 100 visits per year)	100% ¹	100% (ded waived) ¹	85% ¹	
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$300 Copay per day – 5 days max	\$300 Copay per day – 5 days max	85%	
Hospice (out-patient)	100%	100% (ded waived)	100%	
Durable Medical Equipment (Covered when medically necessary)	80% ^{8, 11}	80% ^{8, 11}	85% ^{8, 11}	
Mental Health				
In-Patient	\$600 Copay per day – 5 days max	\$600 Copay per day – 5 days max	85%	
Out-Patient (office visit)	\$40 Copay	\$40 Copay (ded waived)	85%	
Drug/Substance Abuse				
In-Patient (Detox Only)	\$600 Copay per day – 5 days max	\$600 Copay per day – 5 days max	85%	
Infertility				
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered	
Infertility Drugs	Not Covered	Not Covered	Not Covered	
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered	
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered	
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered	
Pediatric Vision				
Carrier	Kaiser Permanente	Kaiser Permanente	Kaiser Permanente	
Network	Kaiser Permanente	Kaiser Permanente	Kaiser Permanente	
Exam	100%	100% (ded waived)	100% (ded waived)	
Contact Lenses	1 pair per calendar year ⁹	1 pair per calendar year ⁹	1 pair per calendar year ⁹	
Frames	1 pair per calendar year ⁹	1 pair per calendar year (ded waived) ⁹	1 pair per calendar year (ded waived) ⁹	
Maximum Allowance per year	None	None	None	
Pediatric Dental				
Carrier	Delta Dental	Delta Dental	Delta Dental	
Network	DeltaCare USA	DeltaCare USA	DeltaCare USA	
Deductible	None	None	None	
Out-of-Pocket Maximum	\$350 / \$700	\$350 / \$700	\$350 / \$700	
Office Visit	100%	100% (ded waived)	100% (ded waived)	
Diagnostic & Preventative (D&P)	100%	100% (ded waived)	100% (ded waived)	
Basic Services	\$40 Copay ²	\$40 Copay ²	\$40 Copay ²	
Major Services (no waiting period)	\$365 Copay ³	\$365 Copay ³	\$365 Copay ³	
Orthodontics (medically necessary)	\$350 Copay	\$350 Copay	\$350 Copay	

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

[†] HSA Qualified High Deductible Plan

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

- 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).
- 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.
- 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.
- 20 visits max per year combined for Chiropractic and Acupuncture.
- See plan specific EOC for information on preventive services.
- 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.

- 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.
- 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.
- 1 pair of glasses or 1 pair of contact lenses per accumulation period.
- Maximum member responsibility.
- Supplemental Durable Medical Equipment has a \$2,000 annual maximum.
- \$1,900 Self only enrollment, \$3,400 for any one member within a Family enrollment. \$3,800 for an entire Family. Does not apply to preventive care.

Gold HMO

Groups Beginning 1.1.2026

Services	HMO F	HMO A	HMO B
Participating Health Plans	Kaiser Permanente	Sharp Health Plan	Sharp Health Plan
Network Name	Full	Performance	Premier
Metal Tier	Gold	Gold	Gold
Calendar Year Deductible*	\$500 / \$1,000 ¹¹ (applies to Max OOP)	None	None
Out-of-Pocket Max Ind/Fam	\$8,000 / \$16,000 ¹²	\$9,950 / \$19,900 ³	\$9,950 / \$19,900 ³
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$35 Copay (ded waived)	\$20 Copay	\$40 Copay
Specialist Visit (SPC)	\$60 Copay (ded waived)	\$50 Copay	\$60 Copay
Laboratory	\$35 Copay (ded waived)	\$15 Copay	\$15 Copay
X-Ray	\$50 Copay (ded waived)	\$20 Copay	\$60 Copay
MRI, CT and PET (office setting)	\$350 Copay (ded waived) per procedure	\$275 Copay	\$250 Copay
Virtual/Telemedicine Office Visit	100% (ded waived)	Covered as any Illness	Covered as any Illness
Hospital Services – In-Patient	\$600 Copay per day – 5 days max	70%	\$600 Copay per day – 5 days max
In-Patient Physician Fees	100% (ded waived)	70%	100%
Emergency Room (copay waived if admitted)	\$350 Copay (ded waived)	70%	\$400 Copay
Urgent Care	\$35 Copay (ded waived)	\$50 Copay	\$60 Copay
Hospital Services – Out-Patient			
Surgical Facility	\$350 Copay per procedure	70%	75%
Ambulatory Surgery Center	\$350 Copay per procedure	70%	75%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$60 Copay (ded waived)	\$50 Copay	\$60 Copay
Ambulance Services (per trip)	\$350 Copay (ded waived)	70%	\$200 Copay
Rx Benefits			
Generic	\$15 Copay (overall ded waived)	\$20 Copay (ded waived)	\$20 Copay (ded waived)
Formulary Brand	\$50 Copay (overall ded waived)	\$250 / \$500 Ded – \$35 Copay	\$500 / \$1,000 Ded – \$45 Copay
Non-Formulary Brand	\$50 Copay (overall ded waived) (with physician approval)	\$250 / \$500 Ded – \$70 Copay	\$500 / \$1,000 Ded – \$75 Copay
Specialty	80% (up to \$250 per prescription ¹⁰) (overall ded waived) (with physician approval)	\$250 / \$500 Ded – 80% (up to \$250 per prescription ¹⁰)	\$500 / \$1,000 Ded – 80% (up to \$250 per prescription ¹⁰)
Oral Contraceptives	100% (ded waived)	100% (if in formulary)	100% (if in formulary)
Diabetes – Self-Injectable	\$50 Copay (overall ded waived)	\$250 / \$500 Ded – Applicable Rx Copay	\$500 / \$1,000 Ded – Applicable Rx Copay
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	70% ⁹	\$600 Copay per day – 5 days max ⁹
Preventive/Wellness Services	100% (ded waived) ⁴	100% ⁴	100% ⁴
Chronic Disease Management	Covered as any Illness	\$50 Copay	\$60 Copay
Chemotherapy	80%	Variable ⁶	Variable ⁶
Chiropractic (20 visits max per year)	\$15 Copay (ded waived) ¹⁸	Not Covered	Not Covered
Acupuncture	\$35 Copay (ded waived) ¹⁸	\$20 Copay	\$40 Copay
Physical, Occupational, Speech Therapy	\$35 Copay (ded waived)	\$20 Copay	\$40 Copay
Rehabilitative & Habilitative Services and Devices	\$35 Copay (ded waived)	\$20 Copay	\$40 Copay

Services	HMO F	HMO A	HMO B
Participating Health Plans	Kaiser Permanente	Sharp Health Plan	Sharp Health Plan
Network Name	Full	Performance	Premier
Metal Tier	Gold	Gold	Gold
Home Health Care (Max 100 visits per year)	\$35 Copay (ded waived) ¹³	\$20 Copay	\$40 Copay
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$300 Copay per day – 5 days max	70%	\$25 Copay per day
Hospice (out-patient)	100% (ded waived)	100%	100%
Durable Medical Equipment (Covered when medically necessary)	80% ^{14, 19}	50%	50%
Mental Health In-Patient Out-Patient (office visit)	\$600 Copay per day – 5 days max \$35 Copay (ded waived)	70% \$20 Copay	\$150 Copay per day – 5 days max \$40 Copay
Drug/Substance Abuse In-Patient (Detox Only)	\$600 Copay per day – 5 days max	70%	\$150 Copay per day – 5 days max
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 ¹⁷ 1 pair per calendar year (ded waived) ¹⁷ None	VSP VSP Advantage Network 100% 1 pair in lieu of eyeglasses 100% (Pediatric Exchange collection only) None	VSP VSP Advantage Network 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) \$40 Copay ¹⁵ \$365 Copay ¹⁶ \$350 Copay	Delta Dental of California Delta Dental DeltaCare USA None Combined with Medical 100% ⁵ 100% ⁸ \$25 Copay ⁷ \$300 Copay ² \$1,000 Copay ¹	Delta Dental of California Delta Dental DeltaCare USA None Combined with Medical 100% ⁵ 100% ⁸ \$25 Copay ⁷ \$300 Copay ² \$1,000 Copay ¹

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

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

1. Refers to procedure code D8080/D8090
2. Refers to procedure code D3330
3. Copayments for supplemental benefits (Assisted Reproductive Technologies, Chiropractic Services, Adult Vision, etc.) do not apply to the annual out-of-pocket maximum.
4. See plan specific EOC for information on preventive services.
5. Refers to procedure code D0999
6. Copay/Coinsurance waived if seen by nurse or in an out-patient setting.
7. Refers to procedure code D2140
8. Refers to procedure codes D0120 and D1120/D1110
9. Amount listed for In-Patient Services only.
10. Maximum member responsibility.
11. 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.
12. 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.

13. 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).
14. 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.
15. 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.
16. 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.
17. 1 pair of glasses or 1 pair of contact lenses per accumulation period.
18. 20 visits max per year combined for Chiropractic and Acupuncture.
19. Supplemental Durable Medical Equipment has a \$2,000 annual maximum.

Gold HMO

Groups Beginning 1.1.2026

Services	HMO D	HMO A	HMO B
Participating Health Plans	Sharp Health Plan	Sutter Health Plan	Sutter Health Plan
Network Name	Performance	Sutter Health Plan	Sutter Health Plan
Metal Tier	Gold	Gold	Gold
Calendar Year Deductible*	None	\$1,500 / \$3,000 ² (applies to Max OOP)	\$250 / \$500 ² (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$9,500 / \$19,000 ¹⁴	\$5,000 / \$10,000 ⁶	\$7,800 / \$15,600 ⁶
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$35 Copay	\$30 Copay ⁷	\$35 Copay (ded waived) ⁷
Specialist Visit (SPC)	\$55 Copay	\$50 Copay	\$55 Copay (ded waived)
Laboratory	\$15 Copay	\$30 Copay	\$35 Copay (ded waived)
X-Ray	\$55 Copay	\$50 Copay per procedure	\$55 Copay per procedure (ded waived)
MRI, CT and PET (office setting)	\$175 Copay	\$175 Copay per procedure	\$250 Copay per procedure
Virtual/Telemedicine Office Visit	Covered as any Illness	Variable ⁹	Variable ⁹
Hospital Services – In-Patient	\$1,500 Copay	80%	\$600 Copay per day – 5 days max per admit
In-Patient Physician Fees	100%	80%	100% (ded waived)
Emergency Room (copay waived if admitted)	\$300 Copay	\$200 Copay	\$250 Copay
Urgent Care	\$55 Copay	\$30 Copay	\$35 Copay (ded waived)
Hospital Services – Out-Patient			
Surgical Facility	\$600 Copay	80%	\$300 Copay
Ambulatory Surgery Center	\$600 Copay	80%	\$300 Copay
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$55 Copay	\$50 Copay	\$55 Copay (ded waived)
Ambulance Services (per trip)	\$200 Copay	\$200 Copay	\$250 Copay
Rx Benefits			
Generic	\$20 Copay	\$15 Copay (overall ded waived) ⁸	\$15 Copay (overall ded waived) ⁸
Formulary Brand	\$35 Copay	\$30 Copay (overall ded waived) ⁸	\$40 Copay (overall ded waived) ⁸
Non-Formulary Brand	\$70 Copay	\$60 Copay (overall ded waived) ⁸	\$70 Copay (overall ded waived) ⁸
Specialty	80% (up to \$250 per prescription ⁵)	80% (up to \$250 per prescription ⁵) (overall ded waived) ⁸	80% (up to \$250 per prescription ⁵) (overall ded waived) ⁸
Oral Contraceptives	100% (if in formulary)	100% (overall ded waived)	100% (overall ded waived)
Diabetes – Self-Injectable	Applicable Rx Copay	Applicable Rx Copay (overall ded waived) ⁸	Applicable Rx Copay (overall ded waived) ⁸
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	\$1,500 Copay ¹⁹	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% ¹	100% (ded waived) ¹	100% (ded waived) ¹
Chronic Disease Management	\$55 Copay	Covered as any Illness	Covered as any Illness
Chemotherapy	Variable ¹⁶	80%	80% (ded waived)
Chiropractic (20 visits max per year)	Not Covered	Not Covered	Not Covered
Acupuncture	\$35 Copay	\$30 Copay	\$35 Copay (ded waived)
Physical, Occupational, Speech Therapy	\$35 Copay	\$30 Copay	\$35 Copay (ded waived)
Rehabilitative & Habilitative Services and Devices	\$35 Copay	\$30 Copay	\$35 Copay (ded waived)

Services	HMO D	HMO A	HMO B
Participating Health Plans	Sharp Health Plan	Sutter Health Plan	Sutter Health Plan
Network Name	Performance	Sutter Health Plan	Sutter Health Plan
Metal Tier	Gold	Gold	Gold
Home Health Care (Max 100 visits per year)	\$35 Copay	80%	\$30 Copay (ded waived)
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$175 Copay	80%	\$300 Copay per day – 5 days max per admit
Hospice (out-patient)	100%	100% (ded waived)	100% (ded waived)
Durable Medical Equipment (Covered when medically necessary)	50%	80%	80% (ded waived)
Mental Health			
In-Patient	\$750 Copay	80% ³	\$600 Copay per day – 5 days max per admit ³
Out-Patient (office visit)	\$35 Copay	\$30 Copay	\$35 Copay (ded waived)
Drug/Substance Abuse			
In-Patient (Detox Only)	\$750 Copay	80% ³	\$600 Copay per day – 5 days max per admit ³
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	VSP	VSP	VSP
Network	VSP Advantage Network	Choice Network	Choice Network
Exam	100%	100% (ded waived) ¹⁰	100% (ded waived) ¹⁰
Contact Lenses	1 pair in lieu of eyeglasses	100% (in lieu of eyeglasses) (ded waived) ^{10, 11}	100% (in lieu of eyeglasses) (ded waived) ^{10, 11}
Frames	100% (Pediatric Exchange collection only)	100% (in lieu of contact lenses) (ded waived) ^{10, 11}	100% (in lieu of contact lenses) (ded waived) ^{10, 11}
Maximum Allowance per year	None	1 pair per year	1 pair per year
Pediatric Dental			
Carrier	Delta Dental of California	Delta Dental	Delta Dental
Network	Delta Dental DeltaCare USA	DeltaCare USA	DeltaCare USA
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100% ¹⁵	Copay varies by service (ded waived)	Copay varies by service (ded waived)
Diagnostic & Preventative (D&P)	100% ¹⁸	100% (ded waived)	100% (ded waived)
Basic Services	\$25 Copay ¹⁷	Copay varies by service (ded waived)	Copay varies by service (ded waived)
Major Services (no waiting period)	\$300 Copay ¹³	Copay varies by service (ded waived)	Copay varies by service (ded waived)
Orthodontics (medically necessary)	\$1,000 Copay ¹²	\$1,000 Copay (ded waived)	\$1,000 Copay (ded waived)

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

† 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. For members who are not part of a family plan, once the member meets the "single" deductible, if applicable, the member is responsible for the specific cost sharing until the "single" OOPM is met. Once the "single" OOPM is met, Sutter Health Plan pays all costs for covered services. For members who are part of a family plan, once an individual member of the family meets the "individual family member" deductible, if applicable, only the individual member is responsible for the specific cost sharing until either that member meets the "individual family member" OOPM, or until the family as a whole meets the "family" OOPM, whichever comes first. Once the family as a whole meets the "family" deductible, if applicable, all members of the family are responsible for the specific cost sharing, regardless of whether each family member met their "individual family member" deductible, until either an individual member meets the "individual family member" OOPM, or until the family as a whole meets the "family" OOPM, whichever comes first. Once an individual member of the family meets the "individual family member" OOPM, Sutter Health Plan pays all costs for covered services only for that individual member. Once the family as a whole meets the "family" OOPM, Sutter Health Plan pays all costs for covered services for all family members, regardless of whether each family member met their "individual family member" OOPM. For high-deductible health plans (HDHPs), in a "family" plan, an "individual family member" deductible must be the higher of the specified "single" deductible amount or the Internal Revenue Service (IRS) minimum of \$3,400 for 2026 plans.

3. Inpatient MH/SUD services include, but are not limited to: inpatient psychiatric hospitalization; inpatient chemical dependency hospitalization, including detoxification; mental health psychiatric observation; mental health residential treatment; substance use disorder treatment for withdrawal; inpatient behavioral health treatment for autism spectrum disorder.

4. Individual with self-only coverage amount / Individual with family coverage amount / Family coverage amount.

5. Maximum member responsibility.

6. Member cost sharing payments for all essential health benefits (EHBs) accumulate toward the OOPM. This includes cost sharing that accumulates toward an applicable deductible. This does not include cost sharing for most optional benefits.

7. Cost sharing also applies to other practitioner office visits. These include therapy visits, and other office visits not provided by either primary care physicians or specialists, or visits not specified in another benefit category such as Sutter Walk-in Care visits.

8. Cost sharing applies per prescription for up to a 30-day supply of prescribed and medically necessary generic or brand-name drugs in accordance with formulary guidelines. Except for specialty drugs, up to a 100-day supply is available, at twice the 30-day retail copayment price, through the mail-order pharmacy. Specialty drugs are available for up to a 30-day supply through the specialty pharmacy. Cost sharing for a 12-month supply of FDA-approved, self-administered hormonal contraceptives, when applicable, will be up to four times the retail cost share. Member cost sharing for oral anti-cancer drugs shall not exceed \$250 per prescription for up to a 30-day supply. For HDHP plans, this \$250 maximum will not apply until after the deductible is met.

(Footnotes continued on page 87)

Gold HMO

Groups Beginning 1.1.2026

Services	HMO C [†]	HSA Qualified	HMO A	HMO B
Participating Health Plans	Sutter Health Plan		UnitedHealthcare	UnitedHealthcare
Network Name	Sutter Health Plan		SignatureValue	Alliance
Metal Tier	Gold		Gold	Gold
Calendar Year Deductible*	\$1,700 / \$3,400 / \$3,400 ^{12, 14} (combined Med/Rx ded) (applies to Max OOP)		\$1,500 / \$3,000 ⁶ (applies to Max OOP)	\$1,500 / \$3,000 ⁶ (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$6,000 / \$12,000 ¹⁵		\$7,600 / \$15,200 ¹	\$7,600 / \$15,200 ¹
Lifetime Maximum	Unlimited		Unlimited	Unlimited
Dr. Office Visits (PCP)	80% ¹⁶		\$35 Copay (ded waived)	\$35 Copay (ded waived)
Specialist Visit (SPC)	80%		\$70 Copay (ded waived)	\$70 Copay (ded waived)
Laboratory	80%		\$40 Copay (ded waived)	\$40 Copay (ded waived)
X-Ray	80%		\$40 Copay (ded waived)	\$40 Copay (ded waived)
MRI, CT and PET (office setting)	80%		\$350 Copay (ded waived) per procedure	\$350 Copay (ded waived) per procedure
Virtual/Telemedicine Office Visit	Variable ⁹		100% (ded waived)	100% (ded waived)
Hospital Services – In-Patient	80%		75%	75%
In-Patient Physician Fees	80%		75% (ded waived)	75% (ded waived)
Emergency Room (copay waived if admitted)	80%		\$500 Copay	\$500 Copay
Urgent Care	80%		\$100 Copay (ded waived)	\$100 Copay (ded waived)
Hospital Services – Out-Patient				
Surgical Facility	80%		75%	75%
Ambulatory Surgery Center	80%		75%	75%
Hospital Pre-Authorization	Required		Required	Required
2nd Surgical Opinion	80%		\$70 Copay (ded waived)	\$70 Copay (ded waived)
Ambulance Services (per trip)	80%		\$100 Copay (ded waived)	\$100 Copay (ded waived)
Rx Benefits				
Generic	\$15 Copay (combined Med/Rx ded) ⁸		Tier 1 Non-specialty \$15 Copay / Tier 1 Specialty \$15 Copay (ded waived) ⁷	Tier 1 Non-specialty \$15 Copay / Tier 1 Specialty \$15 Copay (ded waived) ⁷
Formulary Brand	\$50 Copay (combined Med/Rx ded) ⁸		\$100 / \$200 Ded – Tier 2 Non-specialty \$50 Copay / Tier 2 Specialty \$150 Copay ⁷	\$100 / \$200 Ded – Tier 2 Non-specialty \$50 Copay / Tier 2 Specialty \$150 Copay ⁷
Non-Formulary Brand	\$100 Copay (combined Med/Rx ded) ⁸		\$100 / \$200 Ded – Tier 3 Non-specialty \$100 Copay / Tier 3 Specialty \$250 Copay ⁷	\$100 / \$200 Ded – Tier 3 Non-specialty \$100 Copay / Tier 3 Specialty \$250 Copay ⁷
Specialty	80% (up to \$250 per prescription ³) (combined Med/Rx ded) ⁸		\$100 / \$200 Ded – Tier 4 75% (up to \$250 per prescription ³) ²	\$100 / \$200 Ded – Tier 4 75% (up to \$250 per prescription ³) ²
Oral Contraceptives	100% (ded waived)		100% (ded waived)	100% (ded waived)
Diabetes – Self-Injectable	Applicable Rx Copay (combined Med/Rx ded) ⁸		Applicable Ded / Rx Copay	Applicable Ded / 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) ⁴		100% (ded waived) ⁴	100% (ded waived) ⁴
Chronic Disease Management	Covered as any Illness		Covered as any Illness	Covered as any Illness
Chemotherapy	80%		\$150 Copay (ded waived) ⁵	\$150 Copay (ded waived) ⁵
Chiropractic (20 visits max per year)	Not Covered		\$15 Copay (ded waived)	\$15 Copay (ded waived)
Acupuncture	80%		\$10 Copay (ded waived)	\$10 Copay (ded waived)
Physical, Occupational, Speech Therapy	80%		\$35 Copay (ded waived)	\$35 Copay (ded waived)
Rehabilitative & Habilitative Services and Devices	80%		\$35 Copay (ded waived)	\$35 Copay (ded waived)

Services	HMO C [†]	HSA Qualified	HMO A	HMO B
Participating Health Plans	Sutter Health Plan		UnitedHealthcare	UnitedHealthcare
Network Name	Sutter Health Plan		SignatureValue	Alliance
Metal Tier	Gold		Gold	Gold
Home Health Care (Max 100 visits per year)	80%		\$35 Copay (ded waived)	\$35 Copay (ded waived)
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	80%		75%	75%
Hospice (out-patient)	100%		100% (ded waived)	100% (ded waived)
Durable Medical Equipment (Covered when medically necessary)	80%		\$70 Copay (ded waived)	\$70 Copay (ded waived)
Mental Health				
In-Patient	80% ¹³		75%	75%
Out-Patient (office visit)	80%		\$35 Copay (ded waived)	\$35 Copay (ded waived)
Drug/Substance Abuse				
In-Patient (Detox Only)	80% ¹³		75%	75%
Infertility				
Infertility Evaluation and Treatment	Not Covered		Not Covered	Not Covered
Infertility Drugs	Not Covered		Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered		Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered		Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered		Not Covered	Not Covered
Pediatric Vision				
Carrier	VSP		UnitedHealthcare Vision	UnitedHealthcare Vision
Network	Choice Network		UnitedHealthcare Vision	UnitedHealthcare Vision
Exam	100% (ded waived) ¹⁰		100% (ded waived)	100% (ded waived)
Contact Lenses	100% (in lieu of eyeglasses) (ded waived) ^{10, 11}		75% (ded waived)	75% (ded waived)
Frames	100% (in lieu of contact lenses) (ded waived) ^{10, 11}		75% (ded waived)	75% (ded waived)
Maximum Allowance per year	1 pair per year		1 per calendar year	1 per calendar year
Pediatric Dental				
Carrier	Delta Dental		UnitedHealthcare Dental	UnitedHealthcare Dental
Network	DeltaCare USA		CA DHMO	CA DHMO
Deductible	None		None	None
Out-of-Pocket Maximum	Combined with Medical		Combined with Medical	Combined with Medical
Office Visit	Copay varies by service (ded waived)		100% (ded waived)	100% (ded waived)
Diagnostic & Preventative (D&P)	100% (ded waived)		100% (ded waived)	100% (ded waived)
Basic Services	Copay varies by service (ded waived)		Copay varies by service	Copay varies by service
Major Services (no waiting period)	Copay varies by service (ded waived)		Copay varies by service	Copay varies by service
Orthodontics (medically necessary)	\$1,000 Copay (ded waived)		\$350 Copay	\$350 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

[†] HSA Qualified High Deductible Plan

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

- 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 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.
- No change to how Specialty Drugs in Tier 4 are filled today.
- Maximum member responsibility.
- See plan specific EOC for information on preventive services.
- In instances where the contracted rate is less than your copayment, you will pay only the contracted rate.
- 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.
- Specialty medication is tiered based on their cost efficiency and effectiveness. To see if there is a Specialty equivalent medication in this tier, please visit <https://www.uhc.com/member-resources/pharmacy-benefits/prescription-drug-lists>.

- Cost sharing applies per prescription for up to a 30-day supply of prescribed and medically necessary generic or brand-name drugs in accordance with formulary guidelines. Except for specialty drugs, up to a 100-day supply is available, at twice the 30-day retail copayment price, through the mail-order pharmacy. Specialty drugs are available for up to a 30-day supply through the specialty pharmacy. Cost sharing for a 12-month supply of FDA-approved, self-administered hormonal contraceptives, when applicable, will be up to four times the retail cost share. Member cost sharing for oral anti-cancer drugs shall not exceed \$250 per prescription for up to a 30-day supply. For HDHP plans, this \$250 maximum will not apply until after the deductible is met.
- Cost share for telehealth is the same as the in-person visit, please refer to the specific in-person service amount.
- Pediatric eye exam and glasses or contact lenses are provided annually for members under age 19 as part of the essential health benefit for pediatric vision.
- A complete pair of glasses or standard contact lenses, in lieu of glasses, are covered every calendar year.

(Footnotes continued on page 87)

Gold HMO

Groups Beginning 1.1.2026

Services	HMO F	HMO G	HMO H
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	SignatureValue	Alliance	SignatureValue
Metal Tier	Gold	Gold	Gold
Calendar Year Deductible*	None	None	\$500 / \$1,000 ¹ (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$7,900 / \$15,800 ²	\$7,900 / \$15,800 ²	\$8,000 / \$16,000 ²
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$35 Copay	\$35 Copay	\$35 Copay (ded waived)
Specialist Visit (SPC)	\$70 Copay	\$70 Copay	\$70 Copay (ded waived)
Laboratory	\$40 Copay	\$40 Copay	\$40 Copay (ded waived)
X-Ray	\$40 Copay	\$40 Copay	\$40 Copay (ded waived)
MRI, CT and PET (office setting)	\$350 Copay per procedure	\$350 Copay per procedure	\$350 Copay (ded waived) per procedure
Virtual/Telemedicine Office Visit	100%	100%	100% (ded waived)
Hospital Services – In-Patient	\$700 Copay per day – 5 days max per admit	\$700 Copay per day – 5 days max per admit	80%
In-Patient Physician Fees	100%	100%	80% (ded waived)
Emergency Room (copay waived if admitted)	\$500 Copay	\$500 Copay	\$500 Copay
Urgent Care	\$100 Copay	\$100 Copay	\$100 Copay (ded waived)
Hospital Services – Out-Patient			
Surgical Facility	\$500 Copay	\$500 Copay	80%
Ambulatory Surgery Center	\$500 Copay	\$500 Copay	80%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$70 Copay	\$70 Copay	\$70 Copay (ded waived)
Ambulance Services (per trip)	\$100 Copay	\$100 Copay	\$100 Copay (ded waived)
Rx Benefits			
Generic	Tier 1 Non-specialty \$15 Copay / Tier 1 Specialty \$15 Copay ⁷	Tier 1 Non-specialty \$15 Copay / Tier 1 Specialty \$15 Copay ⁷	Tier 1 Non-specialty \$15 Copay / Tier 1 Specialty \$15 Copay (ded waived) ⁷
Formulary Brand	Tier 2 Non-specialty \$50 Copay / Tier 2 Specialty \$150 Copay ⁷	Tier 2 Non-specialty \$50 Copay / Tier 2 Specialty \$150 Copay ⁷	\$100 / \$200 Ded – Tier 2 Non-specialty \$50 Copay / Tier 2 Specialty \$150 Copay ⁷
Non-Formulary Brand	Tier 3 Non-specialty \$100 Copay / Tier 3 Specialty \$250 Copay ⁷	Tier 3 Non-specialty \$100 Copay / Tier 3 Specialty \$250 Copay ⁷	\$100 / \$200 Ded – Tier 3 Non-specialty \$100 Copay / Tier 3 Specialty \$250 Copay ⁷
Specialty	Tier 4 75% (up to \$250 per prescription ⁴) ³	Tier 4 75% (up to \$250 per prescription ⁴) ³	\$100 / \$200 Ded – Tier 4 75% (up to \$250 per prescription ⁴) ³
Oral Contraceptives	100%	100%	100% (ded waived)
Diabetes – Self-Injectable	Applicable Rx Copay	Applicable Rx Copay	Applicable Ded / 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% ⁵	100% ⁵	100% (ded waived) ⁵
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness
Chemotherapy	\$150 Copay ⁶	\$150 Copay ⁶	\$150 Copay (ded waived) ⁶
Chiropractic (20 visits max per year)	\$15 Copay	\$15 Copay	\$15 Copay (ded waived)
Acupuncture	\$10 Copay	\$10 Copay	\$10 Copay (ded waived)
Physical, Occupational, Speech Therapy	\$35 Copay	\$35 Copay	\$35 Copay (ded waived)
Rehabilitative & Habilitative Services and Devices	\$35 Copay	\$35 Copay	\$35 Copay (ded waived)
Home Health Care (Max 100 visits per year)	\$35 Copay	\$35 Copay	\$35 Copay (ded waived)

Gold HMO

Groups Beginning 1.1.2026

Services	HMO F	HMO G	HMO H
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	SignatureValue	Alliance	SignatureValue
Metal Tier	Gold	Gold	Gold
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$300 per day - 5 days max per admit	\$300 per day - 5 days max per admit	80%
Hospice (out-patient)	100%	100%	100% (ded waived)
Durable Medical Equipment (Covered when medically necessary)	\$70 Copay	\$70 Copay	\$70 Copay (ded waived)
Mental Health			
In-Patient	\$600 Copay per day - 4 days max per admit	\$600 Copay per day - 4 days max per admit	80%
Out-Patient (office visit)	\$35 Copay	\$35 Copay	\$35 Copay (ded waived)
Drug/Substance Abuse			
In-Patient (Detox Only)	\$600 Copay per day - 4 days max per admit	\$600 Copay per day - 4 days max per admit	80%
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	UnitedHealthcare Vision	UnitedHealthcare Vision	UnitedHealthcare Vision
Network	UnitedHealthcare Vision	UnitedHealthcare Vision	UnitedHealthcare Vision
Exam	100%	100%	100% (ded waived)
Contact Lenses	90%	90%	80% (ded waived)
Frames	90%	90%	80% (ded waived)
Maximum Allowance per year	1 per calendar year	1 per calendar year	1 per calendar year
Pediatric Dental			
Carrier	UnitedHealthcare Dental	UnitedHealthcare Dental	UnitedHealthcare Dental
Network	CA DHMO	CA DHMO	CA DHMO
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100%	100%	100% (ded waived)
Diagnostic & Preventative (D&P)	100%	100%	100% (ded waived)
Basic Services	Copay varies by service	Copay varies by service	Copay varies by service
Major Services (no waiting period)	Copay varies by service	Copay varies by service	Copay varies by service
Orthodontics (medically necessary)	\$350 Copay	\$350 Copay	\$350 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

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

1. 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.
2. 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 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.

3. No change to how Specialty Drugs in Tier 4 are filled today.
4. Maximum member responsibility.
5. See plan specific EOC for information on preventive services.
6. In instances where the contracted rate is less than your copayment, you will pay only the contracted rate.
7. Specialty medication is tiered based on their cost efficiency and effectiveness. To see if there is a Specialty equivalent medication in this tier, please visit <https://www.uhc.com/member-resources/pharmacy-benefits/prescription-drug-lists>.

Gold HMO

Groups Beginning 1.1.2026

Services	HMO J	HMO L	HMO M
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	Alliance	Harmony	Harmony
Metal Tier	Gold	Gold	Gold
Calendar Year Deductible*	\$500 / \$1,000 ¹ (applies to Max OOP)	\$1,500 / \$3,000 ¹ (applies to Max OOP)	None
Out-of-Pocket Max Ind/Fam	\$8,000 / \$16,000 ²	\$7,600 / \$15,200 ²	\$7,900 / \$15,800 ²
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$35 Copay (ded waived)	\$35 Copay (ded waived)	\$35 Copay
Specialist Visit (SPC)	\$70 Copay (ded waived)	\$70 Copay (ded waived)	\$70 Copay
Laboratory	\$40 Copay (ded waived)	\$40 Copay (ded waived)	\$40 Copay
X-Ray	\$40 Copay (ded waived)	\$40 Copay (ded waived)	\$40 Copay
MRI, CT and PET (office setting)	\$350 Copay (ded waived) per procedure	\$350 Copay (ded waived) per procedure	\$350 Copay per procedure
Virtual/Telemedicine Office Visit	100% (ded waived)	100% (ded waived)	100%
Hospital Services – In-Patient	80%	75%	\$700 Copay per day – 5 days max per admit
In-Patient Physician Fees	80% (ded waived)	75% (ded waived)	100%
Emergency Room (copay waived if admitted)	\$500 Copay	\$500 Copay	\$500 Copay
Urgent Care	\$100 Copay (ded waived)	\$100 Copay (ded waived)	\$100 Copay
Hospital Services – Out-Patient			
Surgical Facility	80%	75%	\$500 Copay
Ambulatory Surgery Center	80%	75%	\$500 Copay
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$70 Copay (ded waived)	\$70 Copay (ded waived)	\$70 Copay
Ambulance Services (per trip)	\$100 Copay (ded waived)	\$100 Copay (ded waived)	\$100 Copay
Rx Benefits			
Generic	Tier 1 Non-specialty \$15 Copay / Tier 1 Specialty \$15 Copay (ded waived) ⁷	Tier 1 Non-specialty \$15 Copay / Tier 1 Specialty \$15 Copay (ded waived) ⁷	Tier 1 Non-specialty \$15 Copay / Tier 1 Specialty \$15 Copay ⁷
Formulary Brand	\$100 / \$200 Ded – Tier 2 Non-specialty \$50 Copay / Tier 2 Specialty \$150 Copay ⁷	\$100 / \$200 Ded – Tier 2 Non-specialty \$50 Copay / Tier 2 Specialty \$150 Copay ⁷	Tier 2 Non-specialty \$50 Copay / Tier 2 Specialty \$150 Copay ⁷
Non-Formulary Brand	\$100 / \$200 Ded – Tier 3 Non-specialty \$100 Copay / Tier 3 Specialty \$250 Copay ⁷	\$100 / \$200 Ded – Tier 3 Non-specialty \$100 Copay / Tier 3 Specialty \$250 Copay ⁷	Tier 3 Non-specialty \$100 Copay / Tier 3 Specialty \$250 Copay ⁷
Specialty	\$100 / \$200 Ded – Tier 4 75% (up to \$250 per prescription ⁴) ³	\$100 / \$200 Ded – Tier 4 75% (up to \$250 per prescription ⁴) ³	Tier 4 75% (up to \$250 per prescription ⁴) ³
Oral Contraceptives	100% (ded waived)	100% (ded waived)	100%
Diabetes – Self-Injectable	Applicable Ded / Rx Copay	Applicable Ded / Rx Copay	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) ⁵	100% (ded waived) ⁵	100% ⁵
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	\$150 Copay ⁶
Chiropractic (20 visits max per year)	\$15 Copay (ded waived)	\$15 Copay (ded waived)	\$15 Copay
Acupuncture	\$10 Copay (ded waived)	\$10 Copay (ded waived)	\$10 Copay
Physical, Occupational, Speech Therapy	\$35 Copay (ded waived)	\$35 Copay (ded waived)	\$35 Copay
Rehabilitative & Habilitative Services and Devices	\$35 Copay (ded waived)	\$35 Copay (ded waived)	\$35 Copay
Home Health Care (Max 100 visits per year)	\$35 Copay (ded waived)	\$35 Copay (ded waived)	\$35 Copay

Gold HMO

Groups Beginning 1.1.2026

Services	HMO J	HMO L	HMO M
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	Alliance	Harmony	Harmony
Metal Tier	Gold	Gold	Gold
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	80%	75%	\$300 Copay per day – 5 days max per admit
Hospice (out-patient)	100% (ded waived)	100% (ded waived)	100%
Durable Medical Equipment (Covered when medically necessary)	\$70 Copay (ded waived)	\$70 Copay (ded waived)	\$70 Copay
Mental Health			
In-Patient	80%	75%	\$600 Copay per day – 4 days max per admit
Out-Patient (office visit)	\$35 Copay (ded waived)	\$35 Copay (ded waived)	\$35 Copay
Drug/Substance Abuse			
In-Patient (Detox Only)	80%	75%	\$600 Copay per day – 4 days max per admit
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	UnitedHealthcare Vision	UnitedHealthcare Vision	UnitedHealthcare Vision
Network	UnitedHealthcare Vision	UnitedHealthcare Vision	UnitedHealthcare Vision
Exam	100% (ded waived)	100% (ded waived)	100%
Contact Lenses	80% (ded waived)	75% (ded waived)	90%
Frames	80% (ded waived)	75% (ded waived)	90%
Maximum Allowance per year	1 per calendar year	1 per calendar year	1 per calendar year
Pediatric Dental			
Carrier	UnitedHealthcare Dental	UnitedHealthcare Dental	UnitedHealthcare Dental
Network	CA DHMO	CA DHMO	CA DHMO
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100% (ded waived)	100% (ded waived)	100%
Diagnostic & Preventative (D&P)	100% (ded waived)	100% (ded waived)	100%
Basic Services	Copay varies by service	Copay varies by service	Copay varies by service
Major Services (no waiting period)	Copay varies by service	Copay varies by service	Copay varies by service
Orthodontics (medically necessary)	\$350 Copay	\$350 Copay	\$350 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

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

1. 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.
2. 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 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.

3. No change to how Specialty Drugs in Tier 4 are filled today.
4. Maximum member responsibility.
5. See plan specific EOC for information on preventive services.
6. In instances where the contracted rate is less than your copayment, you will pay only the contracted rate.
7. Specialty medication is tiered based on their cost efficiency and effectiveness. To see if there is a Specialty equivalent medication in this tier, please visit <https://www.uhc.com/member-resources/pharmacy-benefits/prescription-drug-lists>.

Gold HMO

Groups Beginning 1.1.2026

Services	HMO N	HMO O	HMO P
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	Harmony	Alliance	Harmony
Metal Tier	Gold	Gold	Gold
Calendar Year Deductible*	\$500 / \$1,000 ⁷ (applies to Max OOP)	None	None
Out-of-Pocket Max Ind/Fam	\$8,000 / \$16,000 ²	\$8,500 / \$17,000 ²	\$8,500 / \$17,000 ²
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$35 Copay (ded waived)	\$35 Copay	\$35 Copay
Specialist Visit (SPC)	\$70 Copay (ded waived)	\$70 Copay	\$70 Copay
Laboratory	\$40 Copay (ded waived)	\$40 Copay	\$40 Copay
X-Ray	\$40 Copay (ded waived)	\$40 Copay	\$40 Copay
MRI, CT and PET (office setting)	\$350 Copay (ded waived) per procedure	\$250 Copay per procedure	\$250 Copay per procedure
Virtual/Telemedicine Office Visit	100% (ded waived)	100%	100%
Hospital Services – In-Patient	80%	\$600 Copay per day - 4 days max per admit	\$600 Copay per day - 4 days max per admit
In-Patient Physician Fees	80% (ded waived)	100%	100%
Emergency Room (copay waived if admitted)	\$500 Copay	\$400 Copay	\$400 Copay
Urgent Care	\$100 Copay (ded waived)	\$100 Copay	\$100 Copay
Hospital Services – Out-Patient			
Surgical Facility	80%	\$400 Copay	\$400 Copay
Ambulatory Surgery Center	80%	\$400 Copay	\$400 Copay
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$70 Copay (ded waived)	\$70 Copay	\$70 Copay
Ambulance Services (per trip)	\$100 Copay (ded waived)	\$100 Copay	\$100 Copay
Rx Benefits			
Generic	Tier 1 Non-specialty \$15 Copay / Tier 1 Specialty \$15 Copay (ded waived) ¹	Tier 1 Non-specialty \$15 Copay / Tier 1 Specialty \$15 Copay ¹	Tier 1 Non-specialty \$15 Copay / Tier 1 Specialty \$15 Copay ¹
Formulary Brand	\$100 / \$200 Ded – Tier 2 Non-specialty \$50 Copay / Tier 2 Specialty \$150 Copay ¹	Tier 2 Non-specialty \$50 Copay / Tier 2 Specialty \$150 Copay ¹	Tier 2 Non-specialty \$50 Copay / Tier 2 Specialty \$150 Copay ¹
Non-Formulary Brand	\$100 / \$200 Ded – Tier 3 Non-specialty \$100 Copay / Tier 3 Specialty \$250 Copay ¹	Tier 3 Non-specialty \$85 Copay / Tier 3 Specialty \$250 Copay ¹	Tier 3 Non-specialty \$85 Copay / Tier 3 Specialty \$250 Copay ¹
Specialty	\$100 / \$200 Ded – Tier 4 75% (up to \$250 per prescription ⁴) ³	Tier 4 75% (up to \$250 per prescription ⁴) ³	Tier 4 75% (up to \$250 per prescription ⁴) ³
Oral Contraceptives	100% (ded waived)	100%	100%
Diabetes – Self-Injectable	Applicable Ded / Rx Copay	Applicable Rx Copay	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) ⁵	100% ⁵	100% ⁵
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness
Chemotherapy	\$150 Copay (ded waived) ⁶	\$150 Copay ⁶	\$150 Copay ⁶
Chiropractic (20 visits max per year)	\$15 Copay (ded waived)	\$15 Copay	\$15 Copay
Acupuncture	\$10 Copay (ded waived)	\$10 Copay	\$10 Copay
Physical, Occupational, Speech Therapy	\$35 Copay (ded waived)	\$35 Copay	\$35 Copay
Rehabilitative & Habilitative Services and Devices	\$35 Copay (ded waived)	\$35 Copay	\$35 Copay
Home Health Care (Max 100 visits per year)	\$35 Copay (ded waived)	\$35 Copay	\$35 Copay

Services	HMO N	HMO O	HMO P
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	Harmony	Alliance	Harmony
Metal Tier	Gold	Gold	Gold
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	80%	\$300 Copay per day - 4 days max per admit	\$300 Copay per day - 4 days max per admit
Hospice (out-patient)	100% (ded waived)	100%	100%
Durable Medical Equipment (Covered when medically necessary)	\$70 Copay (ded waived)	\$70 Copay	\$70 Copay
Mental Health			
In-Patient	80%	\$600 Copay per day - 4 days max per admit	\$600 Copay per day - 4 days max per admit
Out-Patient (office visit)	\$35 Copay (ded waived)	\$35 Copay	\$35 Copay
Drug/Substance Abuse			
In-Patient (Detox Only)	80%	\$600 Copay per day - 4 days max per admit	\$600 Copay per day - 4 days max per admit
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	UnitedHealthcare Vision	UnitedHealthcare Vision	UnitedHealthcare Vision
Network	UnitedHealthcare Vision	UnitedHealthcare Vision	UnitedHealthcare Vision
Exam	100% (ded waived)	100%	100%
Contact Lenses	80% (ded waived)	90%	90%
Frames	80% (ded waived)	90%	90%
Maximum Allowance per year	1 per calendar year	1 per calendar year	1 per calendar year
Pediatric Dental			
Carrier	UnitedHealthcare Dental	UnitedHealthcare Dental	UnitedHealthcare Dental
Network	CA DHMO	CA DHMO	CA DHMO
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100% (ded waived)	100%	100%
Diagnostic & Preventative (D&P)	100% (ded waived)	100%	100%
Basic Services	Copay varies by service	Copay varies by service	Copay varies by service
Major Services (no waiting period)	Copay varies by service	Copay varies by service	Copay varies by service
Orthodontics (medically necessary)	\$350 Copay	\$350 Copay	\$350 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

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

1. Specialty medication is tiered based on their cost efficiency and effectiveness. To see if there is a Specialty equivalent medication in this tier, please visit <https://www.uhc.com/member-resources/pharmacy-benefits/prescription-drug-lists>.
2. 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 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.

3. No change to how Specialty Drugs in Tier 4 are filled today.
4. Maximum member responsibility.
5. See plan specific EOC for information on preventive services.
6. In instances where the contracted rate is less than your copayment, you will pay only the contracted rate.
7. 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.

Gold HMO

Groups Beginning 1.1.2026

Services	HMO Q	HMO A	HMO B
Participating Health Plans	UnitedHealthcare	Western Health Advantage	Western Health Advantage
Network Name	SignatureValue	Full	Full
Metal Tier	Gold	Gold	Gold
Calendar Year Deductible*	None	None	\$250 / \$500 ^{1,3} (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$8,500 / \$17,000 ¹⁴	\$8,750 / \$17,500 ²	\$7,800 / \$15,600 ^{2,3}
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$35 Copay	\$40 Copay	\$35 Copay (ded waived)
Specialist Visit (SPC)	\$70 Copay	\$40 Copay	\$55 Copay (ded waived)
Laboratory	\$40 Copay	\$40 Copay	\$35 Copay (ded waived)
X-Ray	\$40 Copay	\$60 Copay	\$55 Copay (ded waived)
MRI, CT and PET (office setting)	\$250 Copay per procedure	\$300 Copay	\$250 Copay ¹
Virtual/Telemedicine Office Visit	100%	Variable ⁴	Variable ⁴
Hospital Services – In-Patient	\$600 Copay per day - 4 days max per admit	\$600 Copay per day	\$600 Copay per day ¹ – Days 1-5
In-Patient Physician Fees	100%	100%	100% (ded waived)
Emergency Room (copay waived if admitted)	\$400 Copay	\$300 Copay	\$250 Copay ¹
Urgent Care	\$100 Copay	\$100 Copay	\$35 Copay (ded waived)
Hospital Services – Out-Patient			
Surgical Facility	\$400 Copay	\$300 Copay	\$300 Copay ¹
Ambulatory Surgery Center	\$400 Copay	\$300 Copay	\$300 Copay ¹
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$70 Copay	\$40 Copay	\$55 Copay (ded waived)
Ambulance Services (per trip)	\$70 Copay	100%	\$250 Copay ¹
Rx Benefits			
Generic	Tier 1 Non-specialty \$15 Copay / Tier 1 Specialty \$15 Copay ¹³	\$20 Copay	\$15 Copay (overall ded waived)
Formulary Brand	Tier 2 Non-specialty \$50 Copay / Tier 2 Specialty \$150 Copay ¹³	\$50 Copay ⁶	\$40 Copay (overall ded waived) ⁶
Non-Formulary Brand	Tier 3 Non-specialty \$85 Copay / Tier 3 Specialty \$250 Copay ¹³	\$75 Copay ⁶	\$70 Copay (overall ded waived) ⁶
Specialty	Tier 4 75% (up to \$250 per prescription ¹¹) ¹⁵	80% (up to \$250 per 30 day supply ¹¹) ⁵	80% (up to \$250 per 30 day supply ¹¹) (overall ded waived) ⁵
Oral Contraceptives	100%	100%	100% (ded waived)
Diabetes – Self-Injectable	Applicable Rx Copay	\$50 Copay	\$40 Copay (overall ded waived)
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% ¹²	100% ^{7,12}	100% (ded waived) ^{7,12}
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness
Chemotherapy	\$150 Copay ¹⁶	100%	80% (ded waived) ⁵
Chiropractic (20 visits max per year)	\$15 Copay	\$15 Copay ⁸	Not Covered
Acupuncture	\$10 Copay	\$15 Copay	\$35 Copay (ded waived)
Physical, Occupational, Speech Therapy	\$35 Copay	\$40 Copay	\$35 Copay (ded waived)
Rehabilitative & Habilitative Services and Devices	\$35 Copay	\$40 Copay	\$35 Copay (ded waived)
Home Health Care (Max 100 visits per year)	\$35 Copay	100%	\$30 Copay (ded waived)

Services	HMO Q	HMO A	HMO B
Participating Health Plans	UnitedHealthcare	Western Health Advantage	Western Health Advantage
Network Name	SignatureValue	Full	Full
Metal Tier	Gold	Gold	Gold
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$300 Copay per day - 4 days max per admit	\$600 Copay per day	\$300 Copay per day ¹ - Days 1-5
Hospice (out-patient)	100%	100%	100% (ded waived)
Durable Medical Equipment (Covered when medically necessary)	\$70 Copay	80% ^{5, 9}	80% (ded waived) ^{5, 9}
Mental Health			
In-Patient	\$600 Copay per day - 4 days max per admit	\$600 Copay per day	\$600 Copay per day ¹ - Days 1-5
Out-Patient (office visit)	\$35 Copay	\$40 Copay	\$35 Copay (ded waived)
Drug/Substance Abuse			
In-Patient (Detox Only)	\$600 Copay per day - 4 days max per admit	\$600 Copay per day	\$600 Copay per day ¹ - Days 1-5
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	UnitedHealthcare Vision	Vision Service Plan (VSP)	Vision Service Plan (VSP)
Network	UnitedHealthcare Vision	VSP Advantage	VSP Advantage
Exam	100%	100%	100% (ded waived)
Contact Lenses	90%	100%	100% (ded waived)
Frames	90%	100%	100% (ded waived)
Maximum Allowance per year	1 per calendar year	1 per calendar year ¹⁰	1 per calendar year ¹⁰
Pediatric Dental			
Carrier	UnitedHealthcare Dental	Delta Dental	Delta Dental
Network	CA DHMO	DeltaCare USA	DeltaCare USA
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100%	100%	100%
Diagnostic & Preventative (D&P)	100%	100%	100%
Basic Services	Copay varies by service	Copay varies by service	Copay varies by service
Major Services (no waiting period)	Copay varies by service	Copay varies by service	Copay varies by service
Orthodontics (medically necessary)	\$350 Copay	\$1,000 Copay	\$1,000 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

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

- 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.
- The annual out-of-pocket maximum is the total amount that the member must pay for certain services in a calendar year.
- 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.
- Cost share amount varies based on type of services rendered.
- Percentage copayment amounts are based on WHA's contracted rates with the provider of service or medication.
- If a Tier 1 medication is available but the member elects to receive a medication from Tier 2, 3 or 4 without medical indication from the Prescribing Provider, the member will be responsible for the applicable Tier 2-4 copayment plus the difference in cost between the Tier 1 medication and the purchased medication. The amount paid for the difference in cost does not apply to the deductible (when applicable) or contribute to the out-of-pocket maximum.
- There may be an office visit copay if the primary purpose of a visit is not preventive or other services are provided.

8. Copayments do not contribute to out-of-pocket maximum.

9. See copayment summary for applicable prosthetic/orthotic device copayment amount.

10. Limited to one pair of glasses with standard lenses and provider designated frames or one pair of conventional, six months supply of monthly or 2-week disposable, or 3 months supply of daily disposable contact lenses instead of glasses.

11. Maximum member responsibility.

12. See plan specific EOC for information on preventive services.

13. Specialty medication is tiered based on their cost efficiency and effectiveness. To see if there is a Specialty equivalent medication in this tier, please visit <https://www.uhc.com/member-resources/pharmacy-benefits/prescription-drug-lists>.

14. 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 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.

15. No change to how Specialty Drugs in Tier 4 are filled today.

16. In instances where the contracted rate is less than your copayment, you will pay only the contracted rate.

Gold HMO

Groups Beginning 1.1.2026

Services	HMO C	HMO D [†]	HSA Qualified
Participating Health Plans	Western Health Advantage	Western Health Advantage	
Network Name	Full	Full	
Metal Tier	Gold	Gold	
Calendar Year Deductible*	\$1,000 / \$2,000 ^{1,11} (applies to Max OOP)	\$2,900 / \$3,400 / \$5,800 ^{1,9,11} (combined Med/Rx ded) (applies to Max OOP)	
Out-of-Pocket Max Ind/Fam	\$8,500 / \$17,000 ^{2,11}	\$4,800 / \$9,600 ^{2,11}	
Lifetime Maximum	Unlimited	Unlimited	
Dr. Office Visits (PCP)	\$40 Copay (ded waived)	100% ¹	
Specialist Visit (SPC)	\$40 Copay (ded waived)	100% ¹	
Laboratory	100% (ded waived)	100% ¹	
X-Ray	\$40 Copay (ded waived)	100% ¹	
MRI, CT and PET (office setting)	\$300 Copay (ded waived)	100% ¹	
Virtual/Telemedicine Office Visit	Variable ¹³	Variable ¹³	
Hospital Services – In-Patient	\$500 Copay per day ¹ – Days 1-5	100% ¹	
In-Patient Physician Fees	100% (ded waived)	100% ¹	
Emergency Room (copay waived if admitted)	\$300 Copay ¹	100% ¹	
Urgent Care	\$50 Copay (ded waived)	100% ¹	
Hospital Services – Out-Patient			
Surgical Facility	\$500 Copay ¹	100% ¹	
Ambulatory Surgery Center	\$500 Copay ¹	100% ¹	
Hospital Pre-Authorization	Required	Required	
2nd Surgical Opinion	\$40 Copay (ded waived)	100% ¹	
Ambulance Services (per trip)	100% (ded waived)	100% ¹	
Rx Benefits			
Generic	\$10 Copay (ded waived)	100% (combined Med/Rx ded) ¹	
Formulary Brand	\$500 / \$1,000 Ded – \$50 Copay ^{1,10}	\$40 Copay (combined Med/Rx ded) ^{1,10}	
Non-Formulary Brand	\$500 / \$1,000 Ded – \$75 Copay ^{1,10}	\$60 Copay (combined Med/Rx ded) ^{1,10}	
Specialty	\$500 / \$1,000 Ded – 80% (up to \$250 per 30 day supply ⁷) ^{1,8}	80% (up to \$250 per 30 day supply ⁷) (combined Med/Rx ded) ^{1,8}	
Oral Contraceptives	100% (ded waived)	100% (ded waived)	
Diabetes – Self-Injectable	\$500 / \$1,000 Ded – \$50 Copay ¹	100% (combined Med/Rx ded) ¹	
Pre-Existing Conditions	Covered	Covered	
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	
Preventive/Wellness Services	100% (ded waived) ^{3,5}	100% (ded waived) ^{3,5}	
Chronic Disease Management	Covered as any Illness	Covered as any Illness	
Chemotherapy	100% (ded waived)	100% ¹	
Chiropractic (20 visits max per year)	\$15 Copay (ded waived) ¹²	100% ^{1,12}	
Acupuncture	\$15 Copay (ded waived)	100% ¹	
Physical, Occupational, Speech Therapy	\$40 Copay (ded waived)	100% ¹	
Rehabilitative & Habilitative Services and Devices	\$40 Copay (ded waived)	100% ¹	
Home Health Care (Max 100 visits per year)	100% (ded waived)	100% ¹	

Services	HMO C	HMO D†	HSA Qualified
Participating Health Plans	Western Health Advantage	Western Health Advantage	
Network Name	Full	Full	
Metal Tier	Gold	Gold	
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$500 Copay per day ¹ – Days 1-5	100% ¹	
Hospice (out-patient)	100% (ded waived)	100% ¹	
Durable Medical Equipment (Covered when medically necessary)	80% (ded waived) ^{4, 8}	100% ^{1, 4}	
Mental Health			
In-Patient	\$500 Copay per day ¹ – Days 1-5	100% ¹	
Out-Patient (office visit)	\$40 Copay (ded waived)	100% ¹	
Drug/Substance Abuse			
In-Patient (Detox Only)	\$500 Copay per day ¹ – Days 1-5	100% ¹	
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	
Infertility Drugs	Not Covered	Not Covered	
In Vitro Fertilization (IVF)	Not Covered	Not Covered	
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	
Pediatric Vision			
Carrier	Vision Service Plan (VSP)	Vision Service Plan (VSP)	
Network	VSP Advantage	VSP Advantage	
Exam	100% (ded waived)	100% (ded waived)	
Contact Lenses	100% (ded waived)	100% (ded waived)	
Frames	100% (ded waived)	100% (ded waived)	
Maximum Allowance per year	1 per calendar year ⁶	1 per calendar year ⁶	
Pediatric Dental			
Carrier	Delta Dental	Delta Dental	
Network	DeltaCare USA	DeltaCare USA	
Deductible	None	None	
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	
Office Visit	100%	100%	
Diagnostic & Preventative (D&P)	100%	100%	
Basic Services	Copay varies by service	Copay varies by service	
Major Services (no waiting period)	Copay varies by service	Copay varies by service	
Orthodontics (medically necessary)	\$1,000 Copay	\$1,000 Copay	

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

† 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. See copayment summary for applicable prosthetic/orthotic device copayment amount.
5. See plan specific EOC for information on preventive services.
6. Limited to one pair of glasses with standard lenses and provider designated frames or one pair of conventional, six months supply of monthly or 2-week disposable, or 3 months supply of daily disposable contact lenses instead of glasses.

7. Maximum member responsibility.

8. Percentage copayment amounts are based on WHA's contracted rates with the provider of service or medication.
9. Individual with self-only coverage amount / Individual with family coverage amount / Family coverage amount.
10. If a Tier 1 medication is available but the member elects to receive a medication from Tier 2, 3 or 4 without medical indication from the Prescribing Provider, the member will be responsible for the applicable Tier 2-4 copayment plus the difference in cost between the Tier 1 medication and the purchased medication. The amount paid for the difference in cost does not apply to the deductible (when applicable) or contribute to the out-of-pocket maximum.
11. 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.
12. Copayments do not contribute to out-of-pocket maximum.
13. Cost share amount varies based on type of services rendered.

Gold PPO

Groups Beginning 1.1.2026

Services	PPO B		PPO C	
Participating Health Plans	Anthem Blue Cross		Anthem Blue Cross	
Network Name	Select PPO		Select PPO	
Metal Tier	Gold		Gold	
	In-Network	Out-of-Network ⁹	In-Network	Out-of-Network ⁹
Calendar Year Deductible*	\$1,000 / \$3,000 (applies to Max OOP)	\$2,000 / \$4,000 (applies to Max OOP)	\$500 / \$1,500 (applies to Max OOP)	\$2,000 / \$4,000 (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$7,800 / \$15,600 ¹	\$15,600 / \$31,200 ¹	\$7,700 / \$15,400 ¹	\$15,400 / \$30,800 ¹
Lifetime Maximum	Unlimited		Unlimited	
Dr. Office Visits (PCP)	\$25 Copay (ded waived)	50%	\$30 Copay (ded waived)	50%
Specialist Visit (SPC)	\$50 Copay (ded waived)	50%	\$60 Copay (ded waived)	50%
Laboratory	\$15 Copay (ded waived)	50%	\$15 Copay (ded waived)	50%
X-Ray	\$15 Copay (ded waived)	50%	\$15 Copay (ded waived)	50%
MRI, CT and PET (office setting)	75% ¹⁴	50% (up to \$800 per test) ⁵	80% ¹⁴	50% (up to \$800 per test) ⁵
Virtual/Telemedicine Office Visit	\$25 Copay / \$50 Copay (ded waived) ¹⁵	50%	\$30 Copay / \$60 Copay (ded waived) ¹⁵	50%
Hospital Services – In-Patient	75%	50% (up to \$650 per day) ⁵	80%	50% (up to \$650 per day) ⁵
In-Patient Physician Fees	75%	50%	80%	50%
Emergency Room (copay waived if admitted)	\$250 Copay – 75%		\$250 Copay – 80%	
Urgent Care	\$25 Copay (ded waived)	50%	\$30 Copay (ded waived)	50%
Hospital Services – Out-Patient				
Surgical Facility	\$250 Copay per admit – 75%	50% (up to \$380 per admit) ⁵	\$250 Copay per admit – 80%	50% (up to \$380 per admit) ⁵
Ambulatory Surgery Center	\$50 Copay per admit – 75%	50% (up to \$380 per admit) ⁵	\$50 Copay per admit – 80%	50% (up to \$380 per admit) ⁵
Hospital Pre-Authorization	Not Required		Not Required	
2nd Surgical Opinion	\$50 Copay (ded waived)	50%	\$60 Copay (ded waived)	50%
Ambulance Services (per trip)	75% ¹³		80% ¹³	
Rx Benefits				
Generic	Level 1 \$10 Copay / Level 2 \$20 Copay (ded waived) ²	Not Covered	Level 1 \$10 Copay / Level 2 \$20 Copay (overall ded waived) ²	Not Covered
Formulary Brand	\$250 / \$500 Ded – Level 1 \$50 Copay / Level 2 \$60 Copay ²	Not Covered	Level 1 \$50 Copay / Level 2 \$60 Copay (overall ded waived) ²	Not Covered
Non-Formulary Brand	\$250 / \$500 Ded – Level 1 \$90 Copay / Level 2 \$100 Copay ²	Not Covered	Level 1 \$90 Copay / Level 2 \$100 Copay (overall ded waived) ²	Not Covered
Specialty	\$250 / \$500 Ded – Level 1 70% / Level 2 60% (up to \$250 per prescription ⁸) (prior auth.required) ^{2,6}	Not Covered	Level 1 70% / Level 2 60% (up to \$250 per prescription ⁸) (overall ded waived) (prior auth.required) ^{2,6}	Not Covered
Oral Contraceptives	100%	Not Covered	100%	Not Covered
Diabetes – Self-Injectable	Applicable Ded / Rx Copay ²	Not Covered	Applicable 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 ¹⁶		Covered ¹⁶	
Chemotherapy	75%	50% ¹⁴	80%	50% ¹⁴
Chiropractic (20 visits max per year)	\$15 Copay (ded waived) (20 visits max per benefit period) ¹⁰	Not Covered	\$15 Copay (ded waived) (20 visits max per benefit period) ¹⁰	Not Covered

Gold PPO

Groups Beginning 1.1.2026

Services	PPO B		PPO C	
Participating Health Plans	Anthem Blue Cross		Anthem Blue Cross	
Network Name	Select PPO		Select PPO	
Metal Tier	Gold		Gold	
	In-Network	Out-of-Network ⁹	In-Network	Out-of-Network ⁹
Acupuncture	\$25 Copay (ded waived)	Not Covered	\$30 Copay (ded waived)	Not Covered
Physical, Occupational, Speech Therapy	\$25 Copay (ded waived)	50% ¹⁴	\$30 Copay (ded waived)	50% ¹⁴
Rehabilitative & Habilitative Services and Devices	\$25 Copay (ded waived) ¹¹	50% ¹¹	\$30 Copay (ded waived) ¹¹	50% ¹¹
Home Health Care (Max 100 visits per year)	75% (Max 100 visits per benefit period) ⁴	50% (up to \$75 per visit) (Max 100 visits per benefit period) ^{4, 5}	80% (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)	75% ¹²	50% (up to \$150 per day) ^{5, 12}	80% ¹²	50% (up to \$150 per day) ^{5, 12}
Hospice (out-patient)	100%	50%	100%	50%
Durable Medical Equipment (Covered when medically necessary)	50%		50%	
Mental Health In-Patient/Out-Patient (office visit)	75% \$25 Copay (ded waived)	50% (up to \$650 per day) ⁵ 50%	80% \$30 Copay (ded waived)	50% (up to \$650 per day) ⁵ 50%
Drug/Substance Abuse In-Patient (Detox Only)	75%	50% (up to \$650 per day) ⁵	80%	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)	\$25 Copay (ded waived) ⁷ Not Covered Not Covered Not Covered Not Covered	50% ⁷ Not Covered Not Covered Not Covered Not Covered	\$30 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	Anthem Vision Blue View Vision 100% (ded waived)	Anthem Vision \$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)	Anthem Vision Blue View Vision 100% (ded waived)	Anthem Vision \$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)
Contact Lenses	100% (in lieu of eyeglasses)	\$0 Copayment plus any charges in excess of the maximum allowed amount (in lieu of eyeglasses)	100% (in lieu of eyeglasses)	\$0 Copayment plus any charges in excess of the maximum allowed amount (in lieu of eyeglasses)
Frames	100% (ded waived) (1 per calendar year)	\$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived) (1 per calendar year)	100% (ded waived) (1 per calendar year)	\$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived) (1 per calendar year)
Maximum Allowance per year	1 per calendar year	1 per calendar year	1 per calendar year	1 per calendar year
Pediatric Dental Carrier Network Deductible Out-of-Pocket Maximum	Anthem Dental Prime None Combined with Medical (IN & OON)	Anthem Dental None Combined with Medical (IN & OON)	Anthem Dental Prime None Combined with Medical (IN & OON)	Anthem Dental None Combined with Medical (IN & OON)
Office Visit	100%	100%	100%	100%
Diagnostic & Preventative (D&P)	100%	100%	100%	100%
Basic Services	80%	80%	80%	80%
Major Services (no waiting period)	50%	50%	50%	50%
Orthodontics (medically necessary)	50%	50%	50%	50%

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

(Footnotes continued on page 88)

Gold PPO

Groups Beginning 1.1.2026

Services	PPO D		PPO E	
Participating Health Plans	Anthem Blue Cross		Anthem Blue Cross	
Network Name	Select PPO		Prudent Buyer – Small Group	
Metal Tier	Gold		Gold	
	In-Network	Out-of-Network ⁹	In-Network	Out-of-Network ⁹
Calendar Year Deductible*	\$1,500 / \$3,000 (applies to Max OOP)	\$3,000 / \$6,000 (applies to Max OOP)	\$500 / \$1,500 (applies to Max OOP)	\$2,000 / \$4,000 (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$6,600 / \$13,200 ¹	\$13,200 / \$26,400 ¹	\$7,700 / \$15,400 ¹	\$15,400 / \$30,800 ¹
Lifetime Maximum	Unlimited		Unlimited	
Dr. Office Visits (PCP)	\$30 Copay (ded waived)	50%	\$30 Copay (ded waived)	50%
Specialist Visit (SPC)	\$60 Copay (ded waived)	50%	\$60 Copay (ded waived)	50%
Laboratory	\$15 Copay (ded waived)	50%	\$15 Copay (ded waived)	50%
X-Ray	\$15 Copay (ded waived)	50%	\$15 Copay (ded waived)	50%
MRI, CT and PET (office setting)	75% ¹⁴	50% (up to \$800 per test) ⁵	80% ¹⁴	50% (up to \$800 per test) ⁵
Virtual/Telemedicine Office Visit	\$30 Copay / \$60 Copay (ded waived) ¹⁵	50%	\$30 Copay / \$60 Copay (ded waived) ¹⁵	50%
Hospital Services – In-Patient	75%	50% (up to \$650 per day) ⁵	80%	50% (up to \$650 per day) ⁵
In-Patient Physician Fees	75%	50%	80%	50%
Emergency Room (copay waived if admitted)	\$250 Copay – 75%		\$250 Copay – 80%	
Urgent Care	\$30 Copay (ded waived)	50%	\$30 Copay (ded waived)	50%
Hospital Services – Out-Patient				
Surgical Facility	\$250 Copay per admit – 75%	50% (up to \$380 per admit) ⁵	\$250 Copay per admit – 80%	50% (up to \$380 per admit) ⁵
Ambulatory Surgery Center	\$50 Copay per admit – 75%	50% (up to \$380 per admit) ⁵	\$50 Copay per admit – 80%	50% (up to \$380 per admit) ⁵
Hospital Pre-Authorization	Not Required		Not Required	
2nd Surgical Opinion	\$60 Copay (ded waived)	50%	\$60 Copay (ded waived)	50%
Ambulance Services (per trip)	75% ¹³		80% ¹³	
Rx Benefits				
Generic	Level 1 \$10 Copay / Level 2 \$20 Copay (ded waived) ²	Not Covered	Level 1 \$10 Copay / Level 2 \$20 Copay (overall ded waived) ²	Not Covered
Formulary Brand	\$250 / \$500 Ded – Level 1 \$50 Copay / Level 2 \$60 Copay ²	Not Covered	Level 1 \$50 Copay / Level 2 \$60 Copay (overall ded waived) ²	Not Covered
Non-Formulary Brand	\$250 / \$500 Ded – Level 1 \$90 Copay / Level 2 \$100 Copay ²	Not Covered	Level 1 \$90 Copay / Level 2 \$100 Copay (overall ded waived) ²	Not Covered
Specialty	\$250 / \$500 Ded – Level 1 70% / Level 2 60% (up to \$250 per prescription ⁸) (prior auth. required) ^{2,6}	Not Covered	Level 1 70% / Level 2 60% (up to \$250 per prescription ⁸) (overall ded waived) (prior auth. required) ^{2,6}	Not Covered
Oral Contraceptives	100%	Not Covered	100%	Not Covered
Diabetes – Self-Injectable	Applicable Ded / Rx Copay ²	Not Covered	Applicable 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 ¹⁶		Covered ¹⁶	
Chemotherapy	75%	50% ¹⁴	80%	50% ¹⁴
Chiropractic (20 visits max per year)	\$15 Copay (ded waived) (20 visits max per benefit period) ¹⁰	Not Covered	\$15 Copay (ded waived) (20 visits max per benefit period) ¹⁰	Not Covered
Acupuncture	\$30 Copay (ded waived)	Not Covered	\$30 Copay (ded waived)	Not Covered

Gold PPO

Groups Beginning 1.1.2026

Services	PPO D		PPO E	
Participating Health Plans	Anthem Blue Cross		Anthem Blue Cross	
Network Name	Select PPO		Prudent Buyer - Small Group	
Metal Tier	Gold		Gold	
	In-Network	Out-of-Network ⁹	In-Network	Out-of-Network ⁹
Physical, Occupational, Speech Therapy	\$30 Copay (ded waived)	50% ¹⁴	\$30 Copay (ded waived)	50% ¹⁴
Rehabilitative & Habilitative Services and Devices	\$30 Copay (ded waived) ¹¹	50% ¹¹	\$30 Copay (ded waived) ¹¹	50% ¹¹
Home Health Care (Max 100 visits per year)	75% (Max 100 visits per benefit period) ⁴	50% (up to \$75 per visit) (Max 100 visits per benefit period) ^{4, 5}	80% (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)	75% ¹²	50% (up to \$150 per day) ^{5, 12}	80% ¹²	50% (up to \$150 per day) ^{5, 12}
Hospice (out-patient)	100%	50%	100%	50%
Durable Medical Equipment (Covered when medically necessary)	50%		50%	
Mental Health				
In-Patient	75%	50% (up to \$650 per day) ⁵	80%	50% (up to \$650 per day) ⁵
Out-Patient (office visit)	\$30 Copay (ded waived)	50%	\$30 Copay (ded waived)	50%
Drug/Substance Abuse				
In-Patient (Detox Only)	75%	50% (up to \$650 per day) ⁵	80%	50% (up to \$650 per day) ⁵
Infertility				
Infertility Evaluation and Treatment	\$30 Copay (ded waived) ⁷	50% ⁷	\$30 Copay (ded waived) ⁷	50% ⁷
Infertility Drugs	Not Covered	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered	Not Covered
Pediatric Vision				
Carrier	Anthem Vision	Anthem Vision	Anthem Vision	Anthem Vision
Network	Blue View Vision		Blue View Vision	
Exam	100% (ded waived)	\$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)	100% (ded waived)	\$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)
Contact Lenses	100% (in lieu of eyeglasses)	\$0 Copayment plus any charges in excess of the maximum allowed amount (in lieu of eyeglasses)	100% (in lieu of eyeglasses)	\$0 Copayment plus any charges in excess of the maximum allowed amount (in lieu of eyeglasses)
Frames	100% (ded waived) (1 per calendar year)	\$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived) (1 per calendar year)	100% (ded waived) (1 per calendar year)	\$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived) (1 per calendar year)
Maximum Allowance per year	1 per calendar year	1 per calendar year	1 per calendar year	1 per calendar year
Pediatric Dental				
Carrier	Anthem Dental	Anthem Dental	Anthem Dental	Anthem Dental
Network	Prime		Prime	
Deductible	None	None	None	None
Out-of-Pocket Maximum	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)
Office Visit	100%	100%	100%	100%
Diagnostic & Preventative (D&P)	100%	100%	100%	100%
Basic Services	80%	80%	80%	80%
Major Services (no waiting period)	50%	50%	50%	50%
Orthodontics (medically necessary)	50%	50%	50%	50%

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

(Footnotes continued on page 88)

Gold PPO

Groups Beginning 1.1.2026

Services	PPO H		PPO I	
Participating Health Plans	Anthem Blue Cross		Anthem Blue Cross	
Network Name	Prudent Buyer – Small Group		Prudent Buyer – Small Group	
Metal Tier	Gold		Gold	
	In-Network	Out-of-Network ⁹	In-Network	Out-of-Network ⁹
Calendar Year Deductible*	\$1,000 / \$3,000 ¹⁷ (applies to Max OOP)	\$2,000 / \$4,000 ¹⁷ (applies to Max OOP)	None	\$2,000 / \$4,000 ¹⁷ (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$8,200 / \$16,400 ¹	\$16,400 / \$32,800 ¹	\$10,150 / \$20,300 ¹	\$20,300 / \$40,600 ¹
Lifetime Maximum	Unlimited		Unlimited	
Dr. Office Visits (PCP)	\$35 Copay (ded waived)	50%	\$25 Copay	50%
Specialist Visit (SPC)	\$60 Copay (ded waived)	50%	\$50 Copay	50%
Laboratory	\$15 Copay (ded waived)	50%	\$15 Copay	50%
X-Ray	\$15 Copay (ded waived)	50%	\$15 Copay	50%
MRI, CT and PET (office setting)	80% ¹⁴	50% (up to \$800 per test) ⁵	70% ¹⁴	50% (up to \$800 per test) ⁵
Virtual/Telemedicine Office Visit	\$35 Copay / \$60 Copay (ded waived) ¹⁵	50%	\$25 Copay / \$50 Copay ¹⁵	50%
Hospital Services – In-Patient	80%	50% (up to \$650 per day) ⁵	70%	50% (up to \$650 per day) ⁵
In-Patient Physician Fees	80%	50%	70%	50%
Emergency Room (copay waived if admitted)	\$250 Copay – 80%		\$500 Copay – 70%	
Urgent Care	\$35 Copay (ded waived)	50%	\$25 Copay	50%
Hospital Services – Out-Patient				
Surgical Facility	\$250 Copay per admit - 80%	50% (up to \$380 per admit) ⁵	\$250 Copay per admit - 70%	50% (up to \$380 per admit) ⁵
Ambulatory Surgery Center	\$50 Copay per admit - 80%	50% (up to \$380 per admit) ⁵	\$50 Copay per admit - 70%	50% (up to \$380 per admit) ⁵
Hospital Pre-Authorization	Not Required		Not Required	
2nd Surgical Opinion	\$60 Copay (ded waived)	50%	\$50 Copay	50%
Ambulance Services (per trip)	80% ¹³		70% ¹³	
Rx Benefits				
Generic	\$300 / \$600 Ded - Level 1 \$5 Copay / Level 2 \$15 Copay ²	Not Covered	Level 1 \$10 Copay / Level 2 \$20 Copay ²	Not Covered
Formulary Brand	\$300 / \$600 Ded - Level 1 \$60 Copay / Level 2 \$70 Copay ²	Not Covered	Level 1 \$50 Copay / Level 2 \$60 Copay ²	Not Covered
Non-Formulary Brand	\$300 / \$600 Ded - Level 1 \$110 Copay / Level 2 \$120 Copay ²	Not Covered	Level 1 \$90 Copay / Level 2 \$100 Copay ²	Not Covered
Specialty	\$300 / \$600 Ded - Level 1 70% / Level 2 60% (up to \$250 per prescription ⁸) (prior auth. required) ^{2,6}	Not Covered	Level 1 70% / Level 2 60% (up to \$250 per prescription ⁸) (prior auth. required) ^{2,6}	Not Covered
Oral Contraceptives	100%	Not Covered	100%	Not Covered
Diabetes – Self-Injectable	Applicable Ded / Rx Copay ²	Not Covered	Applicable 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% ³	50% ³
Chronic Disease Management	Covered ¹⁶		Covered ¹⁶	
Chemotherapy	80%	50% ¹⁴	70%	50% ¹⁴
Chiropractic (20 visits max per year)	\$15 Copay (ded waived) (20 visits max per benefit period) ¹⁰	Not Covered	\$15 Copay (ded waived) (20 visits max per benefit period) ¹⁰	Not Covered
Acupuncture	\$35 Copay (ded waived)	Not Covered	\$25 Copay	Not Covered

Gold PPO

Groups Beginning 1.1.2026

Services	PPO H		PPO I	
Participating Health Plans	Anthem Blue Cross		Anthem Blue Cross	
Network Name	Prudent Buyer – Small Group		Prudent Buyer – Small Group	
Metal Tier	Gold		Gold	
	In-Network	Out-of-Network ⁹	In-Network	Out-of-Network ⁹
Physical, Occupational, Speech Therapy	\$35 Copay (ded waived)	50% ¹⁴	\$25 Copay	50% ¹⁴
Rehabilitative & Habilitative Services and Devices	\$35 Copay (ded waived) ¹¹	50% ¹¹	\$25 Copay ¹¹	50% ¹¹
Home Health Care (Max 100 visits per year)	80% (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)	80% ¹²	50% (up to \$150 per day) ^{5, 12}	70% ¹²	50% (up to \$150 per day) ^{5, 12}
Hospice (out-patient)	100%	50%	100%	50%
Durable Medical Equipment (Covered when medically necessary)	50%		50%	
Mental Health				
In-Patient	80%	50% (up to \$650 per day) ⁵	70%	50% (up to \$650 per day) ⁵
Out-Patient (office visit)	\$35 Copay (ded waived)	50%	\$25 Copay	50%
Drug/Substance Abuse				
In-Patient (Detox Only)	80%	50% (up to \$650 per day) ⁵	70%	50% (up to \$650 per day) ⁵
Infertility				
Infertility Evaluation and Treatment	\$35 Copay (ded waived) ⁷	50% ⁷	\$25 Copay ⁷	50% ⁷
Infertility Drugs	Not Covered	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered	Not Covered
Pediatric Vision				
Carrier	Anthem Vision	Anthem Vision	Anthem Vision	Anthem Vision
Network	Blue View Vision		Blue View Vision	
Exam	100% (ded waived)	\$0 Copayment plus any charges in excess of maximum allowed amount (ded waived)	100%	\$0 Copayment plus any charges in excess of maximum allowed amount (ded waived)
Contact Lenses	100% (in lieu of eyeglasses)	\$0 Copayment plus any charges in excess of maximum allowed amount (in lieu of eyeglasses)	100% (in lieu of eyeglasses)	\$0 Copayment plus any charges in excess of maximum allowed amount (in lieu of eyeglasses)
Frames	100% (ded waived) (1 per calendar year)	\$0 Copayment plus any charges in excess of maximum allowed amount (ded waived) (1 per calendar year)	100% (1 per calendar year)	\$0 Copayment plus any charges in excess of maximum allowed amount (ded waived) (1 per calendar year)
Maximum Allowance per year	1 per calendar year	1 per calendar year	1 per calendar year	1 per calendar year
Pediatric Dental				
Carrier	Anthem Dental	Anthem Dental	Anthem Dental	Anthem Dental
Network	Prime		Prime	
Deductible	None	None	None	None
Out-of-Pocket Maximum	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)
Office Visit	100%	100%	100%	100%
Diagnostic & Preventative (D&P)	100%	100%	100%	100%
Basic Services	80%	80%	80%	80%
Major Services (no waiting period)	50%	50%	50%	50%
Orthodontics (medically necessary)	50%	50%	50%	50%

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

(Footnotes continued on page 88)

Silver HMO

Groups Beginning 1.1.2026

Services	HMO A	HMO B	HMO D
Participating Health Plans	Anthem Blue Cross	Anthem Blue Cross	Anthem Blue Cross
Network Name	Select HMO	CaliforniaCare HMO	CaliforniaCare HMO
Metal Tier	Silver	Silver	Silver
Calendar Year Deductible*	\$2,200 / \$4,400 ² (applies to Max OOP)	\$2,200 / \$4,400 ² (applies to Max OOP)	\$2,500 / \$5,000 ² (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$10,150 / \$20,300 ³	\$10,150 / \$20,300 ³	\$10,150 / \$20,300 ³
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$60 Copay (ded waived)	\$60 Copay (ded waived)	\$60 Copay (ded waived)
Specialist Visit (SPC)	\$95 Copay (ded waived)	\$95 Copay (ded waived)	\$95 Copay (ded waived)
Laboratory	\$20 Copay (ded waived) ¹²	\$20 Copay (ded waived) ¹²	\$20 Copay (ded waived) ¹²
X-Ray	\$20 Copay (ded waived) ¹²	\$20 Copay (ded waived) ¹²	\$20 Copay (ded waived) ¹²
MRI, CT and PET (office setting)	\$200 Copay (ded waived) ¹⁴	\$200 Copay (ded waived) ¹⁴	\$200 Copay (ded waived) ¹⁴
Virtual/Telemedicine Office Visit	\$60 Copay / \$95 Copay (ded waived) ¹⁵	\$60 Copay / \$95 Copay (ded waived) ¹⁵	\$60 Copay / \$95 Copay (ded waived) ¹⁵
Hospital Services – In-Patient	55%	55%	55%
In-Patient Physician Fees	100% (ded waived)	100% (ded waived)	100% (ded waived)
Emergency Room (copay waived if admitted)	\$350 Copay – 55%	\$350 Copay – 55%	\$500 Copay – 55%
Urgent Care	\$60 Copay (ded waived)	\$60 Copay (ded waived)	\$60 Copay (ded waived)
Hospital Services – Out-Patient			
Surgical Facility	55%	55%	55%
Ambulatory Surgery Center	\$600 Copay	\$600 Copay	\$600 Copay
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$95 Copay (ded waived)	\$95 Copay (ded waived)	\$95 Copay (ded waived)
Ambulance Services (per trip)	55% ⁸	55% ⁸	55% ⁸
Rx Benefits			
Generic	Level 1 \$10 Copay / Level 2 \$20 Copay (ded waived) ⁹	Level 1 \$10 Copay / Level 2 \$20 Copay (ded waived) ⁹	Level 1 \$10 Copay / Level 2 \$20 Copay (ded waived) ⁹
Formulary Brand	\$300 / \$600 Ded – Level 1 \$70 Copay / Level 2 \$80 Copay ⁹	\$300 / \$600 Ded – Level 1 \$70 Copay / Level 2 \$80 Copay ⁹	\$200 / \$400 Ded – Level 1 \$70 Copay / Level 2 \$80 Copay ⁹
Non-Formulary Brand	\$300 / \$600 Ded – Level 1 \$110 Copay / Level 2 \$120 Copay ⁹	\$300 / \$600 Ded – Level 1 \$110 Copay / Level 2 \$120 Copay ⁹	\$200 / \$400 Ded – Level 1 \$110 Copay / Level 2 \$120 Copay ⁹
Specialty	\$300 / \$600 Ded – Level 1 70% / Level 2 60% (up to \$250 per prescription ⁷) (prior auth. required) ^{5,9}	\$300 / \$600 Ded – Level 1 70% / Level 2 60% (up to \$250 per prescription ⁷) (prior auth. required) ^{5,9}	\$200 / \$400 Ded – Level 1 70% / Level 2 60% (up to \$250 per prescription ⁷) (prior auth. required) ^{5,9}
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	Applicable Ded / Rx Copay ⁹	Applicable Ded / Rx Copay ⁹	Applicable Ded / Rx Copay ⁹
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 ¹⁶	Covered ¹⁶	Covered ¹⁶
Chemotherapy	55% (ded waived) ¹⁰	55% (ded waived) ¹⁰	55% (ded waived) ¹⁰
Chiropractic (20 visits max per year)	\$15 Copay (ded waived) (30 visits max per benefit period) ¹¹	\$15 Copay (ded waived) (30 visits max per benefit period) ¹¹	\$15 Copay (ded waived) (30 visits max per benefit period) ¹¹
Acupuncture	\$60 Copay (ded waived)	\$60 Copay (ded waived)	\$60 Copay (ded waived)
Physical, Occupational, Speech Therapy	\$60 Copay (ded waived) ¹²	\$60 Copay (ded waived) ¹²	\$60 Copay (ded waived) ¹²

Silver HMO

Groups Beginning 1.1.2026

Services	HMO A	HMO B	HMO D
Participating Health Plans	Anthem Blue Cross	Anthem Blue Cross	Anthem Blue Cross
Network Name	Select HMO	CaliforniaCare HMO	CaliforniaCare HMO
Metal Tier	Silver	Silver	Silver
Rehabilitative & Habilitative Services and Devices	\$60 Copay (ded waived) ¹²	\$60 Copay (ded waived) ¹²	\$60 Copay (ded waived) ¹²
Home Health Care (Max 100 visits per year)	\$95 Copay (ded waived) (Max 100 visits per benefit period) ⁴	\$95 Copay (ded waived) (Max 100 visits per benefit period) ⁴	\$95 Copay (ded waived) (Max 100 visits per benefit period) ⁴
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	55% ¹³	55% ¹³	55% ¹³
Hospice (out-patient)	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary)	50%	50%	50%
Mental Health			
In-Patient	55%	55%	55%
Out-Patient (office visit)	\$60 Copay (ded waived)	\$60 Copay (ded waived)	\$60 Copay (ded waived)
Drug/Substance Abuse			
In-Patient (Detox Only)	55%	55%	55%
Infertility			
Infertility Evaluation and Treatment	\$60 Copay (ded waived) ⁶	\$60 Copay (ded waived) ⁶	\$60 Copay (ded waived) ⁶
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	Anthem Vision	Anthem Vision	Anthem Vision
Network	Blue View Vision	Blue View Vision	Blue View Vision
Exam	100% (ded waived)	100% (ded waived)	100% (ded waived)
Contact Lenses	100% (in lieu of eyeglasses)	100% (in lieu of eyeglasses)	100% (in lieu of eyeglasses)
Frames	100% (ded waived)	100% (ded waived)	100% (ded waived)
Maximum Allowance per year	1 per calendar year	1 per calendar year	1 per calendar year
Pediatric Dental			
Carrier	Anthem Dental	Anthem Dental	Anthem Dental
Network	Prime	Prime	Prime
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100%	100%	100%
Diagnostic & Preventative (D&P)	100%	100%	100%
Basic Services	80%	80%	80%
Major Services (no waiting period)	50%	50%	50%
Orthodontics (medically necessary)	50%	50%	50%

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

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

- See plan specific EOC for information on preventive services.
- 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.
- 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.
- Limited to 100 4-hour visits per benefit period.
- Classified specialty drugs must be obtained through Anthem's Specialty Pharmacy Program and are subject to the terms of the program.
- Evaluation only.
- Maximum member responsibility.
- Medical emergency only.
- The four prescription drug tiers are: tier 1 typically generic drugs and low-cost preferred brand name drugs; tier 2 typically non-preferred generic drugs, preferred brand name drugs; tier 3 typically non-preferred brand name drugs; and tier 4 typically drugs that are biologics or distributed through a specialty pharmacy. Plans use the RxChoice Tiered Network, which includes a choice of two levels of copays -- the first copay listed is for Level 1 pharmacies and the second copay listed is for Level 2.

- In an office setting.
- Manipulation Therapy only: benefit maximum of 30 visits per benefit period for office visits.
- Amount listed is for office visits only, please see plan specific EOC for other settings/services and devices cost shares.
- Coverage for inpatient rehabilitation and skilled nursing services combined is limited to 100 days per skilled nursing facility benefit period (not per disability).
- Cost share varies depending on place of service, see plan specific EOC for cost shares of other settings.
- Dr. Visits (PCP)/ Specialist Visit (SPC), \$0 Copay for virtual visits through online provider - LiveHealth Online.
- The following services are covered in full with deductible waived when member is diagnosed with the corresponding chronic condition: Blood pressure monitor for hypertension; Retinopathy screening for diabetes; Peak flow monitor for asthma; Glucometer for diabetes; Hemoglobin A1C testing for diabetes; International Normalized Ratio (INR) testing for liver disease and/or bleeding disorders. In addition, Anthem offers dedicated support through programs that help members manage specific medical conditions successfully.

Silver HMO

Groups Beginning 1.1.2026

Services	HMO A	HMO A	HMO B
Participating Health Plans	Health Net	Kaiser Permanente	Kaiser Permanente
Network Name	WholeCare	Full	Full
Metal Tier	Silver	Silver	Silver
Calendar Year Deductible*	None	\$2,300 / \$4,600 ³ (applies to Max OOP)	\$2,000 / \$4,000 ³ (combined Med/Rx ded) (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$10,150 / \$20,300	\$9,100 / \$18,200 ⁸	\$8,900 / \$17,800 ⁸
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$55 Copay	\$65 Copay (ded waived)	\$65 Copay (ded waived)
Specialist Visit (SPC)	\$90 Copay	\$100 Copay (ded waived)	\$100 Copay (ded waived)
Laboratory	\$40 Copay	\$45 Copay (ded waived)	\$35 Copay (ded waived)
X-Ray	\$60 Copay	\$80 Copay	\$75 Copay
MRI, CT and PET (office setting)	\$400 Copay per procedure	\$400 Copay per procedure	\$400 Copay per procedure
Virtual/Telemedicine Office Visit	100%	100% (ded waived)	100% (ded waived)
Hospital Services – In-Patient	\$900 Copay per day - 5 days max	55%	55%
In-Patient Physician Fees	100%	55%	55%
Emergency Room (copay waived if admitted)	50%	55%	55%
Urgent Care	\$55 Copay	\$65 Copay (ded waived)	\$65 Copay (ded waived)
Hospital Services – Out-Patient			
Surgical Facility	50%	55%	55%
Ambulatory Surgery Center	60% ¹⁶	55%	55%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$90 Copay	\$100 Copay (ded waived)	\$100 Copay (ded waived)
Ambulance Services (per trip)	50%	55%	55%
Rx Benefits			
Generic	\$20 Copay (ded waived) ^{13,14}	\$20 Copay (ded waived)	\$20 Copay (ded waived)
Formulary Brand	\$500 / \$1,000 Ded – 50% (up to \$250 per prescription ⁹) ^{13,14}	\$500 / \$1,000 Ded - \$100 Copay	\$100 Copay (ded waived)
Non-Formulary Brand	\$500 / \$1,000 Ded – 50% (up to \$250 per prescription ⁹) ^{13,14}	\$500 / \$1,000 Ded - \$100 Copay (with physician approval)	\$100 Copay (ded waived) (with physician approval)
Specialty	\$500 / \$1,000 Ded – 50% (up to \$250 per prescription ⁹) (prior auth. required) ^{13,14}	\$500 / \$1,000 Ded – 80% (up to \$250 per prescription ⁹) (with physician approval)	80% (up to \$250 per prescription ⁹) (combined Med/Rx ded) (with physician approval)
Oral Contraceptives	100%	100% (ded waived)	100% (ded waived)
Diabetes – Self-Injectable	\$500 / \$1,000 Ded – Applicable Rx Copay ^{13,14}	\$500 / \$1,000 Ded - \$100 Copay	\$100 Copay (ded waived)
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% ¹	100% (ded waived) ¹	100% (ded waived) ¹
Chronic Disease Management	\$90 Copay	Covered as any Illness	Covered as any Illness
Chemotherapy	\$55 Copay	100% (ded waived)	100% (ded waived)
Chiropractic (20 visits max per year)	Not Covered	\$15 Copay (ded waived) ²	\$15 Copay (ded waived) ²
Acupuncture	\$15 Copay ¹⁸	\$65 Copay (ded waived) ²	\$65 Copay (ded waived) ²
Physical, Occupational, Speech Therapy	\$55 Copay ¹⁵	\$65 Copay (ded waived)	\$65 Copay (ded waived)
Rehabilitative & Habilitative Services and Devices	\$55 Copay ¹⁵	\$65 Copay (ded waived)	\$65 Copay (ded waived)
Home Health Care (Max 100 visits per year)	\$55 Copay	100% (ded waived) ¹⁰	100% (ded waived) ¹⁰

Silver HMO

Groups Beginning 1.1.2026

Services	HMO A	HMO A	HMO B
Participating Health Plans	Health Net	Kaiser Permanente	Kaiser Permanente
Network Name	WholeCare	Full	Full
Metal Tier	Silver	Silver	Silver
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$25 Copay per day (no limit)	55%	55%
Hospice (out-patient)	100%	100% (ded waived)	100% (ded waived)
Durable Medical Equipment (Covered when medically necessary)	50%	55% ^{6, 11}	55% ^{6, 11}
Mental Health			
In-Patient	\$900 Copay per day - 5 days max ¹²	55%	55%
Out-Patient (office visit)	\$55 Copay ¹²	100% (ded waived)	100% Copay (ded waived)
Drug/Substance Abuse			
In-Patient (Detox Only)	\$900 Copay per day - 5 days max	55%	55%
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	EyeMed ¹⁹	Kaiser Permanente	Kaiser Permanente
Network	EyeMed	Kaiser Permanente	Kaiser Permanente
Exam	100%	100% (ded waived)	100% (ded waived)
Contact Lenses	100%	1 pair per calendar year ⁷	1 pair per calendar year ⁷
Frames	1 pair per calendar year	1 pair per calendar year (ded waived) ⁷	1 pair per calendar year (ded waived) ⁷
Maximum Allowance per year	None	None	None
Pediatric Dental			
Carrier	Dental Benefit Providers ^{17, 19}	Delta Dental	Delta Dental
Network	Dental Benefit Providers	DeltaCare USA	DeltaCare USA
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	\$350 / \$700	\$350 / \$700
Office Visit	100%	100% (ded waived)	100% (ded waived)
Diagnostic & Preventative (D&P)	100%	100% (ded waived)	100% (ded waived)
Basic Services	Copay varies by service	\$95 Copay ⁴	\$95 Copay ⁴
Major Services (no waiting period)	Copay varies by service	\$365 Copay ⁵	\$365 Copay ⁵
Orthodontics (medically necessary)	Copay varies by service	\$350 Copay	\$350 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

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

- See plan specific EOC for information on preventive services.
- 20 visits max per year combined for Chiropractic and Acupuncture.
- 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.
- 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.
- 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.
- 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.
- 1 pair of glasses or 1 pair of contact lenses per accumulation period.
- 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.

- 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).
- Supplemental Durable Medical Equipment has a \$2,000 annual maximum.
- Benefits are administered by MHN Services, an affiliate behavioral health administrative services company which provides behavioral health services.
- See plan specific EOC for information regarding preventive drugs and women's contraceptives.
- The four prescription drug tiers are Tier 1: Generic formulary; Tier 2: Brand formulary; Tier 3: Brand non-formulary; Tier 4: Specialty.
- Amount listed is for office visits only, please see plan specific EOC for other settings/services and devices cost shares.
- Cost share varies depending on type of service, see plan specific EOC for cost shares of other service types.
- 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.
- Must be medically necessary.
- Pediatric dental and vision are included on all plans.

Silver HMO

Groups Beginning 1.1.2026

Services	HMO C	HMO D [†]	HSA Qualified	HMO E
Participating Health Plans	Kaiser Permanente	Kaiser Permanente		Kaiser Permanente
Network Name	Full	Full		Full
Metal Tier	Silver	Silver		Silver
Calendar Year Deductible*	\$2,500 / \$5,000 ¹¹ (applies to Max OOP)	\$3,200 / \$3,400 / \$6,400 ^{3, 11} (combined Med/Rx ded) (applies to Max OOP)		\$3,100 / \$6,200 ¹¹ (combined Med/Rx ded) (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$8,750 / \$17,500 ¹²	\$8,300 / \$16,600 ¹²		\$9,800 / \$19,600 ¹²
Lifetime Maximum	Unlimited	Unlimited		Unlimited
Dr. Office Visits (PCP)	\$55 Copay (ded waived)	75%		\$75 Copay (ded waived)
Specialist Visit (SPC)	\$90 Copay (ded waived)	75%		\$100 Copay (ded waived)
Laboratory	\$55 Copay (ded waived)	75%		\$45 Copay
X-Ray	\$90 Copay (ded waived)	75%		55%
MRI, CT and PET (office setting)	\$300 Copay per procedure	75% per procedure		\$400 Copay per procedure
Virtual/Telemedicine Office Visit	100% (ded waived)	100%		100% (ded waived)
Hospital Services – In-Patient	65%	75%		55%
In-Patient Physician Fees	65%	75%		55%
Emergency Room (copay waived if admitted)	65%	75%		55%
Urgent Care	\$55 Copay (ded waived)	75%		\$75 Copay (ded waived)
Hospital Services – Out-Patient				
Surgical Facility	65%	75%		55%
Ambulatory Surgery Center	65%			55%
Hospital Pre-Authorization	Required	Required		Required
2nd Surgical Opinion	\$90 Copay (ded waived)	75%		\$100 Copay (ded waived)
Ambulance Services (per trip)	65%	75%		55%
Rx Benefits				
Generic	\$19 Copay (ded waived)	75% (Up to \$250 per prescription ¹⁰) (combined Med/Rx ded)		\$20 Copay (ded waived)
Formulary Brand	\$300 / \$600 Ded - \$85 Copay	75% (Up to \$250 per prescription ¹⁰) (combined Med/Rx ded)		\$100 Copay (combined Med/Rx ded)
Non-Formulary Brand	\$300 / \$600 Ded - \$85 Copay (with physician approval)	75% (Up to \$250 per prescription ¹⁰) (combined Med/Rx ded) (with physician approval)		\$100 Copay (combined Med/Rx ded) (with physician approval)
Specialty	\$300 / \$600 Ded – 70% (up to \$250 per prescription ¹⁰) (with physician approval)	75% (up to \$250 per prescription ¹⁰) (combined Med/Rx ded) (with physician approval)		55% (up to \$250 per prescription ¹⁰) (combined Med/Rx ded) (with physician approval)
Oral Contraceptives	100% (ded waived)	100% (ded waived)		100% (ded waived)
Diabetes – Self-Injectable	\$300 / \$600 Ded - \$85 Copay	75% (Up to \$250 per prescription ¹⁰) (combined Med/Rx ded)		\$100 Copay (combined Med/Rx ded)
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	65% (ded waived)	75%		100% (ded waived)
Chiropractic (20 visits max per year)	Not Covered	Not Covered		\$15 Copay (ded waived) ⁹
Acupuncture	\$55 Copay (ded waived)	75%		\$75 Copay (ded waived) ⁹
Physical, Occupational, Speech Therapy	\$55 Copay (ded waived)	75%		\$75 Copay (ded waived)

Silver HMO

Groups Beginning 1.1.2026

Services	HMO C	HMO D†	HSA Qualified	HMO E
Participating Health Plans	Kaiser Permanente	Kaiser Permanente		Kaiser Permanente
Network Name	Full	Full		Full
Metal Tier	Silver	Silver		Silver
Rehabilitative & Habilitative Services and Devices	\$55 Copay (ded waived)	75%		\$75 Copay (ded waived)
Home Health Care (Max 100 visits per year)	\$45 Copay (ded waived) ⁸	75% ⁸		100% (ded waived) ⁸
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	65%	75%		55%
Hospice (out-patient)	100% (ded waived)	100%		100% (ded waived)
Durable Medical Equipment (Covered when medically necessary)	65% ^{2, 7}	75% ^{2, 7}		55% ^{2, 7}
Mental Health				
In-Patient	65%	75%		55%
Out-Patient (office visit)	100% (ded waived)	100%		100% (ded waived)
Drug/Substance Abuse				
In-Patient (Detox Only)	65%	75%		55%
Infertility				
Infertility Evaluation and Treatment	Not Covered	Not Covered		Not Covered
Infertility Drugs	Not Covered	Not Covered		Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered		Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered		Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered		Not Covered
Pediatric Vision				
Carrier	Kaiser Permanente	Kaiser Permanente		Kaiser Permanente
Network	Kaiser Permanente	Kaiser Permanente		Kaiser Permanente
Exam	100% (ded waived)	100% (ded waived)		100% (ded waived)
Contact Lenses	1 pair per calendar year ⁶	1 pair per calendar year ⁶		1 pair per calendar year ⁶
Frames	1 pair per calendar year (ded waived) ⁶	1 pair per calendar year (ded waived) ⁶		1 pair per calendar year (ded waived) ⁶
Maximum Allowance per year	None	None		None
Pediatric Dental				
Carrier	Delta Dental	Delta Dental		Delta Dental
Network	DeltaCare USA	DeltaCare USA		DeltaCare USA
Deductible	None	None		None
Out-of-Pocket Maximum	\$350 / \$700	\$350 / \$700		\$350 / \$700
Office Visit	100% (ded waived)	100% (ded waived)		100% (ded waived)
Diagnostic & Preventative (D&P)	100% (ded waived)	100% (ded waived)		100% (ded waived)
Basic Services	\$95 Copay ⁵	\$95 Copay ⁵		\$95 Copay ⁵
Major Services (no waiting period)	\$365 Copay ⁴	\$365 Copay ⁴		\$365 Copay ⁴
Orthodontics (medically necessary)	\$350 Copay	\$350 Copay		\$350 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

† 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. Supplemental Durable Medical Equipment has a \$2,000 annual maximum.

3. \$3,200 Self only enrollment, \$3,400 for any one member within a Family enrollment. \$6,400 for an entire Family. Does not apply to preventive care.

4. 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.

5. 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.

6. 1 pair of glasses or 1 pair of contact lenses per accumulation period.

7. 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.

8. 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).

9. 20 visits max per year combined for Chiropractic and Acupuncture.

10. Maximum member responsibility.

11. 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.

12. 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.

Silver HMO

Groups Beginning 1.1.2026

Services	HMO A	HMO B	HMO C
Participating Health Plans	Sharp Health Plan	Sharp Health Plan	Sharp Health Plan
Network Name	Premier	Performance	Premier
Metal Tier	Silver	Silver	Silver
Calendar Year Deductible*	\$2,600 / \$5,200 ⁹ (applies to Max OOP)	\$2,600 / \$5,200 ⁹ (applies to Max OOP)	\$3,150 / \$6,300 ⁹ (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$9,950 / \$19,900 ^{2,9}	\$9,950 / \$19,900 ^{2,9}	\$9,950 / \$19,900 ^{2,9}
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$45 Copay (ded waived)	\$40 Copay (ded waived)	\$55 Copay (ded waived)
Specialist Visit (SPC)	\$60 Copay (ded waived)	\$60 Copay (ded waived)	\$70 Copay (ded waived)
Laboratory	\$15 Copay	\$15 Copay	\$20 Copay
X-Ray	\$55 Copay	\$60 Copay	\$75 Copay
MRI, CT and PET (office setting)	\$300 Copay	\$225 Copay	\$300 Copay
Virtual/Telemedicine Office Visit	Covered as any Illness	Covered as any Illness	Covered as any Illness
Hospital Services – In-Patient	\$975 Copay per day	60%	50%
In-Patient Physician Fees	100%	60%	50%
Emergency Room (copay waived if admitted)	\$750 Copay	60%	50%
Urgent Care	\$60 Copay (ded waived)	\$60 Copay (ded waived)	\$70 Copay (ded waived)
Hospital Services – Out-Patient			
Surgical Facility	50%	60%	50%
Ambulatory Surgery Center	50%	60%	50%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$60 Copay (ded waived)	\$60 Copay (ded waived)	\$70 Copay (ded waived)
Ambulance Services (per trip)	\$400 Copay (ded waived)	60% (ded waived)	50% (ded waived)
Rx Benefits			
Generic	\$20 Copay (ded waived)	\$20 Copay (ded waived)	\$20 Copay (overall ded waived)
Formulary Brand	\$300 / \$600 Ded – \$120 Copay	\$300 / \$600 Ded – \$110 Copay	\$145 Copay (overall ded waived)
Non-Formulary Brand	\$300 / \$600 Ded – \$135 Copay	\$300 / \$600 Ded – \$160 Copay	\$150 Copay (overall ded waived)
Specialty	\$300 / \$600 Ded – 80% (up to \$250 per prescription ³)	\$300 / \$600 Ded – 80% (up to \$250 per prescription ³)	80% (up to \$250 per prescription ³) (overall ded waived)
Oral Contraceptives	100% (if in formulary)	100% (if in formulary)	100% (if in formulary)
Diabetes – Self-Injectable	\$300 / \$600 Ded – Applicable Rx Copay	\$300 / \$600 Ded – Applicable Rx Copay	Applicable Rx Copay (overall ded waived)
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	\$720 Copay per day ¹⁰	60% ¹⁰	50% ¹⁰
Preventive/Wellness Services	100% (ded waived) ¹	100% (ded waived) ¹	100% (ded waived) ¹
Chronic Disease Management	\$60 Copay (ded waived)	\$60 Copay (ded waived)	\$70 Copay (ded waived)
Chemotherapy	Variable ⁸	Variable ⁸	Variable ⁸
Chiropractic (20 visits max per year)	Not Covered	Not Covered	Not Covered
Acupuncture	\$45 Copay (ded waived)	\$40 Copay (ded waived)	\$55 Copay (ded waived)
Physical, Occupational, Speech Therapy	\$45 Copay (ded waived)	\$40 Copay (ded waived)	\$55 Copay (ded waived)
Rehabilitative & Habilitative Services and Devices	\$45 Copay (ded waived)	\$40 Copay (ded waived)	\$55 Copay (ded waived)

Silver HMO

Groups Beginning 1.1.2026

Services	HMO A	HMO B	HMO C
Participating Health Plans	Sharp Health Plan	Sharp Health Plan	Sharp Health Plan
Network Name	Premier	Performance	Premier
Metal Tier	Silver	Silver	Silver
Home Health Care (Max 100 visits per year)	\$45 Copay (ded waived)	\$40 Copay (ded waived)	\$55 Copay (ded waived)
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$25 Copay per day	60%	50%
Hospice (out-patient)	100% (ded waived)	100% (ded waived)	100% (ded waived)
Durable Medical Equipment (Covered when medically necessary)	50%	50%	50%
Mental Health			
In-Patient	\$90 Copay per day	60%	50%
Out-Patient (office visit)	\$45 Copay (ded waived)	\$40 Copay (ded waived)	\$55 Copay (ded waived)
Drug/Substance Abuse			
In-Patient (Detox Only)	\$90 Copay per day	60%	50%
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	VSP	VSP	VSP
Network	VSP Advantage Network	VSP Advantage Network	VSP Advantage Network
Exam	100%	100%	100%
Contact Lenses	1 pair in lieu of eyeglasses	1 pair in lieu of eyeglasses	1 pair in lieu of eyeglasses
Frames	100% (Pediatric Exchange collection only)	100% (Pediatric Exchange collection only)	100% (Pediatric Exchange collection only)
Maximum Allowance per year	None	None	None
Pediatric Dental			
Carrier	Delta Dental of California	Delta Dental of California	Delta Dental of California
Network	Delta Dental DeltaCare USA	Delta Dental DeltaCare USA	Delta Dental DeltaCare USA
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100% ⁴	100% ⁴	100% ⁴
Diagnostic & Preventative (D&P)	100% ¹¹	100% ¹¹	100% ¹¹
Basic Services	\$25 Copay ⁵	\$25 Copay ⁵	\$25 Copay ⁵
Major Services (no waiting period)	\$300 Copay ⁶	\$300 Copay ⁶	\$300 Copay ⁶
Orthodontics (medically necessary)	\$1,000 Copay ⁷	\$1,000 Copay ⁷	\$1,000 Copay ⁷

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

- * All services are subject to the deductible unless otherwise stated.
- 1. See plan specific EOC for information on preventive services.
- 2. Copayments for supplemental benefits (Assisted Reproductive Technologies, Chiropractic Services, Adult Vision, etc.) do not apply to the annual out-of-pocket maximum.
- 3. Maximum member responsibility.
- 4. Refers to procedure code D0999
- 5. Refers to procedure code D2140
- 6. Refers to procedure code D3330
- 7. Refers to procedure code D8080/D8090
- 8. Copay/Coinsurance waived if seen by nurse or in an out-patient setting.
- 9. 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.
- 10. Amount listed for In-Patient Services only.
- 11. Refers to procedure codes D0120 and D1120/D1110

Silver HMO

Groups Beginning 1.1.2026

Services	HMO B	HMO C†	HSA Qualified	HMO A
Participating Health Plans	Sutter Health Plan	Sutter Health Plan		UnitedHealthcare
Network Name	Sutter Health Plan	Sutter Health Plan		SignatureValue
Metal Tier	Silver	Silver		Silver
Calendar Year Deductible*	\$2,500 / \$5,000 ¹² (applies to Max OOP)	\$2,800 / \$3,400 / \$5,600 ^{10, 12} (combined Med/Rx ded) (applies to Max OOP)		\$2,500 / \$5,000 ⁵ (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$8,750 / \$17,500 ⁹	\$8,000 / \$16,000 ⁹		\$9,900 / \$19,800 ⁶
Lifetime Maximum	Unlimited	Unlimited		Unlimited
Dr. Office Visits (PCP)	\$55 Copay (ded waived) ⁸	\$35 Copay ⁸		\$60 Copay (ded waived)
Specialist Visit (SPC)	\$90 Copay (ded waived)	\$50 Copay		\$95 Copay (ded waived)
Laboratory	\$55 Copay (ded waived)	\$35 Copay		\$45 Copay (ded waived)
X-Ray	\$90 Copay per procedure (ded waived)	\$15 Copay per procedure		\$45 Copay (ded waived)
MRI, CT and PET (office setting)	\$300 Copay per procedure	\$50 Copay per procedure		\$400 Copay (ded waived) per procedure
Virtual/Telemedicine Office Visit	Variable ¹⁶	Variable ¹⁶		100% (ded waived)
Hospital Services – In-Patient	65%	75%		60%
In-Patient Physician Fees	65% (ded waived)	75%		60% (ded waived)
Emergency Room (copay waived if admitted)	65%	75%		60%
Urgent Care	\$55 Copay (ded waived)	\$35 Copay		\$125 Copay (ded waived)
Hospital Services – Out-Patient				
Surgical Facility	65%	75%		60%
Ambulatory Surgery Center	65%	75%		60%
Hospital Pre-Authorization	Required	Required		Required
2nd Surgical Opinion	\$90 Copay (ded waived)	\$50 Copay		\$95 Copay (ded waived)
Ambulance Services (per trip)	65%	75%		\$100 Copay (ded waived)
Rx Benefits				
Generic	\$19 Copay (ded waived) ¹¹	\$20 Copay (combined Med/Rx ded) ¹¹		Tier 1 Non-specialty \$20 Copay / Tier 1 Specialty \$20 Copay (ded waived) ⁷
Formulary Brand	\$300 / \$600 Ded – \$85 Copay ¹¹	\$40 Copay (combined Med/Rx ded) ¹¹		\$400 / \$800 Ded – Tier 2 Non-specialty \$85 Copay / Tier 2 Specialty \$150 Copay ⁷
Non-Formulary Brand	\$300 / \$600 Ded – \$110 Copay ¹¹	\$80 Copay (combined Med/Rx ded) ¹¹		\$400 / \$800 Ded – Tier 3 Non-specialty \$125 Copay / Tier 3 Specialty \$250 Copay ⁷
Specialty	\$300 / \$600 Ded – 70% (up to \$250 per prescription ³) ¹¹	75% (up to \$250 per prescription ³) (combined Med/Rx ded) ¹¹		\$400 / \$800 Ded – Tier 4 75% (up to \$250 per prescription ³) ⁴
Oral Contraceptives	100% (ded waived)	100% (ded waived)		100% (ded waived)
Diabetes – Self-Injectable	\$300/\$600 Ded – Applicable Rx Copay ¹¹	Applicable Rx Copay (combined Med/Rx ded) ¹¹		Applicable Ded / 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	Covered as any Illness	Covered as any Illness		Covered as any Illness
Chemotherapy	65% (ded waived)	75%		\$150 Copay (ded waived) ²
Chiropractic (20 visits max per year)	Not Covered	Not Covered		\$15 Copay (ded waived)
Acupuncture	\$55 Copay (ded waived)	\$35 Copay		\$10 Copay (ded waived)
Physical, Occupational, Speech Therapy	\$55 Copay (ded waived)	\$35 Copay		\$60 Copay (ded waived)

Silver HMO

Groups Beginning 1.1.2026

Services	HMO B	HMO C†	HSA Qualified
			HMO A
Participating Health Plans	Sutter Health Plan	Sutter Health Plan	UnitedHealthcare
Network Name	Sutter Health Plan	Sutter Health Plan	SignatureValue
Metal Tier	Silver	Silver	Silver
Rehabilitative & Habilitative Services and Devices	\$55 Copay (ded waived)	\$35 Copay	\$60 Copay (ded waived)
Home Health Care (Max 100 visits per year)	\$45 Copay (ded waived)	75%	\$60 Copay (ded waived)
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	65%	75%	60%
Hospice (out-patient)	100% (ded waived)	100%	100% (ded waived)
Durable Medical Equipment (Covered when medically necessary)	65% (ded waived)	75%	\$70 Copay (ded waived)
Mental Health			
In-Patient	65% ¹³	75% ¹³	60%
Out-Patient (office visit)	\$55 Copay (ded waived)	\$35 Copay	\$60 Copay (ded waived)
Drug/Substance Abuse			
In-Patient (Detox Only)	65% ¹³	75% ¹³	60%
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	VSP	VSP	UnitedHealthcare Vision
Network	Choice Network	Choice Network	UnitedHealthcare Vision
Exam	100% (ded waived) ¹⁴	100% (ded waived) ¹⁴	100% (ded waived)
Contact Lenses	100% (in lieu of eyeglasses) (ded waived) ^{14, 15}	100% (in lieu of eyeglasses) (ded waived) ^{14, 15}	60% (ded waived)
Frames	100% (in lieu of contact lenses) (ded waived) ^{14, 15}	100% (in lieu of contact lenses) (ded waived) ^{14, 15}	60% (ded waived)
Maximum Allowance per year	1 pair per year	1 pair per year	1 per calendar year
Pediatric Dental			
Carrier	Delta Dental	Delta Dental	UnitedHealthcare Dental
Network	DeltaCare USA	DeltaCare USA	CA DHMO
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	Copay varies by service (ded waived)	Copay varies by service (ded waived)	100% (ded waived)
Diagnostic & Preventative (D&P)	100% (ded waived)	100% (ded waived)	100% (ded waived)
Basic Services	Copay varies by service (ded waived)	Copay varies by service (ded waived)	Copay varies by service
Major Services (no waiting period)	Copay varies by service (ded waived)	Copay varies by service (ded waived)	Copay varies by service
Orthodontics (medically necessary)	\$1,000 Copay (ded waived)	\$1,000 Copay (ded waived)	\$350 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

† 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. In instances where the contracted rate is less than your copayment, you will pay only the contracted rate.

3. Maximum member responsibility.

4. No change to how Specialty Drugs in Tier 4 are filled today.

5. 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.

6. 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 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.

7. Specialty medication is tiered based on their cost efficiency and effectiveness. To see if there is a Specialty equivalent medication in this tier, please visit <https://www.uhc.com/member-resources/pharmacy-benefits/prescription-drug-lists>.

8. Cost sharing also applies to other practitioner office visits. These include therapy visits, and other office visits not provided by either primary care physicians or specialists, or visits not specified in another benefit category such as Sutter Walk-in Care visits.

9. Member cost sharing payments for all essential health benefits (EHBs) accumulate toward the OOPM. This includes cost sharing that accumulates toward an applicable deductible. This does not include cost sharing for most optional benefits.

10. Individual with self-only coverage amount / Individual with family coverage amount / Family coverage amount.

11. Cost sharing applies per prescription for up to a 30-day supply of prescribed and medically necessary generic or brand-name drugs in accordance with formulary guidelines. Except for specialty drugs, up to a 100-day supply is available, at twice the 30-day retail copayment price, through the mail-order pharmacy. Specialty drugs are available for up to a 30-day supply through the specialty pharmacy. Cost sharing for a 12-month supply of FDA-approved, self-administered hormonal contraceptives, when applicable, will be up to four times the retail cost share. Member cost sharing for oral anti-cancer drugs shall not exceed \$250 per prescription for up to a 30-day supply. For HDHP plans, this \$250 maximum will not apply until after the deductible is met.

(Footnotes continued on page 89)

Silver HMO

Groups Beginning 1.1.2026

Services	HMO E	HMO F	HMO G
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	Alliance	Harmony	Harmony
Metal Tier	Silver	Silver	Silver
Calendar Year Deductible*	\$2,500 / \$5,000 ³ (applies to Max OOP)	\$2,500 / \$5,000 ³ (applies to Max OOP)	\$2,500 / \$5,000 ³ (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$9,900 / \$19,800 ²	\$9,900 / \$19,800 ²	\$9,600 / \$19,200 ²
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$60 Copay (ded waived)	\$60 Copay (ded waived)	60%
Specialist Visit (SPC)	\$95 Copay (ded waived)	\$95 Copay (ded waived)	60%
Laboratory	\$45 Copay (ded waived)	\$45 Copay (ded waived)	60%
X-Ray	\$45 Copay (ded waived)	\$45 Copay (ded waived)	60%
MRI, CT and PET (office setting)	\$400 Copay (ded waived) per procedure	\$400 Copay (ded waived) per procedure	60%
Virtual/Telemedicine Office Visit	100% (ded waived)	100% (ded waived)	100% (ded waived)
Hospital Services – In-Patient	60%	60%	60%
In-Patient Physician Fees	60% (ded waived)	60% (ded waived)	60%
Emergency Room (copay waived if admitted)	60%	60%	60%
Urgent Care	\$125 Copay (ded waived)	\$125 Copay (ded waived)	60%
Hospital Services – Out-Patient			
Surgical Facility	60%	60%	60%
Ambulatory Surgery Center	60%	60%	60%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$95 Copay (ded waived)	\$95 Copay (ded waived)	60%
Ambulance Services (per trip)	\$100 Copay (ded waived)	\$100 Copay (ded waived)	60%
Rx Benefits			
Generic	Tier 1 Non-specialty \$20 Copay / Tier 1 Specialty \$20 Copay (ded waived) ¹	Tier 1 Non-specialty \$20 Copay / Tier 1 Specialty \$20 Copay (ded waived) ¹	Tier 1 Non-specialty \$20 Copay / Tier 1 Specialty \$20 Copay (ded waived) ¹
Formulary Brand	\$400 / \$800 Ded – Tier 2 Non-specialty \$85 Copay / Tier 2 Specialty \$150 Copay ¹	\$400 / \$800 Ded – Tier 2 Non-specialty \$85 Copay / Tier 2 Specialty \$150 Copay ¹	\$400 / \$800 Ded – Tier 2 Non-specialty \$85 Copay / Tier 2 Specialty \$150 Copay ¹
Non-Formulary Brand	\$400 / \$800 Ded – Tier 3 Non-specialty \$125 Copay / Tier 3 Specialty \$250 Copay ¹	\$400 / \$800 Ded – Tier 3 Non-specialty \$125 Copay / Tier 3 Specialty \$250 Copay ¹	\$400 / \$800 Ded – Tier 3 Non-specialty \$125 Copay / Tier 3 Specialty \$250 Copay ¹
Specialty	\$400 / \$800 Ded – Tier 4 75% (up to \$250 per prescription ⁷) ⁴	\$400 / \$800 Ded – Tier 4 75% (up to \$250 per prescription ⁷) ⁴	\$400 / \$800 Ded – Tier 4 75% (up to \$250 per prescription ⁷) ⁴
Oral Contraceptives	100% (ded waived)	100% (ded waived)	100% (ded waived)
Diabetes – Self-Injectable	Applicable Ded / Rx Copay	Applicable Ded / Rx Copay	Applicable Ded / 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) ⁶	100% (ded waived) ⁶	100% (ded waived) ⁶
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness
Chemotherapy	\$150 Copay (ded waived) ⁵	\$150 Copay (ded waived) ⁵	\$150 Copay (ded waived) ⁵
Chiropractic (20 visits max per year)	\$15 Copay (ded waived)	\$15 Copay (ded waived)	\$15 Copay
Acupuncture	\$10 Copay (ded waived)	\$10 Copay (ded waived)	60%
Physical, Occupational, Speech Therapy	\$60 Copay (ded waived)	\$60 Copay (ded waived)	60%

Silver HMO

Groups Beginning 1.1.2026

Services	HMO E	HMO F	HMO G
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	Alliance	Harmony	Harmony
Metal Tier	Silver	Silver	Silver
Rehabilitative & Habilitative Services and Devices	\$60 Copay (ded waived)	\$60 Copay (ded waived)	60%
Home Health Care (Max 100 visits per year)	\$60 Copay (ded waived)	\$60 Copay (ded waived)	60%
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	60%	60%	60%
Hospice (out-patient)	100% (ded waived)	100% (ded waived)	60%
Durable Medical Equipment (Covered when medically necessary)	\$70 Copay (ded waived)	\$70 Copay (ded waived)	\$70 Copay (ded waived)
Mental Health			
In-Patient	60%	60%	60%
Out-Patient (office visit)	\$60 Copay (ded waived)	\$60 Copay (ded waived)	60%
Drug/Substance Abuse			
In-Patient (Detox Only)	60%	60%	60%
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	UnitedHealthcare Vision	UnitedHealthcare Vision	UnitedHealthcare Vision
Network	UnitedHealthcare Vision	UnitedHealthcare Vision	UnitedHealthcare Vision
Exam	100% (ded waived)	100% (ded waived)	100% (ded waived)
Contact Lenses	60% (ded waived)	60% (ded waived)	60% (ded waived)
Frames	60% (ded waived)	60% (ded waived)	60% (ded waived)
Maximum Allowance per year	1 per calendar year	1 per calendar year	1 per calendar year
Pediatric Dental			
Carrier	UnitedHealthcare Dental	UnitedHealthcare Dental	UnitedHealthcare Dental
Network	CA DHMO	CA DHMO	CA DHMO
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100% (ded waived)	100% (ded waived)	100% (ded waived)
Diagnostic & Preventative (D&P)	100% (ded waived)	100% (ded waived)	100% (ded waived)
Basic Services	Copay varies by service	Copay varies by service	Copay varies by service
Major Services (no waiting period)	Copay varies by service	Copay varies by service	Copay varies by service
Orthodontics (medically necessary)	\$350 Copay	\$350 Copay	\$350 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

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

- Specialty medication is tiered based on their cost efficiency and effectiveness. To see if there is a Specialty equivalent medication in this tier, please visit <https://www.uhc.com/member-resources/pharmacy-benefits/prescription-drug-lists>.
- 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 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.
- 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.
- No change to how Specialty Drugs in Tier 4 are filled today.
- In instances where the contracted rate is less than your copayment, you will pay only the contracted rate.
- See plan specific EOC for information on preventive services.
- Maximum member responsibility.

Silver HMO

Groups Beginning 1.1.2026

Services	HMO A	HMO B	HMO C†	HSA Qualified
Participating Health Plans	Western Health Advantage	Western Health Advantage	Western Health Advantage	
Network Name	Full	Full	Full	
Metal Tier	Silver	Silver	Silver	
Calendar Year Deductible*	\$2,300 / \$4,600 ^{1, 10} (applies to Max OOP)	\$2,500 / \$5,000 ^{1, 10} (applies to Max OOP)	\$3,200 / \$3,400 / \$6,400 ^{1, 9, 10} (combined Med/Rx ded) (applies to Max OOP)	
Out-of-Pocket Max Ind/Fam	\$8,750 / \$17,500 ^{2, 10}	\$8,750 / \$17,500 ^{2, 10}	\$8,300 / \$16,600 ^{2, 10}	
Lifetime Maximum	Unlimited	Unlimited	Unlimited	
Dr. Office Visits (PCP)	\$50 Copay (ded waived)	\$55 Copay (ded waived)	75% ^{1, 4}	
Specialist Visit (SPC)	\$50 Copay (ded waived)	\$90 Copay (ded waived)	75% ^{1, 4}	
Laboratory	\$50 Copay (ded waived)	\$55 Copay (ded waived)	75% ^{1, 4}	
X-Ray	\$80 Copay (ded waived)	\$90 Copay (ded waived)	75% ^{1, 4}	
MRI, CT and PET (office setting)	\$500 Copay ¹	\$300 Copay ¹	75% ^{1, 4}	
Virtual/Telemedicine Office Visit	Variable ¹³	Variable ¹³	Variable ¹³	
Hospital Services – In-Patient	70% ^{1, 4}	65% ^{1, 4}	75% ^{1, 4}	
In-Patient Physician Fees	100% (ded waived)	65% (ded waived) ⁴	75% ^{1, 4}	
Emergency Room (copay waived if admitted)	70% ^{1, 4}	65% ^{1, 4}	75% ^{1, 4}	
Urgent Care	\$100 Copay (ded waived)	\$55 Copay (ded waived)	75% ^{1, 4}	
Hospital Services – Out-Patient				
Surgical Facility	\$500 Copay ¹	65% ^{1, 4}	75% ^{1, 4}	
Ambulatory Surgery Center	\$500 Copay ¹	65% ^{1, 4}	75% ^{1, 4}	
Hospital Pre-Authorization	Required	Required	Required	
2nd Surgical Opinion	\$50 Copay (ded waived)	\$90 Copay (ded waived)	75% ^{1, 4}	
Ambulance Services (per trip)	100% (ded waived)	65% ^{1, 4}	75% ^{1, 4}	
Rx Benefits				
Generic	\$20 Copay (ded waived)	\$19 Copay (ded waived)	75% (up to \$250 per 30 day supply ⁸) (combined Med/Rx ded) ^{1, 4}	
Formulary Brand	\$500 / \$1,000 Ded - 70% (up to \$250 per 30 day supply ⁸) ^{1, 4, 11}	\$300 / \$600 Ded – \$85 Copay ^{1, 11}	75% (up to \$250 per 30 day supply ⁸) (combined Med/Rx ded) ^{1, 4, 11}	
Non-Formulary Brand	\$500 / \$1,000 Ded - 70% (up to \$250 per 30 day supply ⁸) ^{1, 4, 11}	\$300 / \$600 Ded – \$110 Copay ^{1, 11}	75% (up to \$250 per 30 day supply ⁸) (combined Med/Rx ded) ^{1, 4, 11}	
Specialty	\$500 / \$1,000 Ded - 70% (up to \$250 per 30 day supply ⁸) ^{1, 4}	\$300 / \$600 Ded – 70% (up to \$250 per 30 day supply ⁸) ^{1, 4}	75% (up to \$250 per 30 day supply ⁸) (combined Med/Rx ded) ^{1, 4}	
Oral Contraceptives	100% (ded waived)	100% (ded waived)	100% (ded waived)	
Diabetes – Self-Injectable	\$500 / \$1,000 Ded - 70% (up to \$250 per 30 day supply ⁸) ^{1, 4}	\$300 / \$600 Ded – \$85 Copay ¹	75% (up to \$250 per 30 day supply ⁸) (combined Med/Rx ded) ^{1, 4}	
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) ^{3, 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	100% (ded waived)	65% ^{1, 4}	75% ^{1, 4}	
Chiropractic (20 visits max per year)	\$15 Copay (ded waived) ¹²	Not Covered	100% ^{1, 12}	
Acupuncture	\$15 Copay (ded waived)	\$55 Copay (ded waived)	100% ¹	
Physical, Occupational, Speech Therapy	\$50 Copay (ded waived)	\$55 Copay (ded waived)	75% ^{1, 4}	

Silver HMO

Groups Beginning 1.1.2026

Services	HMO A	HMO B	HMO C†	HSA Qualified
Participating Health Plans	Western Health Advantage	Western Health Advantage	Western Health Advantage	
Network Name	Full	Full	Full	
Metal Tier	Silver	Silver	Silver	
Rehabilitative & Habilitative Services and Devices	\$50 Copay (ded waived)	\$55 Copay (ded waived)	75% ^{1, 4}	
Home Health Care (Max 100 visits per year)	100% (ded waived)	\$45 Copay (ded waived)	75% ^{1, 4}	
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	70% ^{1, 4}	65% ^{1, 4}	75% ^{1, 4}	
Hospice (out-patient)	100% (ded waived)	100% (ded waived)	100% ¹	
Durable Medical Equipment (Covered when medically necessary)	80% (ded waived) ^{4, 5}	65% (ded waived) ^{4, 5}	75% ^{1, 4, 5}	
Mental Health				
In-Patient	70% ^{1, 4}	65% ^{1, 4}	75% ^{1, 4}	
Out-Patient (office visit)	\$50 Copay (ded waived)	\$55 Copay (ded waived)	75% ^{1, 4}	
Drug/Substance Abuse				
In-Patient (Detox Only)	70% ^{1, 4}	65% ^{1, 4}	75% ^{1, 4}	
Infertility				
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered	
Infertility Drugs	Not Covered	Not Covered	Not Covered	
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered	
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered	
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered	
Pediatric Vision				
Carrier	Vision Service Plan (VSP)	Vision Service Plan (VSP)	Vision Service Plan (VSP)	
Network	VSP Advantage	VSP Advantage	VSP Advantage	
Exam	100% (ded waived)	100% (ded waived)	100% (ded waived)	
Contact Lenses	100% (ded waived)	100% (ded waived)	100% (ded waived)	
Frames	100% (ded waived)	100% (ded waived)	100% (ded waived)	
Maximum Allowance per year	1 per calendar year ⁷	1 per calendar year ⁷	1 per calendar year ⁷	
Pediatric Dental				
Carrier	Delta Dental	Delta Dental	Delta Dental	
Network	DeltaCare USA	DeltaCare USA	DeltaCare USA	
Deductible	None	None	None	
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical	
Office Visit	100%	100%	100%	
Diagnostic & Preventative (D&P)	100%	100%	100%	
Basic Services	Copay varies by service	Copay varies by service	Copay varies by service	
Major Services (no waiting period)	Copay varies by service	Copay varies by service	Copay varies by service	
Orthodontics (medically necessary)	\$1,000 Copay	\$1,000 Copay	\$1,000 Copay	

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

† 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 or medication.
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 and provider designated frames or one pair of conventional, six months supply of monthly or 2-week disposable, or 3 months supply of daily disposable 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. If a Tier 1 medication is available but the member elects to receive a medication from Tier 2, 3 or 4 without medical indication from the Prescribing Provider, the member will be responsible for the applicable Tier 2-4 copayment plus the difference in cost between the Tier 1 medication and the purchased medication. The amount paid for the difference in cost does not apply to the deductible (when applicable) or contribute to the out-of-pocket maximum.
12. Copayments do not contribute to out-of-pocket maximum.
13. Cost share amount varies based on type of services rendered.

Silver PPO

Groups Beginning 1.1.2026

Services	PPO B		PPO C	
Participating Health Plans	Anthem Blue Cross		Anthem Blue Cross	
Network Name	Select PPO		Prudent Buyer – Small Group	
Metal Tier	Silver		Silver	
	In-Network	Out-of-Network ⁹	In-Network	Out-of-Network ⁹
Calendar Year Deductible*	\$1,700 / \$3,400 (applies to Max OOP)	\$3,400 / \$6,800 (applies to Max OOP)	\$1,700 / \$3,400 (applies to Max OOP)	\$3,400 / \$6,800 (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$9,100 / \$18,200 ¹	\$18,200 / \$36,400 ¹	\$9,100 / \$18,200 ¹	\$18,200 / \$36,400 ¹
Lifetime Maximum	Unlimited		Unlimited	
Dr. Office Visits (PCP)	\$50 Copay (ded waived)	50%	\$50 Copay (ded waived)	50%
Specialist Visit (SPC)	\$95 Copay (ded waived)	50%	\$95 Copay (ded waived)	50%
Laboratory	\$20 Copay (ded waived)	50%	\$20 Copay (ded waived)	50%
X-Ray	\$20 Copay (ded waived)	50%	\$20 Copay (ded waived)	50%
MRI, CT and PET (office setting)	60%	50% (up to \$800 per test) ⁵	60%	50% (up to \$800 per test) ⁵
Virtual/Telemedicine Office Visit	\$50 Copay / \$95 Copay (ded waived) ¹⁵	50%	\$50 Copay / \$95 Copay (ded waived) ¹⁵	50%
Hospital Services – In-Patient	60%	50% (up to \$650 per day) ⁵	60%	50% (up to \$650 per day) ⁵
In-Patient Physician Fees	60%	50%	60%	50%
Emergency Room (copay waived if admitted)	\$300 Copay – 60%		\$300 Copay – 60%	
Urgent Care	\$50 Copay (ded waived)	50%	\$50 Copay (ded waived)	50%
Hospital Services – Out-Patient				
Surgical Facility	\$250 Copay per admit – 60%	50% (up to \$380 per admit) ⁵	\$250 Copay per admit – 60%	50% (up to \$380 per admit) ⁵
Ambulatory Surgery Center	\$50 Copay per admit – 60%	50% (up to \$380 per admit) ⁵	\$50 Copay per admit – 60%	50% (up to \$380 per admit) ⁵
Hospital Pre-Authorization	Not Required		Not Required	
2nd Surgical Opinion	\$95 Copay (ded waived)	50%	\$95 Copay (ded waived)	50%
Ambulance Services (per trip)	60% ¹³		60% ¹³	
Rx Benefits				
Generic	Level 1 \$15 Copay / Level 2 \$20 Copay (ded waived) ²	Not Covered	Level 1 \$15 Copay / Level 2 \$20 Copay (ded waived) ²	Not Covered
Formulary Brand	\$300 / \$600 Ded – Level 1 \$70 Copay / Level 2 \$80 Copay ²	Not Covered	\$300 / \$600 Ded – Level 1 \$70 Copay / Level 2 \$80 Copay ²	Not Covered
Non-Formulary Brand	\$300 / \$600 Ded – Level 1 \$110 Copay / Level 2 \$120 Copay ²	Not Covered	\$300 / \$600 Ded – Level 1 \$110 Copay / Level 2 \$120 Copay ²	Not Covered
Specialty	\$300 / \$600 Ded – Level 1 70% / Level 2 60% (up to \$250 per prescription ⁸) (prior auth.required) ^{2,6}	Not Covered	\$300 / \$600 Ded – Level 1 70% / Level 2 60% (up to \$250 per prescription ⁸) (prior auth.required) ^{2,6}	Not Covered
Oral Contraceptives	100%	Not Covered	100%	Not Covered
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 ¹⁶		Covered ¹⁶	
Chemotherapy	60%	50% ¹⁴	60%	50% ¹⁴
Chiropractic (20 visits max per year)	\$15 Copay (ded waived) (20 visits max per benefit period) ¹⁰	Not Covered	\$15 Copay (ded waived) (20 visits max per benefit period) ¹⁰	Not Covered
Acupuncture	\$50 Copay (ded waived)	Not Covered	\$50 Copay (ded waived)	Not Covered

Silver PPO

Groups Beginning 1.1.2026

Services	PPO B		PPO C	
Participating Health Plans	Anthem Blue Cross		Anthem Blue Cross	
Network Name	Select PPO		Prudent Buyer - Small Group	
Metal Tier	Silver		Silver	
	In-Network	Out-of-Network ⁹	In-Network	Out-of-Network ⁹
Physical, Occupational, Speech Therapy	\$50 Copay (ded waived)	50% ¹⁴	\$50 Copay (ded waived)	50% ¹⁴
Rehabilitative & Habilitative Services and Devices	\$50 Copay (ded waived) ¹¹	50% ¹¹	\$50 Copay (ded waived) 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}	60% (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)	60% ¹²	50% (up to \$150 per day) ^{5, 12}	60% ¹²	50% (up to \$150 per day) ^{5, 12}
Hospice (out-patient)	100%	50%	100%	50%
Durable Medical Equipment (Covered when medically necessary)	50%		50%	
Mental Health				
In-Patient	60%	50% (up to \$650 per day) ⁵	60%	50% (up to \$650 per day) ⁵
Out-Patient (office visit)	\$50 Copay (ded waived)	50%	\$50 Copay (ded waived)	50%
Drug/Substance Abuse				
In-Patient (Detox Only)	60%	50% (up to \$650 per day) ⁵	60%	50% (up to \$650 per day) ⁵
Infertility				
Infertility Evaluation and Treatment	\$50 Copay (ded waived) ⁷	50% ⁷	\$50 Copay (ded waived) ⁷	50% ⁷
Infertility Drugs	Not Covered	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered	Not Covered
Pediatric Vision				
Carrier	Anthem Vision	Anthem Vision	Anthem Vision	Anthem Vision
Network	Blue View Vision		Blue View Vision	
Exam	100% (ded waived)	\$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)	100% (ded waived)	\$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)
Contact Lenses	100% (in lieu of eyeglasses)	\$0 Copayment plus any charges in excess of the maximum allowed amount (in lieu of eyeglasses)	100% (in lieu of eyeglasses)	\$0 Copayment plus any charges in excess of the maximum allowed amount (in lieu of eyeglasses)
Frames	100% (ded waived) (1 per calendar year)	\$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived) (1 per calendar year)	100% (ded waived) (1 per calendar year)	\$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived) (1 per calendar year)
Maximum Allowance per year	1 per calendar year	1 per calendar year	1 per calendar year	1 per calendar year
Pediatric Dental				
Carrier	Anthem Dental	Anthem Dental	Anthem Dental	Anthem Dental
Network	Prime		Prime	
Deductible	None	None	None	None
Out-of-Pocket Maximum	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)
Office Visit	100%	100%	100%	100%
Diagnostic & Preventative (D&P)	100%	100%	100%	100%
Basic Services	80%	80%	80%	80%
Major Services (no waiting period)	50%	50%	50%	50%
Orthodontics (medically necessary)	50%	50%	50%	50%

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

(Footnotes continued on page 89)

Silver PPO

Groups Beginning 1.1.2026

Services	PPO D [†] HSA Qualified		PPO E [†] HSA Qualified	
Participating Health Plans	Anthem Blue Cross		Anthem Blue Cross	
Network Name	Prudent Buyer – Small Group		Select PPO	
Metal Tier	Silver		Silver	
	In-Network	Out-of-Network ⁹	In-Network	Out-of-Network ⁹
Calendar Year Deductible*	\$3,000 / \$3,400 / \$6,000 (combined Med/Rx ded) (applies to Max OOP)	\$6,000 / \$6,800 / \$12,000 (combined Med/Rx ded) (applies to Max OOP)	\$3,000 / \$3,400 / \$6,000 (combined Med/Rx ded) (applies to Max OOP)	\$6,000 / \$6,800 / \$12,000 (combined Med/Rx ded) (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$8,450 / \$16,900 ¹	\$16,900 / \$33,800 ¹	\$8,450 / \$16,900 ¹	\$16,900 / \$33,800 ¹
Lifetime Maximum	Unlimited		Unlimited	
Dr. Office Visits (PCP)	65%	50%	65%	50%
Specialist Visit (SPC)	65%	50%	65%	50%
Laboratory	65%	50%	65%	50%
X-Ray	65%	50%	65%	50%
MRI, CT and PET (office setting)	65% ¹⁴	50% (up to \$800 per test) ⁵	65% ¹⁴	50% (up to \$800 per test) ⁵
Virtual/Telemedicine Office Visit	65% / 65% ¹⁵	50%	65% / 65% ¹⁵	50%
Hospital Services – In-Patient	65%	50% (up to \$650 per day) ⁵	65%	50% (up to \$650 per day) ⁵
In-Patient Physician Fees	65%	50%	65%	50%
Emergency Room (copay waived if admitted)	65%		65%	
Urgent Care	65%	50%	65%	50%
Hospital Services – Out-Patient				
Surgical Facility	\$250 Copay per admit – 65%	50% (up to \$380 per admit) ⁵	\$250 Copay per admit – 65%	50% (up to \$380 per admit) ⁵
Ambulatory Surgery Center	\$50 Copay per admit – 65%	50% (up to \$380 per admit) ⁵	\$50 Copay per admit – 65%	50% (up to \$380 per admit) ⁵
Hospital Pre-Authorization	Not Required		Not Required	
2nd Surgical Opinion	65%	50%	65%	50%
Ambulance Services (per trip)	65% ¹³		65% ¹³	
Rx Benefits				
Generic	Level 1 \$15 Copay / Level 2 \$20 Copay (combined Med/Rx ded) ^{2,17}	Not Covered	Level 1 \$15 Copay / Level 2 \$20 Copay (combined Med/Rx ded) ^{2,17}	Not Covered
Formulary Brand	Level 1 \$70 Copay / Level 2 \$80 Copay (combined Med/Rx ded) ^{2,17}	Not Covered	Level 1 \$70 Copay / Level 2 \$80 Copay (combined Med/Rx ded) ^{2,17}	Not Covered
Non-Formulary Brand	Level 1 \$110 Copay / Level 2 \$120 Copay (combined Med/Rx ded) ²	Not Covered	Level 1 \$110 Copay / Level 2 \$120 Copay (combined Med/Rx ded) ²	Not Covered
Specialty	Level 1 70% / Level 2 60% (up to \$250 per prescription ⁸) (combined Med/Rx ded) (prior auth. required) ^{2,6}	Not Covered	Level 1 70% / Level 2 60% (up to \$250 per prescription ⁸) (combined Med/Rx ded) (prior auth. required) ^{2,6}	Not Covered
Oral Contraceptives	100%	Not Covered	100%	Not Covered
Diabetes – Self-Injectable	Applicable Ded / Rx Copay ^{2,17}	Not Covered	Applicable Ded / Rx Copay ^{2,17}	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 ¹⁶		Covered ¹⁶	
Chemotherapy	65%	50% ¹⁴	65%	50% ¹⁴
Chiropractic (20 visits max per year)	50% (20 visits max per benefit period) ¹⁰	Not Covered	50% (20 visits max per benefit period) ¹⁰	Not Covered
Acupuncture	65%	Not Covered	65%	Not Covered

Silver PPO

Groups Beginning 1.1.2026

Services	PPO D [†]		HSA Qualified	PPO E [†]		HSA Qualified
Participating Health Plans	Anthem Blue Cross			Anthem Blue Cross		
Network Name	Prudent Buyer – Small Group			Select PPO		
Metal Tier	Silver			Silver		
	In-Network	Out-of-Network ⁹		In-Network	Out-of-Network ⁹	
Physical, Occupational, Speech Therapy	65%	50% ¹⁴		65%	50% ¹⁴	
Rehabilitative & Habilitative Services and Devices	65% ¹¹	50% ¹¹		65% ¹¹	50% ¹¹	
Home Health Care (Max 100 visits per year)	65% (Max 100 visits per benefit period) ⁴	50% (up to \$75 per visit) (Max 100 visits per benefit period) ^{4, 5}		65% (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)	65% ¹²	50% (up to \$150 per day) ^{5, 12}		65% ¹²	50% (up to \$150 per day) ^{5, 12}	
Hospice (out-patient)	100%	50%		100%	50%	
Durable Medical Equipment (Covered when medically necessary)	50%			50%		
Mental Health						
In-Patient	65%	50% (up to \$650 per day) ⁵		65%	50% (up to \$650 per day) ⁵	
Out-Patient (office visit)	65%	50%		65%	50%	
Drug/Substance Abuse						
In-Patient (Detox Only)	65%	50% (up to \$650 per day) ⁵		65%	50% (up to \$650 per day) ⁵	
Infertility						
Infertility Evaluation and Treatment	65% ⁷	50% ⁷		65% ⁷	50% ⁷	
Infertility Drugs	Not Covered	Not Covered		Not Covered	Not Covered	
In Vitro Fertilization (IVF)	Not Covered	Not Covered		Not Covered	Not Covered	
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered		Not Covered	Not Covered	
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered		Not Covered	Not Covered	
Pediatric Vision						
Carrier	Anthem Vision	Anthem Vision		Anthem Vision	Anthem Vision	
Network	Blue View Vision			Blue View Vision		
Exam	100% (ded waived)	\$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)		100% (ded waived)	\$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)	
Contact Lenses	100% (in lieu of eyeglasses)	\$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)		100% (in lieu of eyeglasses)	\$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)	
Frames	100% (ded waived) (1 per calendar year)	\$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived) (1 per calendar year)		100% (ded waived) (1 per calendar year)	\$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived) (1 per calendar year)	
Maximum Allowance per year	1 per calendar year	1 per calendar year		1 per calendar year	1 per calendar year	
Pediatric Dental						
Carrier	Anthem Dental	Anthem Dental		Anthem Dental	Anthem Dental	
Network	Prime			Prime		
Deductible	None	None		None	None	
Out-of-Pocket Maximum	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)		Combined with Medical (IN & OON)	Combined with Medical (IN & OON)	
Office Visit	100%	100%		100%	100%	
Diagnostic & Preventative (D&P)	100%	100%		100%	100%	
Basic Services	80%	80%		80%	80%	
Major Services (no waiting period)	50%	50%		50%	50%	
Orthodontics (medically necessary)	50%	50%		50%	50%	

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

(Footnotes continued on page 89)

Silver PPO

Groups Beginning 1.1.2026

Services	PPO F	
Participating Health Plans	Anthem Blue Cross	
Network Name	Prudent Buyer – Small Group	
Metal Tier	Silver	
	In-Network	Out-of-Network ⁹
Calendar Year Deductible*	\$1,950 / \$3,900 ¹⁷ (applies to Max OOP)	\$3,900 / \$6,800 ¹⁷ (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$10,150 / \$20,300 ¹	\$20,300 / \$40,600 ¹
Lifetime Maximum	Unlimited	
Dr. Office Visits (PCP)	\$55 Copay (ded waived)	50%
Specialist Visit (SPC)	\$90 Copay (ded waived)	50%
Laboratory	\$20 Copay (ded waived)	50%
X-Ray	\$20 Copay (ded waived)	50%
MRI, CT and PET (office setting)	65% ¹⁴	50% (up to \$800 per test) ⁵
Virtual/Telemedicine Office Visit	\$55 Copay / \$90 Copay (ded waived) ¹⁵	50%
Hospital Services –In-Patient	65%	50% (up to \$650 per day) ⁵
In-Patient Physician Fees	65%	50%
Emergency Room (copay waived if admitted)	\$350 Copay – 65%	
Urgent Care	\$55 Copay (ded waived)	50%
Hospital Services – Out-Patient		
Surgical Facility	\$250 Copay per admit – 65%	50% (up to \$380 per admit) ⁵
Ambulatory Surgery Center	\$50 Copay per admit – 65%	50% (up to \$380 per admit) ⁵
Hospital Pre-Authorization	Not Required	
2nd Surgical Opinion	\$90 Copay (ded waived)	50%
Ambulance Services (per trip)	65% ¹³	
Rx Benefits		
Generic	Level 1 \$15 Copay / Level 2 \$20 Copay (ded waived) ²	Not Covered
Formulary Brand	\$300 / \$600 Ded - Level 1 \$70 Copay / Level 2 \$80 Copay ²	Not Covered
Non-Formulary Brand	\$300 / \$600 Ded - Level 1 \$100 Copay / Level 2 \$120 Copay ²	Not Covered
Specialty	\$300 / \$600 Ded - Level 1 70% / Level 2 60% (up to \$250 per pre-prescription ⁸) (prior auth. required) ^{2, 6}	Not Covered
Oral Contraceptives	100%	Not Covered
Diabetes – Self-Injectable	Applicable Ded / Rx Copay ²	Not Covered
Pre-Existing Conditions	Covered	
Maternity and Newborn Care	Covered as any Illness	
Preventive/Wellness Services	100% (ded waived) ³	50% ³
Chronic Disease Management	Covered ¹⁶	
Chemotherapy	65%	50% ¹⁴
Chiropractic (20 visits max per year)	\$15 Copay (ded waived) (20 visits max per benefit period) ¹⁰	Not Covered
Acupuncture	\$55 Copay (ded waived)	Not Covered

Silver PPO

Groups Beginning 1.1.2026

Services	PPO F	
Participating Health Plans	Anthem Blue Cross	
Network Name	Prudent Buyer – Small Group	
Metal Tier	Silver	
	In-Network	Out-of-Network ⁹
Physical, Occupational, Speech Therapy	\$55 Copay (ded waived)	50% ¹⁴
Rehabilitative & Habilitative Services and Devices	\$55 Copay (ded waived) ¹¹	50% ¹¹
Home Health Care (Max 100 visits per year)	65% (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)	65% ¹²	50% (up to \$150 per day) ^{5, 12}
Hospice (out-patient)	100%	50%
Durable Medical Equipment (Covered when medically necessary)	50%	
Mental Health		
In-Patient	65%	50% (up to \$650 per day) ⁵
Out-Patient (office visit)	\$55 Copay (ded waived)	50%
Drug/Substance Abuse		
In-Patient (Detox Only)	65%	50% (up to \$650 per day) ⁵
Infertility		
Infertility Evaluation and Treatment	\$55 Copay (ded waived) ⁷	50% ⁷
Infertility Drugs	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered
Pediatric Vision		
Carrier	Anthem Vision	Anthem Vision
Network	Blue View Vision	
Exam	100% (ded waived)	\$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)
Contact Lenses	100% (in lieu of eyeglasses)	\$0 Copayment plus any charges in excess of the maximum allowed amount (in lieu of eyeglasses)
Frames	100% (ded waived) (1 per calendar year)	\$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived) (1 per calendar year)
Maximum Allowance per year	1 per calendar year	1 per calendar year
Pediatric Dental		
Carrier	Anthem Dental	Anthem Dental
Network	Prime	
Deductible	None	None
Out-of-Pocket Maximum	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)
Office Visit	100%	100%
Diagnostic & Preventative (D&P)	100%	100%
Basic Services	80%	80%
Major Services (no waiting period)	50%	50%
Orthodontics (medically necessary)	50%	50%

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

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

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 1 typically generic drugs and low-cost preferred brand name drugs; tier 2 typically non-preferred generic drugs, preferred brand name drugs; tier 3 typically non-preferred brand name drugs; and tier 4 typically drugs that are biologics or distributed through a specialty pharmacy. Plans use the RxChoice Tiered Network, which includes a choice of two levels of copays -- the first copay listed is for Level 1 pharmacies and the second copay listed is for Level 2.
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.
15. Dr. Visits (PCP)/ Specialist Visit (SPC). \$0 Copay for virtual visits through online provider – LiveHealth Online.
16. The following services are covered in full with deductible waived when member is diagnosed with the corresponding chronic condition: Blood pressure monitor for hypertension; Retinopathy screening for diabetes; Peak flow monitor for asthma; Glucometer for diabetes; Hemoglobin A1C testing for diabetes; International Normalized Ratio (INR) testing for liver disease and/or bleeding disorders. In addition, Anthem offers dedicated support through programs that help members manage specific medical conditions successfully.
17. 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.

Bronze HMO

Groups Beginning 1.1.2026

Services	HMO A	HMO C [†]	HSA Qualified	HMO A
Participating Health Plans	Kaiser Permanente	Kaiser Permanente		Sharp Health Plan
Network Name	Full	Full		Premier
Metal Tier	Bronze	Bronze		Bronze
Calendar Year Deductible*	\$5,800 / \$11,600 ¹⁷ (applies to Max OOP)	\$7,200 / \$14,400 ¹⁷ (combined Med/Rx ded) (applies to Max OOP)		\$7,600 / \$15,200 ¹ (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$9,800 / \$19,600 ²	\$7,200 / \$14,400 ²		\$8,500 / \$17,000 ^{1, 11}
Lifetime Maximum	Unlimited	Unlimited		Unlimited
Dr. Office Visits (PCP)	\$60 Copay (ded waived)	100%		\$55 Copay
Specialist Visit (SPC)	\$95 Copay ²⁰	100%		\$55 Copay
Laboratory	\$50 Copay (ded waived)	100%		\$15 Copay
X-Ray	60%	100%		\$55 Copay
MRI, CT and PET (office setting)	60% per procedure	100% per procedure		\$175 Copay
Virtual/Telemedicine Office Visit	100% (ded waived)	100%		Covered as any Illness
Hospital Services – In-Patient	60%	100%		\$1,500 Copay per day – 3 days max
In-Patient Physician Fees	60%	100%		100%
Emergency Room (copay waived if admitted)	60%	100%		\$500 Copay
Urgent Care	\$60 Copay (ded waived)	100%		\$55 Copay
Hospital Services – Out-Patient				
Surgical Facility	60%	100%		60%
Ambulatory Surgery Center	60%	100%		60%
Hospital Pre-Authorization	Required	Required		Required
2nd Surgical Opinion	\$95 Copay ²⁰	100%		\$55 Copay
Ambulance Services (per trip)	60%	100%		\$500 Copay
Rx Benefits				
Generic	\$20 Copay (ded waived)	100% (combined Med/Rx ded)		\$20 Copay (overall ded waived)
Formulary Brand	\$450 / \$900 Ded – 60% (up to \$500 per prescription ⁶)	100% (combined Med/Rx ded)		\$60 Copay (overall ded waived)
Non-Formulary Brand	\$450 / \$900 Ded – 60% (up to \$500 per prescription ⁶)	100% (combined Med/Rx ded) (with physician approval)		\$100 Copay (overall ded waived)
Specialty	\$450 / \$900 Ded – 60% (up to \$500 per prescription ⁶) (with physician approval)	100% (combined Med/Rx ded) (with physician approval)		60% (up to \$500 per prescription ⁶) (overall ded waived)
Oral Contraceptives	100% (ded waived)	100% (ded waived)		100% (if in formulary)
Diabetes – Self-Injectable	\$450 / \$900 Ded – 60% (up to \$500 per prescription ⁶)	100% (combined Med/Rx ded)		Applicable Rx Copay (overall ded waived)
Pre-Existing Conditions	Covered	Covered		Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness		\$800 Copay per day – 3 days max ⁹
Preventive/Wellness Services	100% (ded waived) ⁴	100% (ded waived) ⁴		100% (ded waived) ⁴
Chronic Disease Management	Covered as any Illness	Covered as any Illness		\$55 Copay
Chemotherapy	60%	100%		Variable ⁵
Chiropractic (20 visits max per year)	Not Covered	Not Covered		Not Covered
Acupuncture	\$60 Copay (ded waived)	100%		\$55 Copay
Physical, Occupational, Speech Therapy	\$60 Copay (ded waived)	100%		\$55 Copay
Rehabilitative & Habilitative Services and Devices	\$60 Copay (ded waived)	100%		\$55 Copay

Bronze HMO

Groups Beginning 1.1.2026

Services	HMO A	HMO C†	HSA Qualified	HMO A
Participating Health Plans	Kaiser Permanente	Kaiser Permanente		Sharp Health Plan
Network Name	Full	Full		Premier
Metal Tier	Bronze	Bronze		Bronze
Home Health Care (Max 100 visits per year)	60% ¹⁰	100% ¹⁰		\$55 Copay
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	60%	100%		\$25 Copay per day
Hospice (out-patient)	100% (ded waived)	100%		100% (ded waived)
Durable Medical Equipment (Covered when medically necessary)	60% ^{19, 21}	100% ^{19, 21}		50%
Mental Health				
In-Patient	60%	100%		\$125 Copay per day – 3 days max
Out-Patient (office visit)	100% (ded waived)	100%		\$55 Copay
Drug/Substance Abuse				
In-Patient (Detox Only)	60%	100%		\$125 Copay per day – 3 days max
Infertility				
Infertility Evaluation and Treatment	Not Covered	Not Covered		Not Covered
Infertility Drugs	Not Covered	Not Covered		Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered		Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered		Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered		Not Covered
Pediatric Vision				
Carrier	Kaiser Permanente	Kaiser Permanente		VSP
Network	Kaiser Permanente	Kaiser Permanente		VSP Advantage Network
Exam	100% (ded waived)	100% (ded waived)		100%
Contact Lenses	1 pair per calendar year ¹²	1 pair per calendar year ¹²		1 pair in lieu of eyeglasses
Frames	1 pair per calendar year (ded waived) ¹²	1 pair per calendar year (ded waived) ¹²		100% (Pediatric Exchange collection only)
Maximum Allowance per year	None	None		None
Pediatric Dental				
Carrier	Delta Dental	Delta Dental		Delta Dental of California
Network	DeltaCare USA	DeltaCare USA		Delta Dental DeltaCare USA
Deductible	None	None		None
Out-of-Pocket Maximum	\$350 / \$700	\$350 / \$700		Combined with Medical
Office Visit	100% (ded waived)	100% (ded waived)		100% ³
Diagnostic & Preventative (D&P)	100% (ded waived)	100% (ded waived)		100% ¹⁴
Basic Services	\$95 Copay ⁷	\$95 Copay ⁷		\$25 Copay ¹⁵
Major Services (no waiting period)	\$365 Copay ⁸	\$365 Copay ⁸		\$300 Copay ¹⁶
Orthodontics (medically necessary)	\$350 Copay	\$350 Copay		\$1,000 Copay ¹³

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

† HSA Qualified High Deductible Plan

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

- 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.
- 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.
- Refers to procedure code D0999
- See plan specific EOC for information on preventive services.
- Copayment/Coinsurance waived if seen by a nurse or in an out-patient setting.
- Maximum member responsibility.
- 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.
- 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.

9. Amount listed for In-Patient Services only.

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. Copayments for supplemental benefits (Assisted Reproductive Technologies, Chiropractic Services, Adult Vision, etc.) do not apply to the annual out-of-pocket maximum.

12. 1 pair of glasses or 1 pair of contact lenses per accumulation period.

13. Refers to procedure code D8080/D8090

14. Refers to procedure codes D0120 and D1120/D1110

15. Refers to procedure code D2140

16. Refers to procedure code D3330

17. 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.

18. 20 visits max per year combined for Chiropractic and Acupuncture.

19. 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.

20. Deductible is waived for first three visits.

21. Supplemental Durable Medical Equipment has a \$2,000 annual maximum.

Bronze HMO

Groups Beginning 1.1.2026

Services	HMO B†	HSA Qualified	HMO A	HMO B†	HSA Qualified
Participating Health Plans	Sharp Health Plan		Sutter Health Plan	Sutter Health Plan	
Network Name	Performance		Sutter Health Plan	Sutter Health Plan	
Metal Tier	Bronze		Bronze	Bronze	
Calendar Year Deductible*	\$6,200 / \$12,400 ¹⁰ (combined Med/Rx ded) (applies to Max OOP)		\$5,800 / \$11,600 ¹ (applies to Max OOP)	\$7,200 / \$14,400 ¹ (combined Med/Rx ded) (applies to Max OOP)	
Out-of-Pocket Max Ind/Fam	\$7,250 / \$14,500 ^{10, 17}		\$9,800 / \$19,600 ²	\$7,200 / \$14,400 ²	
Lifetime Maximum	Unlimited		Unlimited	Unlimited	
Dr. Office Visits (PCP)	60%		\$60 Copay (ded waived) ⁹	100% ⁹	
Specialist Visit (SPC)	60%		\$95 Copay ⁸	100%	
Laboratory	60%		\$50 Copay (ded waived)	100%	
X-Ray	60%		60%	100%	
MRI, CT and PET (office setting)	60%		60%	100%	
Virtual/Telemedicine Office Visit	Covered as any Illness		Variable ⁴	Variable ⁴	
Hospital Services – In-Patient	60%		60%	100%	
In-Patient Physician Fees	60%		60%	100%	
Emergency Room (copay waived if admitted)	60%		60%	100%	
Urgent Care	60%		\$60 Copay (ded waived)	100%	
Hospital Services – Out-Patient					
Surgical Facility	60%		60%	100%	
Ambulatory Surgery Center	60%		60%	100%	
Hospital Pre-Authorization	Required		Required	Required	
2nd Surgical Opinion	60%		\$95 Copay ⁸	100%	
Ambulance Services (per trip)	60%		60%	100%	
Rx Benefits					
Generic	60% (up to \$500 per prescription ¹⁵) (combined Med/Rx ded)		\$20 Copay (ded waived) ³	100% (combined Med/Rx ded) ³	
Formulary Brand	60% (up to \$500 per prescription ¹⁵) (combined Med/Rx ded)		\$450 / \$900 Ded – 60% (up to \$500 per prescription ¹⁵) ³	100% (combined Med/Rx ded) ³	
Non-Formulary Brand	60% (up to \$500 per prescription ¹⁵) (combined Med/Rx ded)		\$450 / \$900 Ded – 60% (up to \$500 per prescription ¹⁵) ³	100% (combined Med/Rx ded) ³	
Specialty	60% (up to \$500 per prescription ¹⁵) (combined Med/Rx ded)		\$450 / \$900 Ded – 60% (up to \$500 per prescription ¹⁵) ³	100% (combined Med/Rx ded) ³	
Oral Contraceptives	100% (if in formulary)		100% (ded waived)	100% (ded waived)	
Diabetes – Self-Injectable	Applicable Rx Copay (combined Med/Rx ded)		\$450 / \$900 Ded – Applicable Rx Copay ³	Applicable Rx Copay (combined Med/Rx ded) ³	
Pre-Existing Conditions	Covered		Covered	Covered	
Maternity and Newborn Care	60% ²⁰		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	60%		Covered as any Illness	Covered as any Illness	
Chemotherapy	Variable ¹¹		60%	100%	
Chiropractic (20 visits max per year)	Not Covered		Not Covered	Not Covered	
Acupuncture	60%		\$60 Copay (ded waived)	100%	
Physical, Occupational, Speech Therapy	60%		\$60 Copay (ded waived)	100%	
Rehabilitative & Habilitative Services and Devices	60%		\$60 Copay (ded waived)	100%	

Bronze HMO

Groups Beginning 1.1.2026

Services	HMO B [†] HSA Qualified	HMO A	HMO B [†] HSA Qualified
Participating Health Plans	Sharp Health Plan	Sutter Health Plan	Sutter Health Plan
Network Name	Performance	Sutter Health Plan	Sutter Health Plan
Metal Tier	Bronze	Bronze	Bronze
Home Health Care (Max 100 visits per year)	60%	60%	100%
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	60%	60%	100%
Hospice (out-patient)	100%	100% (ded waived)	100%
Durable Medical Equipment (Covered when medically necessary)	50%	60%	100%
Mental Health			
In-Patient	60%	60% ¹⁶	100% ¹⁶
Out-Patient (office visit)	60%	\$60 Copay (ded waived)	100%
Drug/Substance Abuse			
In-Patient (Detox Only)	60%	60% ¹⁶	100% ¹⁶
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	VSP	VSP	VSP
Network	VSP Advantage Network	Choice Network	Choice Network
Exam	100%	100% (ded waived) ⁶	100% (ded waived) ⁶
Contact Lenses	1 pair in lieu of eyeglasses	100% (in lieu of eyeglasses) (ded waived) ^{6,7}	100% (in lieu of eyeglasses) (ded waived) ^{6,7}
Frames	100% (Pediatric Exchange collection only)	100% (in lieu of contact lenses) (ded waived) ^{6,7}	100% (in lieu of contact lenses) (ded waived) ^{6,7}
Maximum Allowance per year	None	1 pair per year	1 pair per year
Pediatric Dental			
Carrier	Delta Dental of California	Delta Dental	Delta Dental
Network	Delta Dental DeltaCare USA	DeltaCare USA	DeltaCare USA
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100% ¹⁴	Copay varies by service (ded waived)	Copay varies by service (ded waived)
Diagnostic & Preventative (D&P)	100% ¹⁸	100% (ded waived)	100% (ded waived)
Basic Services	\$25 Copay ¹²	Copay varies by service (ded waived)	Copay varies by service (ded waived)
Major Services (no waiting period)	\$300 Copay ¹³	Copay varies by service (ded waived)	Copay varies by service (ded waived)
Orthodontics (medically necessary)	\$1,000 Copay ¹⁹	\$1,000 Copay (ded waived)	\$1,000 Copay (ded waived)

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

[†] HSA Qualified High Deductible Plan

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

- For members who are not part of a family plan, once the member meets the "single" deductible, if applicable, the member is responsible for the specific cost sharing until the "single" OOPM is met. Once the "single" OOPM is met, Sutter Health Plan pays all costs for covered services. For members who are part of a family plan, once an individual member of the family meets the "individual family member" deductible, if applicable, only the individual member is responsible for the specific cost sharing until either that member meets the "individual family member" OOPM, or until the family as a whole meets the "family" OOPM, whichever comes first. Once the family as a whole meets the "family" deductible, if applicable, all members of the family are responsible for the specific cost sharing, regardless of whether each family member met their "individual family member" deductible, until either an individual member meets the "individual family member" OOPM, or until the family as a whole meets the "family" OOPM, whichever comes first. Once an individual member of the family meets the "individual family member" OOPM, Sutter Health Plan pays all costs for covered services only for that individual member. Once the family as a whole meets the "family" OOPM, Sutter Health Plan pays all costs for covered services for all family members, regardless of whether each family member met their "individual family member" OOPM. For high-deductible health plans (HDHPs), in a "family" plan, an "individual family member" deductible must be the higher of the specified "single" deductible amount or the Internal Revenue Service (IRS) minimum of \$3,400 for 2026 plans.
- Member cost sharing payments for all essential health benefits (EHBs) accumulate toward the OOPM. This includes cost sharing that accumulates toward an applicable deductible. This does not include cost sharing for most optional benefits.

- Cost sharing applies per prescription for up to a 30-day supply of prescribed and medically necessary generic or brand-name drugs in accordance with formulary guidelines. Except for specialty drugs, up to a 100-day supply is available, at twice the 30-day retail copayment price, through the mail-order pharmacy. Specialty drugs are available for up to a 30-day supply through the specialty pharmacy. Cost sharing for a 12-month supply of FDA-approved, self-administered hormonal contraceptives, when applicable, will be up to four times the retail cost share. Member cost sharing for oral anti-cancer drugs shall not exceed \$250 per prescription for up to a 30-day supply. For HDHP plans, this \$250 maximum will not apply until after the deductible is met.
- Cost share for telehealth is the same as the in-person visit, please refer to the specific in-person service amount.
- See plan specific EOC for information on preventive services.
- Pediatric eye exam and glasses or contact lenses are provided annually for members under age 19 as part of the essential health benefit for pediatric vision.
- A complete pair of glasses or standard contact lenses, in lieu of glasses, are covered every calendar year.
- When outpatient benefits have cost sharing that includes "deductible waived for 1st 3 non-preventive visits", the deductible is waived for the first three non-preventive visits combined.

(Footnotes continued on page 90)

Bronze HMO

Groups Beginning 1.1.2026

Services	HMO B	HMO C [†]	HSA Qualified
Participating Health Plans	Western Health Advantage	Western Health Advantage	
Network Name	Full	Full	
Metal Tier	Bronze	Bronze	
Calendar Year Deductible*	\$5,800 / \$11,600 ^{1,7} (applies to Max OOP)	\$7,200 / \$14,400 ^{1,7} (combined Med/Rx ded) (applies to Max OOP)	
Out-of-Pocket Max Ind/Fam	\$9,800 / \$19,600 ^{2,7}	\$7,200 / \$14,400 ^{2,7}	
Lifetime Maximum	Unlimited	Unlimited	
Dr. Office Visits (PCP)	\$60 Copay (ded waived)	100% ¹	
Specialist Visit (SPC)	\$95 Copay ⁹	100% ¹	
Laboratory	\$50 Copay (ded waived)	100% ¹	
X-Ray	60% ^{1,4}	100% ¹	
MRI, CT and PET (office setting)	60% ^{1,4}	100% ¹	
Virtual/Telemedicine Office Visit	Variable ¹³	Variable ¹³	
Hospital Services – In-Patient	60% ^{1,4}	100% ¹	
In-Patient Physician Fees	60% ^{1,4}	100% ¹	
Emergency Room (copay waived if admitted)	60% ^{1,4}	100% ¹	
Urgent Care	\$60 Copay (ded waived)	100% ¹	
Hospital Services – Out-Patient			
Surgical Facility	60% ^{1,4}	100% ¹	
Ambulatory Surgery Center	60% ^{1,4}	100% ¹	
Hospital Pre-Authorization	Required	Required	
2nd Surgical Opinion	\$95 Copay ⁹	100% ¹	
Ambulance Services (per trip)	60% ^{1,4}	100% ¹	
Rx Benefits			
Generic	\$20 Copay (ded waived)	100% (combined Med/Rx ded) ¹	
Formulary Brand	\$450 / \$900 Ded – 60% (up to \$500 per 30 day supply ⁸) ^{1,4,11}	100% (combined Med/Rx ded) ^{1,11}	
Non-Formulary Brand	\$450 / \$900 Ded – 60% (up to \$500 per 30 day supply ⁸) ^{1,4,11}	100% (combined Med/Rx ded) ^{1,11}	
Specialty	\$450 / \$900 Ded – 60% (up to \$500 per 30 day supply ⁸) ^{1,4}	100% (combined Med/Rx ded) ¹	
Oral Contraceptives	100% (ded waived)	100% (ded waived)	
Diabetes – Self-Injectable	\$450 / \$900 Ded – 60% (up to \$500 per 30 day supply ⁸) ^{1,4}	100% (combined Med/Rx ded) ¹	
Pre-Existing Conditions	Covered	Covered	
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	
Preventive/Wellness Services	100% (ded waived) ^{3,6}	100% (ded waived) ^{3,6}	
Chronic Disease Management	Covered as any Illness	Covered as any Illness	
Chemotherapy	60% ^{1,4}	100% ¹	
Chiropractic (20 visits max per year)	Not Covered	100% ^{1,12}	
Acupuncture	\$60 Copay (ded waived)	100% ¹	
Physical, Occupational, Speech Therapy	\$60 Copay (ded waived)	100% ¹	
Rehabilitative & Habilitative Services and Devices	\$60 Copay (ded waived)	100% ¹	

Bronze HMO

Groups Beginning 1.1.2026

Services	HMO B	HMO C [†]	HSA Qualified
Participating Health Plans	Western Health Advantage	Western Health Advantage	
Network Name	Full	Full	
Metal Tier	Bronze	Bronze	
Home Health Care (Max 100 visits per year)	60% ^{1,4}	100% ¹	
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	60% ^{1,4}	100% ¹	
Hospice (out-patient)	100% (ded waived)	100% ¹	
Durable Medical Equipment (Covered when medically necessary)	60% ^{1,4,5}	100% ¹	
Mental Health			
In-Patient	60% ^{1,4}	100% ¹	
Out-Patient (office visit)	\$60 Copay (ded waived)	100% ¹	
Drug/Substance Abuse			
In-Patient (Detox Only)	60% ^{1,4}	100% ¹	
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	
Infertility Drugs	Not Covered	Not Covered	
In Vitro Fertilization (IVF)	Not Covered	Not Covered	
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	
Pediatric Vision			
Carrier	Vision Service Plan (VSP)	Vision Service Plan (VSP)	
Network	VSP Advantage	VSP Advantage	
Exam	100% (ded waived)	100% (ded waived)	
Contact Lenses	100% (ded waived)	100% (ded waived)	
Frames	100% (ded waived)	100% (ded waived)	
Maximum Allowance per year	1 per calendar year ¹⁰	1 per calendar year ¹⁰	
Pediatric Dental			
Carrier	Delta Dental	Delta Dental	
Network	DeltaCare USA	DeltaCare USA	
Deductible	None	None	
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	
Office Visit	100%	100%	
Diagnostic & Preventative (D&P)	100%	100%	
Basic Services	Copay varies by service	Copay varies by service	
Major Services (no waiting period)	Copay varies by service	Copay varies by service	
Orthodontics (medically necessary)	\$1,000 Copay	\$1,000 Copay	

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

[†] 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 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 or medication.
5. See copayment summary for applicable prosthetic/orthotic device copayment amount.
6. See plan specific EOC for information on preventive services.
7. 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.

8. Maximum member responsibility.

9. The deductible is waived for first three combined visits for non-preventive specialty care visits.

10. Limited to one pair of glasses with standard lenses and provider designated frames or one pair of conventional, six months supply of monthly or 2-week disposable, or 3 months supply of daily disposable contact lenses instead of glasses.

11. If a Tier 1 medication is available but the member elects to receive a medication from Tier 2, 3 or 4 without medical indication from the Prescribing Provider, the member will be responsible for the applicable Tier 2-4 copayment plus the difference in cost between the Tier 1 medication and the purchased medication. The amount paid for the difference in cost does not apply to the deductible (when applicable) or contribute to the out-of-pocket maximum.

12. Copayments do not contribute to out-of-pocket maximum.

13. Cost share amount varies based on type of services rendered.

Bronze PPO

Groups Beginning 1.1.2026

Services	PPO A [†]		HSA Qualified	PPO B [†]		HSA Qualified
Participating Health Plans	Anthem Blue Cross			Anthem Blue Cross		
Network Name	Prudent Buyer – Small Group			Select PPO		
Metal Tier	Bronze			Bronze		
	In-Network	Out-of-Network ⁹		In-Network	Out-of-Network ⁹	
Calendar Year Deductible*	\$6,250 / \$12,500 (combined Med/Rx ded) (applies to Max OOP)	\$12,500 / \$25,000 (combined Med/Rx ded) (applies to Max OOP)		\$6,250 / \$12,500 (combined Med/Rx ded) (applies to Max OOP)	\$12,500 / \$25,000 (combined Med/Rx 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)	65%	50%		65%	50%	
Specialist Visit (SPC)	65%	50%		65%	50%	
Laboratory	65%	50%		65%	50%	
X-Ray	65%	50%		65%	50%	
MRI, CT and PET (office setting)	65%	50% (up to \$800 per test) ⁵		65%	50% (up to \$800 per test) ⁵	
Virtual/Telemedicine Office Visit	65% / 65% ¹⁵	50%		65% / 65% ¹⁵	50%	
Hospital Services – In-Patient	65%	50% (up to \$650 per day) ⁵		65%	50% (up to \$650 per day) ⁵	
In-Patient Physician Fees	65%	50%		65%	50%	
Emergency Room (copay waived if admitted)	65%			65%		
Urgent Care	65%	50%		65%	50%	
Hospital Services – Out-Patient						
Surgical Facility	\$250 Copay per admit - 65%	50% (up to \$380 per admit) ⁵		\$250 Copay per admit - 65%	50% (up to \$380 per admit) ⁵	
Ambulatory Surgery Center	\$50 Copay per admit - 65%	50% (up to \$380 per admit) ⁵		\$50 Copay per admit - 65%	50% (up to \$380 per admit) ⁵	
Hospital Pre-Authorization	Not Required			Not Required		
2nd Surgical Opinion	65%	50%		65%	50%	
Ambulance Services (per trip)	65% ¹³			65% ¹³		
Rx Benefits						
Generic	Level 1 \$20 Copay / Level 2 \$20 Copay (combined Med/Rx ded) ^{2,17}	Not Covered		Level 1 \$20 Copay / Level 2 \$20 Copay (combined Med/Rx ded) ^{2,17}	Not Covered	
Formulary Brand	Level 1 \$90 Copay / Level 2 \$100 Copay (combined Med/Rx ded) ^{2,17}	Not Covered		Level 1 \$90 Copay / Level 2 \$100 Copay (combined Med/Rx ded) ^{2,17}	Not Covered	
Non-Formulary Brand	Level 1 \$160 Copay / Level 2 \$170 Copay (combined Med/Rx ded) ²	Not Covered		Level 1 \$160 Copay / Level 2 \$170 Copay (combined Med/Rx ded) ²	Not Covered	
Specialty	Level 1 70% (up to \$400 per prescription ⁸) / Level 2 60% (up to \$500 per prescription ⁸) (combined Med/Rx ded) (prior auth. required) ^{2,6}	Not Covered		Level 1 70% (up to \$400 per prescription ⁸) / Level 2 60% (up to \$500 per prescription ⁸) (combined Med/Rx ded) (prior auth. required) ^{2,6}	Not Covered	
Oral Contraceptives	100%	Not Covered		100%	Not Covered	
Diabetes – Self-Injectable	Applicable Ded / Rx Copay ^{2,17}	Not Covered		Applicable Ded / Rx Copay ^{2,17}	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 ¹⁶			Covered ¹⁶		
Chemotherapy	65%	50% ¹⁴		65%	50% ¹⁴	
Chiropractic (20 visits max per year)	50% (20 visits max per benefit period) ¹⁰	Not Covered		50% (20 visits max per benefit period) ¹⁰	Not Covered	

Bronze PPO

Groups Beginning 1.1.2026

Services	PPO A [†]		HSA Qualified	PPO B [†]		HSA Qualified
Participating Health Plans	Anthem Blue Cross			Anthem Blue Cross		
Network Name	Prudent Buyer – Small Group			Select PPO		
Metal Tier	Bronze			Bronze		
	In-Network	Out-of-Network ⁹		In-Network	Out-of-Network ⁹	
Acupuncture	65%	Not Covered		65%	Not Covered	
Physical, Occupational, Speech Therapy	65%	50% ¹⁴		65%	50% ¹⁴	
Rehabilitative & Habilitative Services and Devices	65% ¹¹	50% ¹¹		65% ¹¹	50% ¹¹	
Home Health Care (Max 100 visits per year)	65% (Max 100 visits per benefit period) ⁴	50% (up to \$75 per visit) (Max 100 visits per benefit period) ^{4,5}		65% (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)	65% ¹²	50% (up to \$150 per day) ^{5,12}		65% ¹²	50% (up to \$150 per day) ^{5,12}	
Hospice (out-patient)	100%	50%		100%	50%	
Durable Medical Equipment (Covered when medically necessary)	50%			50%		
Mental Health						
In-Patient	65%	50% (up to \$650 per day) ⁵		65%	50% (up to \$650 per day) ⁵	
Out-Patient (office visit)	65%	50%		65%	50%	
Drug/Substance Abuse						
In-Patient (Detox Only)	65%	50% (up to \$650 per day) ⁵		65%	50% (up to \$650 per day) ⁵	
Infertility						
Infertility Evaluation and Treatment	65% ⁷	50% ⁷		65% ⁷	50% ⁷	
Infertility Drugs	Not Covered	Not Covered		Not Covered	Not Covered	
In Vitro Fertilization (IVF)	Not Covered	Not Covered		Not Covered	Not Covered	
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered		Not Covered	Not Covered	
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered		Not Covered	Not Covered	
Pediatric Vision						
Carrier	Anthem Vision	Anthem Vision		Anthem Vision	Anthem Vision	
Network	Blue View Vision			Blue View Vision		
Exam	100% (ded waived)	\$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)		100% (ded waived)	\$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)	
Contact Lenses	100% (in lieu of eyeglasses)	\$0 Copayment plus any charges in excess of the maximum allowed amount (in lieu of eyeglasses)		100% (in lieu of eyeglasses)	\$0 Copayment plus any charges in excess of the maximum allowed amount (in lieu of eyeglasses)	
Frames	100% (ded waived) (1 per calendar year)	\$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived) (1 per calendar year)		100% (ded waived) (1 per calendar year)	\$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived) (1 per calendar year)	
Maximum Allowance per year	1 per calendar year	1 per calendar year		1 per calendar year	1 per calendar year	
Pediatric Dental						
Carrier	Anthem Dental	Anthem Dental		Anthem Dental	Anthem Dental	
Network	Prime			Prime		
Deductible	None	None		None	None	
Out-of-Pocket Maximum	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)		Combined with Medical (IN & OON)	Combined with Medical (IN & OON)	
Office Visit	100%	100%		100%	100%	
Diagnostic & Preventative (D&P)	100%	100%		100%	100%	
Basic Services	80%	80%		80%	80%	
Major Services (no waiting period)	50%	50%		50%	50%	
Orthodontics (medically necessary)	50%	50%		50%	50%	

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

(Footnotes continued on page 90)

Bronze PPO

Groups Beginning 1.1.2026

Services	PPO C		PPO D	
Participating Health Plans	Anthem Blue Cross		Anthem Blue Cross	
Network Name	Prudent Buyer – Small Group		Select PPO	
Metal Tier	Bronze		Bronze	
	In-Network	Out-of-Network ⁹	In-Network	Out-of-Network ⁹
Calendar Year Deductible*	\$6,000 / \$12,000 (applies to Max OOP)	\$12,000 / \$24,000 (applies to Max OOP)	\$6,000 / \$12,000 (applies to Max OOP)	\$12,000 / \$24,000 (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$8,500 / \$17,000 ¹	\$17,000 / \$34,000 ¹	\$8,500 / \$17,000 ¹	\$17,000 / \$34,000 ¹
Lifetime Maximum	Unlimited		Unlimited	
Dr. Office Visits (PCP)	\$65 Copay	50%	\$65 Copay	50%
Specialist Visit (SPC)	\$85 Copay	50%	\$85 Copay	50%
Laboratory	60%	50%	60%	50%
X-Ray	60%	50%	60%	50%
MRI, CT and PET (office setting)	60% ¹⁴	50% (up to \$800 per test) ⁵	60% ¹⁴	50% (up to \$800 per test) ⁵
Virtual/Telemedicine Office Visit	\$65 Copay / \$85 Copay ¹⁵	50%	\$65 Copay / \$85 Copay ¹⁵	50%
Hospital Services – In-Patient	60%	50% (up to \$650 per day) ⁵	60%	50% (up to \$650 per day) ⁵
In-Patient Physician Fees	60%	50%	60%	50%
Emergency Room (copay waived if admitted)	\$250 Copay – 60%		\$250 Copay – 60%	
Urgent Care	\$65 Copay	50%	\$65 Copay	50%
Hospital Services – Out-Patient				
Surgical Facility	\$250 Copay per admit – 60%	50% (up to \$380 per admit) ⁵	\$250 Copay per admit – 60%	50% (up to \$380 per admit) ⁵
Ambulatory Surgery Center	\$50 Copay per admit – 60%	50% (up to \$380 per admit) ⁵	\$50 Copay per admit – 60%	50% (up to \$380 per admit) ⁵
Hospital Pre-Authorization	Not Required		Not Required	
2nd Surgical Opinion	\$85 Copay	50%	\$85 Copay	50%
Ambulance Services (per trip)	60% ¹³		60% ¹³	
Rx Benefits				
Generic	Level 1 \$20 Copay / Level 2 \$20 Copay (ded waived) ²	Not Covered	Level 1 \$20 Copay / Level 2 \$20 Copay (ded waived) ²	Not Covered
Formulary Brand	\$650 / \$1,300 Ded - Level 1 \$90 Copay / Level 2 \$100 Copay ²	Not Covered	\$650 / \$1,300 Ded - Level 1 \$90 Copay / Level 2 \$100 Copay ²	Not Covered
Non-Formulary Brand	\$650 / \$1,300 Ded - Level 1 \$160 Copay / Level 2 \$170 Copay ²	Not Covered	\$650 / \$1,300 Ded - Level 1 \$160 Copay / Level 2 \$170 Copay ²	Not Covered
Specialty	\$650 / \$1,300 Ded - Level 1 70% (up to \$400 per prescription ⁸) / Level 2 60% (up to \$500 per prescription ⁸) (prior auth. required) ^{2,6}	Not Covered	\$650 / \$1,300 Ded - Level 1 70% (up to \$400 per prescription ⁸) / Level 2 60% (up to \$500 per prescription ⁸) (prior auth. required) ^{2,6}	Not Covered
Oral Contraceptives	100%	Not Covered	100%	Not Covered
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 ¹⁶		Covered ¹⁶	
Chemotherapy	60%	50% ¹⁴	60%	50% ¹⁴
Chiropractic (20 visits max per year)	\$15 Copay (ded waived) (20 visits max per benefit period) ¹⁰	Not Covered	\$15 Copay (ded waived) (20 visits max per benefit period) ¹⁰	Not Covered
Acupuncture	\$65 Copay	Not Covered	\$65 Copay	Not Covered

Bronze PPO

Groups Beginning 1.1.2026

Services	PPO C		PPO D	
Participating Health Plans	Anthem Blue Cross		Anthem Blue Cross	
Network Name	Prudent Buyer – Small Group		Select PPO	
Metal Tier	Bronze		Bronze	
	In-Network	Out-of-Network ⁹	In-Network	Out-of-Network ⁹
Physical, Occupational, Speech Therapy	60%	50% ¹⁴	60%	50% ¹⁴
Rehabilitative & Habilitative Services and Devices	60% ¹¹	50% ¹¹	60% 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}	60% (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)	60% ¹²	50% (up to \$150 per day) ^{5,12}	60% ¹²	50% (up to \$150 per day) ^{5,12}
Hospice (out-patient)	100%	50%	100%	50%
Durable Medical Equipment (Covered when medically necessary)	50%		50%	
Mental Health				
In-Patient	60%	50% (up to \$650 per day) ⁵	60%	50% (up to \$650 per day) ⁵
Out-Patient (office visit)	60%	50%	60%	50%
Drug/Substance Abuse				
In-Patient (Detox Only)	60%	50% (up to \$650 per day) ⁵	60%	50% (up to \$650 per day) ⁵
Infertility				
Infertility Evaluation and Treatment	\$65 Copay ⁷	50% ⁷	\$65 Copay ⁷	50% ⁷
Infertility Drugs	Not Covered	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered	Not Covered
Pediatric Vision				
Carrier	Anthem Vision	Anthem Vision	Anthem Vision	Anthem Vision
Network	Blue View Vision		Blue View Vision	
Exam	100% (ded waived)	\$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)	100% (ded waived)	\$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)
Contact Lenses	100% (in lieu of eyeglasses)	\$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)	100% (in lieu of eyeglasses)	\$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)
Frames	100% (ded waived) (1 per calendar year)	\$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived) (1 per calendar year)	100% (ded waived) (1 per calendar year)	\$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived) (1 per calendar year)
Maximum Allowance per year	1 per calendar year	1 per calendar year	1 per calendar year	1 per calendar year
Pediatric Dental				
Carrier	Anthem Dental	Anthem Dental	Anthem Dental	Anthem Dental
Network	Prime		Prime	
Deductible	None	None	None	None
Out-of-Pocket Maximum	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)
Office Visit	100%	100%	100%	100%
Diagnostic & Preventative (D&P)	100%	100%	100%	100%
Basic Services	80%	80%	80%	80%
Major Services (no waiting period)	50%	50%	50%	50%
Orthodontics (medically necessary)	50%	50%	50%	50%

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

(Footnotes continued on page 90)

Additional Footnotes

Groups Beginning 1.1.2026

Platinum PPO

(Footnotes continued from page 24)

- * All services are subject to the deductible unless otherwise stated.
- 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 1 typically generic drugs and low-cost preferred brand name drugs; tier 2 typically non-preferred generic drugs, preferred brand name drugs; tier 3 typically non-preferred brand name drugs; and tier 4 typically drugs that are biologics or distributed through a specialty pharmacy. Plans use the RxChoice Tiered Network, which includes a choice of two levels of copays -- the first copay listed is for Level 1 pharmacies and the second copay listed is for Level 2.
- 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.
- 15. Dr. Visits (PCP)/ Specialist Visit (SPC). \$0 Copay for virtual visits through online provider – LiveHealth Online.
- 16. The following services are covered in full with deductible waived when member is diagnosed with the corresponding chronic condition: Blood pressure monitor for hypertension; Retinopathy screening for diabetes; Peak flow monitor for asthma; Glucometer for diabetes; Hemoglobin A1C testing for diabetes; International Normalized Ratio (INR) testing for liver disease and/or bleeding disorders. In addition, Anthem offers dedicated support through programs that help members manage specific medical conditions successfully.
- 17. 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.

Gold HMO

(Footnotes continued from page 38)

- 9. Cost share for telehealth is the same as the in-person visit, please refer to the specific in-person service amount.
- 10. Pediatric eye exam and glasses or contact lenses are provided annually for members under age 19 as part of the essential health benefit for pediatric vision.
- 11. A complete pair of glasses or standard contact lenses, in lieu of glasses, are covered every calendar year.
- 12. Refers to procedure code D8080/D8090
- 13. Refers to procedure code D3330
- 14. Copayments for supplemental benefits (Assisted Reproductive Technologies, Chiropractic Services, Adult Vision, etc.) do not apply to the annual out-of-pocket maximum.
- 15. Refers to procedure code D0999
- 16. Copay/Coinsurance waived if seen by nurse or in an out-patient setting.
- 17. Refers to procedure code D2140
- 18. Refers to procedure codes D0120 and D1120/D1110
- 19. Amount listed for In-Patient Services only.

Gold HMO

(Footnotes continued from page 40)

- 12. For members who are not part of a family plan, once the member meets the "single" deductible, if applicable, the member is responsible for the specific cost sharing until the "single" OOPM is met. Once the "single" OOPM is met, Sutter Health Plan pays all costs for covered services. For members who are part of a family plan, once an individual member of the family meets the "individual family member" deductible, if applicable, only the individual member is responsible for the specific cost sharing until either that member meets the "individual family member" OOPM, or until the family as a whole meets the "family" OOPM, whichever comes first. Once the family as a whole meets the "family" deductible, if applicable, all members of the family are responsible for the specific cost sharing, regardless of whether each family member met their "individual family member" deductible, until either an individual member meets the "individual family member" OOPM, or until the family as a whole meets the "family" OOPM, whichever comes first. Once an individual member of the family meets the "individual family member" OOPM, Sutter Health Plan pays all costs for covered services only for that individual member. Once the family as a whole meets the "family" OOPM, Sutter Health Plan pays all costs for covered services for all family members, regardless of whether each family member met their "individual family member" OOPM. For high-deductible health plans (HDHPs), in a "family" plan, an "individual family member" deductible must be the higher of the specified "single" deductible amount or the Internal Revenue Service (IRS) minimum of \$3,400 for 2026 plans.
- 13. Inpatient MH/SUD services include, but are not limited to: inpatient psychiatric hospitalization; inpatient chemical dependency hospitalization, including detoxification; mental health psychiatric observation; mental health residential treatment; substance use disorder treatment for withdrawal; inpatient behavioral health treatment for autism spectrum disorder.
- 14. Individual with self-only coverage amount / Individual with family coverage amount / Family coverage amount.
- 15. Member cost sharing payments for all essential health benefits (EHBs) accumulate toward the OOPM. This includes cost sharing that accumulates toward an applicable deductible. This does not include cost sharing for most optional benefits.
- 16. Cost sharing also applies to other practitioner office visits. These include therapy visits, and other office visits not provided by either primary care physicians or specialists, or visits not specified in another benefit category such as Sutter Walk-in Care visits.

Additional Footnotes

Groups Beginning 1.1.2026

Gold PPO

(Footnotes continued from page 52)

- * 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 1 typically generic drugs and low-cost preferred brand name drugs; tier 2 typically non-preferred generic drugs, preferred brand name drugs; tier 3 typically non-preferred brand name drugs; and tier 4 typically drugs that are biologics or distributed through a specialty pharmacy. Plans use the RxChoice Tiered Network, which includes a choice of two levels of copays -- the first copay listed is for Level 1 pharmacies and the second copay listed is for Level 2.
- 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.
- 15. Dr. Visits (PCP)/ Specialist Visit (SPC). \$0 Copay for virtual visits through online provider – LiveHealth Online.
- 16. The following services are covered in full with deductible waived when member is diagnosed with the corresponding chronic condition: Blood pressure monitor for hypertension; Retinopathy screening for diabetes; Peak flow monitor for asthma; Glucometer for diabetes; Hemoglobin A1C testing for diabetes; International Normalized Ratio (INR) testing for liver disease and/or bleeding disorders. In addition, Anthem offers dedicated support through programs that help members manage specific medical conditions successfully.

Gold PPO

(Footnotes continued from page 54)

- * 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 1 typically generic drugs and low-cost preferred brand name drugs; tier 2 typically non-preferred generic drugs, preferred brand name drugs; tier 3 typically non-preferred brand name drugs; and tier 4 typically drugs that are biologics or distributed through a specialty pharmacy. Plans use the RxChoice Tiered Network, which includes a choice of two levels of copays -- the first copay listed is for Level 1 pharmacies and the second copay listed is for Level 2.
- 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.

(continued in next column)

Gold PPO - continued

(Footnotes continued from page 54)

- 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.
- 15. Dr. Visits (PCP)/ Specialist Visit (SPC). \$0 Copay for virtual visits through online provider – LiveHealth Online.
- 16. The following services are covered in full with deductible waived when member is diagnosed with the corresponding chronic condition: Blood pressure monitor for hypertension; Retinopathy screening for diabetes; Peak flow monitor for asthma; Glucometer for diabetes; Hemoglobin A1C testing for diabetes; International Normalized Ratio (INR) testing for liver disease and/or bleeding disorders. In addition, Anthem offers dedicated support through programs that help members manage specific medical conditions successfully.

Gold PPO

(Footnotes continued from page 56)

- 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 1 typically generic drugs and low-cost preferred brand name drugs; tier 2 typically non-preferred generic drugs, preferred brand name drugs; tier 3 typically non-preferred brand name drugs; and tier 4 typically drugs that are biologics or distributed through a specialty pharmacy. Plans use the RxChoice Tiered Network, which includes a choice of two levels of copays -- the first copay listed is for Level 1 pharmacies and the second copay listed is for Level 2.
- 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.
- 15. Dr. Visits (PCP)/ Specialist Visit (SPC). \$0 Copay for virtual visits through online provider – LiveHealth Online.
- 16. The following services are covered in full with deductible waived when member is diagnosed with the corresponding chronic condition: Blood pressure monitor for hypertension; Retinopathy screening for diabetes; Peak flow monitor for asthma; Glucometer for diabetes; Hemoglobin A1C testing for diabetes; International Normalized Ratio (INR) testing for liver disease and/or bleeding disorders. In addition, Anthem offers dedicated support through programs that help members manage specific medical conditions successfully.
- 17. 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.

Additional Footnotes

Groups Beginning 1.1.2026

Silver HMO

(Footnotes continued from page 66)

12. For members who are not part of a family plan, once the member meets the "single" deductible, if applicable, the member is responsible for the specific cost sharing until the "single" OOPM is met. Once the "single" OOPM is met, Sutter Health Plan pays all costs for covered services. For members who are part of a family plan, once an individual member of the family meets the "individual family member" deductible, if applicable, only the individual member is responsible for the specific cost sharing until either that member meets the "individual family member" OOPM, or until the family as a whole meets the "family" OOPM, whichever comes first. Once the family as a whole meets the "family" deductible, if applicable, all members of the family are responsible for the specific cost sharing, regardless of whether each family member met their "individual family member" deductible, until either an individual member meets the "individual family member" OOPM, or until the family as a whole meets the "family" OOPM, whichever comes first. Once an individual member of the family meets the "individual family member" OOPM, Sutter Health Plan pays all costs for covered services only for that individual member. Once the family as a whole meets the "family" OOPM, Sutter Health Plan pays all costs for covered services for all family members, regardless of whether each family member met their "individual family member" OOPM. For high-deductible health plans (HDHPs), in a "family" plan, an "individual family member" deductible must be the higher of the specified "single" deductible amount or the Internal Revenue Service (IRS) minimum of \$3,400 for 2026 plans.
13. Inpatient MH/SUD services include, but are not limited to: inpatient psychiatric hospitalization; inpatient chemical dependency hospitalization, including detoxification; mental health psychiatric observation; substance use disorder treatment for withdrawal; inpatient behavioral health treatment for autism spectrum disorder.
14. Pediatric eye exam and glasses or contact lenses are provided annually for members under age 19 as part of the essential health benefit for pediatric vision.
15. A complete pair of glasses or standard contact lenses, in lieu of glasses, are covered every calendar year.
16. Cost share for telehealth is the same as the in-person visit, please refer to the specific in-person service amount.

Silver PPO

(Footnotes continued from page 72)

- * 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 1 typically generic drugs and low-cost preferred brand name drugs; tier 2 typically non-preferred generic drugs, preferred brand name drugs; tier 3 typically non-preferred brand name drugs; and tier 4 typically drugs that are biologics or distributed through a specialty pharmacy. Plans use the RxChoice Tiered Network, which includes a choice of two levels of copays -- the first copay listed is for Level 1 pharmacies and the second copay listed is for Level 2.
 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.
 15. Dr. Visits (PCP)/ Specialist Visit (SPC). \$0 Copay for virtual visits through online provider -- LiveHealth Online.
 16. The following services are covered in full with deductible waived when member is diagnosed with the corresponding chronic condition: Blood pressure monitor for hypertension; Retinopathy screening for diabetes; Peak flow monitor for asthma; Glucometer for diabetes; Hemoglobin A1C testing for diabetes; International Normalized Ratio (INR) testing for liver disease and/or bleeding disorders. In addition, Anthem offers dedicated support through programs that help members manage specific medical conditions successfully.

Silver PPO

(Footnotes continued from page 74)

- † HSA Qualified High Deductible Plan
 - * 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 1 typically generic drugs and low-cost preferred brand name drugs; tier 2 typically non-preferred generic drugs, preferred brand name drugs; tier 3 typically non-preferred brand name drugs; and tier 4 typically drugs that are biologics or distributed through a specialty pharmacy. Plans use the RxChoice Tiered Network, which includes a choice of two levels of copays -- the first copay listed is for Level 1 pharmacies and the second copay listed is for Level 2.
 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.
 15. Dr. Visits (PCP)/ Specialist Visit (SPC). \$0 Copay for virtual visits through online provider -- LiveHealth Online.
 16. The following services are covered in full with deductible waived when member is diagnosed with the corresponding chronic condition: Blood pressure monitor for hypertension; Retinopathy screening for diabetes; Peak flow monitor for asthma; Glucometer for diabetes; Hemoglobin A1C testing for diabetes; International Normalized Ratio (INR) testing for liver disease and/or bleeding disorders. In addition, Anthem offers dedicated support through programs that help members manage specific medical conditions successfully.
 17. Deductible is waived for drugs on the PreventiveRx Plus drug list.

Additional Footnotes

Groups Beginning 1.1.2026

Bronze HMO

(Footnotes continued from page 80)

9. Cost sharing also applies to other practitioner office visits. These include therapy visits, and other office visits not provided by either primary care physicians or specialists, or visits not specified in another benefit category such as Sutter Walk-in Care visits.
10. In a high deductible health plan (HDHP), your Deductible and Out-of-Pocket Maximum work differently. In a Self-Only coverage plan, you must meet the Self-Only Deductible and the Self-Only Out-of-Pocket Maximum. Once you meet the Self-Only Deductible, Sharp Health Plan will pay for your services. The Self-Only Out-of-Pocket Maximum includes the deductible, copayments, and coinsurance. In a Family plan, each individual in the family must meet the Individual Deductible until the Family Deductible is met. Once an individual meets the Individual Deductible, Sharp Health Plan will pay for services for that individual in the family. Once the Family Deductible is met, Sharp Health Plan will pay for services for the entire family. All family members have met the Family Out-of-Pocket Maximum when the family's combined deductibles, copayments, and coinsurance equal the Family Out-of-Pocket Maximum.
11. Copayment depends on type and location of service.
12. Refers to procedure code D2140
13. Refers to procedure code D3330
14. Refers to procedure code D0999
15. Maximum member responsibility.
16. Inpatient MH/SUD services include, but are not limited to: inpatient psychiatric hospitalization; inpatient chemical dependency hospitalization, including detoxification; mental health psychiatric observation; substance use disorder treatment for withdrawal; inpatient behavioral health treatment for autism spectrum disorder.
17. Copayments for supplemental benefits (Assisted Reproductive Technologies, Chiropractic Services, Adult Vision, etc.) do not apply to the annual out-of-pocket maximum.
18. Refers to procedure codes D0120 and D1120/D1110
19. Refers to procedure code D8080/D8090
20. Amount listed for In-Patient Services only.

Bronze PPO

(Footnotes continued from page 84)

- † HSA Qualified High Deductible Plan
- * 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 1 typically generic drugs and low-cost preferred brand name drugs; tier 2 typically non-preferred generic drugs, preferred brand name drugs; tier 3 typically non-preferred brand name drugs; and tier 4 typically drugs that are biologics or distributed through a specialty pharmacy. Plans use the RxChoice Tiered Network, which includes a choice of two levels of copays -- the first copay listed is for Level 1 pharmacies and the second copay listed is for Level 2.
 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.
 15. Dr. Visits (PCP)/ Specialist Visit (SPC). \$0 Copay for virtual visits through online provider -- LiveHealth Online.

(continued in next column)

Bronze PPO - continued

(Footnotes continued from page 84)

16. The following services are covered in full with deductible waived when member is diagnosed with the corresponding chronic condition: Blood pressure monitor for hypertension; Retinopathy screening for diabetes; Peak flow monitor for asthma; Glucometer for diabetes; Hemoglobin A1C testing for diabetes; International Normalized Ratio (INR) testing for liver disease and/or bleeding disorders. In addition, Anthem offers dedicated support through programs that help members manage specific medical conditions successfully.
17. Deductible is waived for drugs on the PreventiveRx Plus drug list.

Bronze PPO

(Footnotes continued from page 86)

- * 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 1 typically generic drugs and low-cost preferred brand name drugs; tier 2 typically non-preferred generic drugs, preferred brand name drugs; tier 3 typically non-preferred brand name drugs; and tier 4 typically drugs that are biologics or distributed through a specialty pharmacy. Plans use the RxChoice Tiered Network, which includes a choice of two levels of copays -- the first copay listed is for Level 1 pharmacies and the second copay listed is for Level 2.
 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.
 15. Dr. Visits (PCP)/ Specialist Visit (SPC). \$0 Copay for virtual visits through online provider -- LiveHealth Online.
 16. The following services are covered in full with deductible waived when member is diagnosed with the corresponding chronic condition: Blood pressure monitor for hypertension; Retinopathy screening for diabetes; Peak flow monitor for asthma; Glucometer for diabetes; Hemoglobin A1C testing for diabetes; International Normalized Ratio (INR) testing for liver disease and/or bleeding disorders. In addition, Anthem offers dedicated support through programs that help members manage specific medical conditions successfully.

A California Different® Approach to Health Care



800.542.4218 | calchoice.com