

Benefit Summaries

Small Business Private Exchange

For Groups of 1-100 Employees

Groups Beginning 7/1/21

Gold



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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.

Gold HMO

Groups Beginning 7/1/21

Services	HMO A	HMO B	HMO A
Participating Health Plans	Anthem Blue Cross	Anthem Blue Cross	Health Net
Network Name	Select HMO	CaliforniaCare HMO	WholeCare
Metal Tier	Gold	Gold	Gold
Calendar Year Deductible *	None	None	None
Out-of-Pocket Max Ind/Fam	\$6,000 / \$12,000 ⁴	\$6,000 / \$12,000 ⁴	\$7,000 / \$14,000
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$30 Copay	\$30 Copay	\$30 Copay
Specialist Visit (SPC)	\$55 Copay	\$55 Copay	\$50 Copay
Laboratory	\$15 Copay ⁷	\$15 Copay ⁷	\$40 Copay
X-Ray	\$15 Copay ⁷	\$15 Copay ⁷	\$50 Copay
MRI, CT and PET (office setting)	\$100 Copay per test ¹²	\$100 Copay per test ¹²	\$300 Copay per procedure
Virtual/Telemedicine Office Visit	Variable ²⁰	Variable ²⁰	100%
Hospital Services – In-Patient	\$550 Copay per day – 4 days max per admit	\$550 Copay per day – 4 days max per admit	\$750 Copay per day – 3 days max
In-Patient Physician Fees	100%	100%	60%
Emergency Room (copay waived if admitted)	\$300 Copay	\$300 Copay	\$300 Copay
Urgent Care	\$30 Copay	\$30 Copay	\$50 Copay
Hospital Services – Out-Patient			
Surgical Facility	\$450 Copay	\$450 Copay	60%
Ambulatory Surgery Center	\$450 Copay	\$450 Copay	60% ¹³
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$55 Copay	\$55 Copay	\$50 Copay
Ambulance Services (per trip)	\$150 Copay ¹	\$150 Copay ¹	\$300 Copay
Rx Benefits			
Generic	Level 1 \$15 Copay / Level 2 \$25 Copay ²	Level 1 \$15 Copay / Level 2 \$25 Copay ²	\$15 Copay ^{14, 15}
Formulary Brand	Level 1 \$40 Copay / Level 2 \$60 Copay ²	Level 1 \$40 Copay / Level 2 \$60 Copay ²	\$50 Copay ^{14, 15}
Non-Formulary Brand	Level 1 \$80 Copay / Level 2 \$90 Copay ²	Level 1 \$80 Copay / Level 2 \$90 Copay ²	\$70 Copay ^{14, 15}
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}	60% (up to \$250 per prescription ¹⁰) (prior auth. required) ^{14, 15}
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	Applicable Rx Copay ²	Applicable Rx Copay ²	Applicable Rx Copay ^{14, 15}
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 as any Illness	Covered as any Illness	\$50 Copay
Chemotherapy	\$55 Copay	\$55 Copay	100%
Chiropractic (20 visits max per year)	\$30 Copay (20 visits max per benefit period) ⁶	\$30 Copay (20 visits max per benefit period) ⁶	Not Covered
Acupuncture	\$30 Copay	\$30 Copay	\$10 Copay ¹⁶
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 A
Participating Health Plans	Anthem Blue Cross	Anthem Blue Cross	Health Net
Network Name	Select HMO	CaliforniaCare HMO	WholeCare
Metal Tier	Gold	Gold	Gold
Home Health Care (Max 100 visits per year)	\$55 Copay (Max 100 visits per benefit period) ⁵	\$55 Copay (Max 100 visits per benefit period) ⁵	\$30 Copay
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	\$25 Copay per day (no limit)
Hospice (out-patient)	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary)	\$100 Copay	\$100 Copay	60%
Mental Health			
In-Patient	\$550 Copay per day – 4 days max per admit	\$550 Copay per day – 4 days max per admit	\$750 Copay per day – 3 days max ¹⁷
Out-Patient (office visit)	\$30 Copay	\$30 Copay	\$30 Copay ¹⁷
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	\$750 Copay per day – 3 days max
Infertility			
Infertility Evaluation and Treatment	\$30 Copay ⁹	\$30 Copay ⁹	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	Anthem Vision	EyeMed ¹⁸
Network	Blue View Vision	Blue View Vision	EyeMed
Exam	100%	100%	100%
Contact Lenses	100% (in lieu of eyeglasses)	100% (in lieu of eyeglasses)	100%
Frames	100%	100%	1 pair per calendar year
Maximum Allowance per year	1 per calendar year	1 per calendar year	None
Pediatric Dental			
Carrier	Anthem Dental	Anthem Dental	Dental Benefit Providers ^{18, 19}
Network	Prime	Prime	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	50%	50%	Copay varies by service
Major Services (no waiting period)	50%	50%	Copay varies by service
Orthodontics (medically necessary)	50%	50%	Copay varies by service

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

1. Medical emergency only.
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. 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.
5. Limited to 100 4-hour visits per benefit period.
6. Manipulation Therapy only: benefit maximum of 20 visits per benefit period, office and outpatient visits combined.
7. Amount listed is for office visits only, please see plan specific EOC for other settings/services and devices cost shares.
8. 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. Cost share varies depending on type of service, see plan specific EOC for cost shares of other service types.
14. The four prescription drug tiers are Tier 1: Generic formulary; Tier 2: Brand formulary; Tier 3: Brand non-formulary; Tier 4: Specialty.
15. See plan specific EOC for information regarding preventive drugs and women's contraceptives.
16. Must be medically necessary.
17. Benefits are administered by MHN Services, an affiliate behavioral health administrative services company which provides behavioral health services.
18. Pediatric dental and vision are included on all plans.
19. 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.
20. Cost share amount varies based on type of services rendered and plan.

Gold HMO

Groups Beginning 7/1/21

Services	HMO B	HMO C	HMO D
Participating Health Plans	Health Net	Health Net	Health Net
Network Name	WholeCare	WholeCare	Salud HMO y Mas
Metal Tier	Gold	Gold	Gold
Calendar Year Deductible*	None	None	None
Out-of-Pocket Max Ind/Fam	\$7,000 / \$14,000	\$6,500 / \$13,000	\$6,500 / \$13,000 ²
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$45 Copay	\$35 Copay	\$35 Copay
Specialist Visit (SPC)	\$65 Copay	\$55 Copay	\$55 Copay
Laboratory	\$40 Copay	\$40 Copay	\$40 Copay
X-Ray	\$50 Copay	\$50 Copay	\$50 Copay
MRI, CT and PET (office setting)	\$300 Copay per procedure	\$300 Copay per procedure	\$300 Copay per procedure
Virtual/Telemedicine Office Visit	100%	100%	100%
Hospital Services – In-Patient	\$1,000 Copay	\$750 Copay per day – 3 days max	\$750 Copay per day – 3 days max
In-Patient Physician Fees	60%	100%	100%
Emergency Room (copay waived if admitted)	\$300 Copay	\$300 Copay	\$300 Copay
Urgent Care	\$65 Copay	\$55 Copay	\$55 Copay
Hospital Services – Out-Patient			
Surgical Facility	60%	\$1,200 Copay	\$1,200 Copay
Ambulatory Surgery Center	60% ¹¹	\$480 Copay ¹¹	\$480 Copay ¹¹
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$65 Copay	\$55 Copay	\$55 Copay
Ambulance Services (per trip)	\$300 Copay	\$300 Copay	\$300 Copay
Rx Benefits			
Generic	\$15 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	60% (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	\$65 Copay	\$55 Copay	\$55 Copay
Chemotherapy	100%	100%	100%
Chiropractic (20 visits max per year)	Not Covered	Not Covered	Not Covered
Acupuncture	\$10 Copay ¹	\$10 Copay ¹	\$10 Copay ¹
Physical, Occupational, Speech Therapy	\$45 Copay ⁶	\$35 Copay ⁶	\$35 Copay ⁶
Rehabilitative & Habilitative Services and Devices	\$45 Copay ⁶	\$35 Copay ⁶	\$35 Copay ⁶
Home Health Care (Max 100 visits per year)	\$45 Copay	\$35 Copay	\$35 Copay

Services	HMO B	HMO C	HMO D
Participating Health Plans	Health Net	Health Net	Health Net
Network Name	WholeCare	WholeCare	Salud HMO y Mas
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)	60%	70%	70%
Mental Health In-Patient Out-Patient (office visit)	\$1,000 Copay ⁴ \$45 Copay ⁴	\$750 Copay per day – 3 days max ⁴ \$35 Copay ⁴	\$750 Copay per day – 3 days max ⁴ \$35 Copay ⁴
Drug/Substance Abuse In-Patient (Detox Only)	\$1,000 Copay	\$750 Copay per day – 3 days max	\$750 Copay per day – 3 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	EyeMed ⁹ EyeMed 100% 100% 1 pair per calendar year None	EyeMed ⁹ EyeMed 100% 100% 1 pair per calendar year None	EyeMed ⁹ EyeMed 100% 100% 1 pair per calendar year 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 ^{8,9} Dental Benefit Providers None Combined with Medical 100% 100% Copay varies by service Copay varies by service Copay varies by service	Dental Benefit Providers ^{8,9} Dental Benefit Providers None Combined with Medical 100% 100% Copay varies by service Copay varies by service Copay varies by service	Dental Benefit Providers ^{8,9} Dental Benefit Providers None Combined with Medical 100% 100% Copay varies by service Copay varies by service Copay varies by service

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

1. Must be medically necessary.
2. 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.
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.
11. Cost share varies depending on type of service, see plan specific EOC for cost shares of other service types.

Gold HMO

Groups Beginning 7/1/21

Services	HMO E	HMO F	HMO B
Participating Health Plans	Health Net	Health Net	Kaiser Permanente
Network Name	Full	Full	Full
Metal Tier	Gold	Gold	Gold
Calendar Year Deductible*	None	None	\$250 / \$500 ⁶ (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$6,500 / \$13,000	\$7,000 / \$14,000	\$7,800 / \$15,600 ⁷
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$35 Copay	\$45 Copay	\$35 Copay (ded waived)
Specialist Visit (SPC)	\$55 Copay	\$65 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)	\$300 Copay per procedure	\$300 Copay per procedure	\$250 Copay per procedure
Virtual/Telemedicine Office Visit	100%	100%	100% (ded waived)
Hospital Services – In-Patient	\$750 Copay per day – 3 days max	\$1,000 Copay	\$600 Copay per day – 5 days max
In-Patient Physician Fees	100%	60%	100% (ded waived)
Emergency Room (copay waived if admitted)	\$300 Copay	\$300 Copay	\$250 Copay
Urgent Care	\$55 Copay	\$65 Copay	\$35 Copay (ded waived)
Hospital Services – Out-Patient			
Surgical Facility	\$1,200 Copay	60%	\$335 Copay per procedure
Ambulatory Surgery Center	\$480 Copay ⁹	60% ⁹	\$335 Copay per procedure
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$55 Copay	\$65 Copay	\$55 Copay (ded waived)
Ambulance Services (per trip)	\$300 Copay	\$300 Copay	\$250 Copay
Rx Benefits			
Generic	\$15 Copay ^{14, 16}	\$15 Copay ^{14, 16}	\$15 Copay (overall ded waived)
Formulary Brand	\$50 Copay ^{14, 16}	\$50 Copay ^{14, 16}	\$40 Copay (overall ded waived)
Non-Formulary Brand	\$70 Copay ^{14, 16}	\$70 Copay ^{14, 16}	\$40 Copay (overall ded waived) (with physician approval)
Specialty	70% (up to \$250 per prescription ¹¹) (prior auth. required) ^{14, 16}	60% (up to \$250 per prescription ¹¹) (prior auth. required) ^{14, 16}	80% (up to \$250 per prescription ¹¹) (overall ded waived) (with physician approval)
Oral Contraceptives	100%	100%	100% (ded waived)
Diabetes – Self-Injectable	Applicable Rx Copay ^{14, 16}	Applicable Rx Copay ^{14, 16}	\$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	\$65 Copay	Covered as any Illness
Chemotherapy	100%	100%	80% (ded waived)
Chiropractic (20 visits max per year)	Not Covered	Not Covered	Not Covered
Acupuncture	\$10 Copay ⁴	\$10 Copay ⁴	\$35 Copay (ded waived)
Physical, Occupational, Speech Therapy	\$35 Copay ¹⁵	\$45 Copay ¹⁵	\$35 Copay (ded waived)
Rehabilitative & Habilitative Services and Devices	\$35 Copay ¹⁵	\$45 Copay ¹⁵	\$35 Copay (ded waived)
Home Health Care (Max 100 visits per year)	\$35 Copay	\$45 Copay	\$30 Copay (ded waived) ¹

Services	HMO E	HMO F	HMO B
Participating Health Plans	Health Net	Health Net	Kaiser Permanente
Network Name	Full	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)	\$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% (ded waived) ⁸
Mental Health In-Patient Out-Patient (office visit)	\$750 Copay per day – 3 days max ¹⁰ \$35 Copay ¹⁰	\$1,000 Copay ¹⁰ \$45 Copay ¹⁰	\$600 Copay per day – 5 days max \$35 Copay (ded waived)
Drug/Substance Abuse In-Patient (Detox Only)	\$750 Copay per day – 3 days max	\$1,000 Copay	\$600 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	EyeMed ¹⁸ EyeMed 100% 100% 1 pair per calendar year None	EyeMed ¹⁸ EyeMed 100% 100% 1 pair per calendar year None	Kaiser Permanente Kaiser Permanente 100% (ded waived) 1 pair per calendar year ¹³ 1 pair per calendar year (ded waived) ¹³ 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 ^{12, 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 ^{12, 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% (ded waived) 100% (ded waived) \$40 Copay ² \$365 Copay ³ \$350 Copay

* 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.
- Must be medically necessary.
- 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.

9. 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.
- Maximum member responsibility.
- Pediatric dental and vision are included on all plans.
- 1 pair of glasses or 1 pair of contact lenses per accumulation period.
- 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.
- See plan specific EOC for information regarding preventive drugs and women's contraceptives.
- 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.

Gold HMO

Groups Beginning 7/1/21

Services	HMO C	HMO D	HMO A
Participating Health Plans	Kaiser Permanente	Kaiser Permanente	Sharp
Network Name	Full	Full	Performance
Metal Tier	Gold	Gold	Gold
Calendar Year Deductible*	None	\$1,000 / \$2,000 ¹² (applies to Max OOP)	None
Out-of-Pocket Max Ind/Fam	\$7,000 / \$14,000 ⁹	\$7,800 / \$15,600 ⁹	\$8,000 / \$16,000 ³
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$30 Copay	\$40 Copay (ded waived)	\$20 Copay
Specialist Visit (SPC)	\$35 Copay	\$60 Copay (ded waived)	\$50 Copay
Laboratory	\$30 Copay	\$30 Copay (ded waived)	\$15 Copay
X-Ray	\$40 Copay	\$60 Copay (ded waived)	\$20 Copay
MRI, CT and PET (office setting)	\$250 Copay per procedure	\$350 Copay per procedure	\$275 Copay per procedure
Virtual/Telemedicine Office Visit	100%	100% (ded waived)	Covered as any Illness
Hospital Services – In-Patient	\$600 Copay per day – 5 days max	\$600 Copay per day – 5 days max	70%
In-Patient Physician Fees	100%	100% (ded waived)	70%
Emergency Room (copay waived if admitted)	\$250 Copay	\$350 Copay (ded waived)	70%
Urgent Care	\$30 Copay	\$40 Copay (ded waived)	\$50 Copay
Hospital Services – Out-Patient			
Surgical Facility	\$320 Copay per procedure	\$350 Copay per procedure (ded waived)	70%
Ambulatory Surgery Center	\$320 Copay per procedure	\$350 Copay per procedure (ded waived)	70%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$35 Copay	\$60 Copay (ded waived)	\$50 Copay
Ambulance Services (per trip)	\$250 Copay	\$350 Copay (ded waived)	70%
Rx Benefits			
Generic	\$15 Copay	\$20 Copay (ded waived)	\$19 Copay (ded waived)
Formulary Brand	\$40 Copay	\$250 / \$500 Ded – \$50 Copay	\$200 / \$400 Ded – \$35 Copay
Non-Formulary Brand	\$40 Copay (with physician approval)	\$250 / \$500 Ded - \$50 Copay (with physician approval)	\$200 / \$400 Ded – \$70 Copay
Specialty	80% (up to \$250 per prescription ¹¹) (with physician approval)	\$250 / \$500 Ded - 80% (up to \$250 per prescription ¹¹)(with physician approval)	\$200 / \$400 Ded – Applicable Rx Copay
Oral Contraceptives	100%	100% (ded waived)	100% (if in formulary)
Diabetes – Self-Injectable	\$40 Copay	\$250 / \$500 Ded - \$50 Copay	\$200 / \$400 Ded – Applicable Rx Copay
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	70% ¹⁰
Preventive/Wellness Services	100% ⁴	100% (ded waived) ⁴	100% ⁴
Chronic Disease Management	Covered as any Illness	Covered as any Illness	\$50 Copay
Chemotherapy	100%	100% (ded waived)	Variable ⁶
Chiropractic (20 visits max per year)	\$15 Copay ¹⁴	\$15 Copay (ded waived) ¹⁴	Not Covered
Acupuncture	\$30 Copay ¹⁴	\$40 Copay (ded waived) ¹⁴	\$20 Copay
Physical, Occupational, Speech Therapy	\$30 Copay	\$40 Copay (ded waived)	\$20 Copay
Rehabilitative & Habilitative Services and Devices	\$30 Copay	\$40 Copay (ded waived)	\$20 Copay

Services	HMO C	HMO D	HMO A
Participating Health Plans	Kaiser Permanente	Kaiser Permanente	Sharp
Network Name	Full	Full	Performance
Metal Tier	Gold	Gold	Gold
Home Health Care (Max 100 visits per year)	100% ⁷	100% (ded waived) ⁷	\$20 Copay
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	70%
Hospice (out-patient)	100%	100% (ded waived)	100%
Durable Medical Equipment (Covered when medically necessary)	80% ⁸	80% (ded waived) ⁸	50%
Mental Health In-Patient Out-Patient (office visit)	\$600 Copay per day – 5 days max \$30 Copay	\$600 Copay per day – 5 days max \$40 Copay (ded waived)	70% \$20 Copay
Drug/Substance Abuse In-Patient (Detox Only)	\$600 Copay per day – 5 days max	\$600 Copay per day – 5 days max	70%
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% 1 pair per calendar year ¹³ 1 pair per calendar year ¹³ None	Kaiser Permanente Kaiser Permanente 100% (ded waived) 1 pair per calendar year ¹³ 1 pair per calendar year (ded waived) ¹³ 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% 100% \$40 Copay ¹ \$365 Copay ² \$350 Copay	Delta Dental DeltaCare USA None \$350 / \$700 100% (ded waived) 100% (ded waived) \$40 Copay ¹ \$365 Copay ² \$350 Copay	Delta Dental of California Delta Dental DeltaCare USA None Combined with Medical 100% ⁵ 100% ¹⁵ \$25 Copay ¹⁶ \$300 Copay ¹⁷ \$1,000 Copay ¹⁸

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

- 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.
- 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.
- 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.
- 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.

- Amount listed for In-Patient Services only.
- 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.
- 1 pair of glasses or 1 pair of contact lenses per accumulation period.
- 20 visits max per year combined for Chiropractic and Acupuncture.
- Refers to procedure codes D0120 and D1120/D1110
- Refers to procedure code D2140
- Refers to procedure code D3330
- Refers to procedure code D8080/D8090

Gold HMO

Groups Beginning 7/1/21

Services	HMO B	HMO D	HMO A
Participating Health Plans	Sharp	Sharp	Sutter Health Plus
Network Name	Premier	Performance	Sutter Health Plus
Metal Tier	Gold	Gold	Gold
Calendar Year Deductible*	None	None	\$1,500 / \$3,000 ¹⁴ (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$8,000 / \$16,000 ⁴	\$6,500/ \$13,000 ⁴	\$4,000 / \$8,000 ⁶
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$25 Copay	\$35 Copay	\$30 Copay ⁷
Specialist Visit (SPC)	\$55 Copay	\$55 Copay	\$50 Copay
Laboratory	\$15 Copay	\$15 Copay	\$30 Copay
X-Ray	\$55 Copay	\$55 Copay	\$30 Copay per procedure
MRI, CT and PET (office setting)	\$250 Copay per procedure	\$175 Copay per procedure	\$150 Copay per procedure
Virtual/Telemedicine Office Visit	Covered as any Illness	Covered as any Illness	Variable ¹⁹
Hospital Services – In-Patient	\$600 Copay per day – 5 days max	\$1,500 Copay	80%
In-Patient Physician Fees	100%	100%	80%
Emergency Room (copay waived if admitted)	\$400 Copay	\$300 Copay	\$150 Copay
Urgent Care	\$55 Copay	\$55 Copay	\$30 Copay
Hospital Services – Out-Patient			
Surgical Facility	75%	\$600 Copay per procedure	80%
Ambulatory Surgery Center	75%	\$600 Copay per procedure	80%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$55 Copay	\$55 Copay	\$50 Copay
Ambulance Services (per trip)	\$200 Copay	\$200 Copay	\$150 Copay
Rx Benefits			
Generic	\$19 Copay (ded waived)	\$19 Copay	\$5 Copay (overall ded waived) ^{8,9}
Formulary Brand	\$400 / \$800 Ded – \$40 Copay	\$35 Copay	\$15 Copay (overall ded waived) ^{8,9}
Non-Formulary Brand	\$400 / \$800 Ded – \$75 Copay	\$70 Copay	\$30 Copay (overall ded waived) ^{8,9}
Specialty	\$400 / \$800 Ded – Applicable Rx Copay	Applicable Rx Copay	80% (up to \$250 per prescription ⁵) (overall ded waived) ^{8,9}
Oral Contraceptives	100% (if in formulary)	100% (if in formulary)	100% (overall ded waived)
Diabetes – Self-Injectable	\$400 / \$800 Ded – Applicable Rx Copay	Applicable Rx Copay	Applicable Rx Copay (overall ded waived) ^{8,9}
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	\$600 Copay per day – 5 days max ¹⁶	\$1,500 Copay ¹⁶	Covered as any Illness
Preventive/Wellness Services	100% ¹	100% ¹	100% (ded waived) ¹
Chronic Disease Management	\$55 Copay	\$55 Copay	Covered as any Illness
Chemotherapy	Variable ¹⁵	Variable ¹⁵	80%
Chiropractic (20 visits max per year)	Not Covered	Not Covered	Not Covered
Acupuncture	\$25 Copay	\$35 Copay	\$30 Copay
Physical, Occupational, Speech Therapy	\$25 Copay	\$35 Copay	\$30 Copay
Rehabilitative & Habilitative Services and Devices	\$25 Copay	\$35 Copay	\$30 Copay

Services	HMO B	HMO D	HMO A
Participating Health Plans	Sharp	Sharp	Sutter Health Plus
Network Name	Premier	Performance	Sutter Health Plus
Metal Tier	Gold	Gold	Gold
Home Health Care (Max 100 visits per year)	\$25 Copay	\$35 Copay	80%
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$25 Copay per day	\$175 Copay	80%
Hospice (out-patient)	100%	100%	100% (ded waived)
Durable Medical Equipment (Covered when medically necessary)	50%	50%	80%
Mental Health In-Patient Out-Patient (office visit)	\$150 Copay per day – 5 days max \$25 Copay	\$750 Copay \$35 Copay	80% ¹² \$30 Copay
Drug/Substance Abuse In-Patient (Detox Only)	\$150 Copay per day – 5 days max	\$750 Copay	80% ¹²
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	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	VSP Choice Network 100% (ded waived) ¹⁰ 100% (in lieu of eyeglasses) (ded waived) ^{10,11} 100% (in lieu of contact lenses) (ded waived) ^{10,11} 1 pair per year
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 of California Delta Dental DeltaCare USA None Combined with Medical 100% ¹³ 100% ¹⁷ \$25 Copay ² \$300 Copay ³ \$1,000 Copay ¹⁸	Delta Dental of California Delta Dental DeltaCare USA None Combined with Medical 100% ¹³ 100% ¹⁷ \$25 Copay ² \$300 Copay ³ \$1,000 Copay ¹⁸	Delta Dental DeltaCare USA None Combined with Medical Copay varies by service (ded waived) 100% (ded waived) Copay varies by service (ded waived) Copay varies by service (ded waived) \$1,000 Copay (ded waived)

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

- See plan specific EOC for information on preventive services.
- 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.
- Maximum member responsibility.
- 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 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.
- 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 12 times the retail cost or four times the mail-order cost. 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.

- Some drugs prescribed for sexual dysfunction, such as Cialis, Levitra or Viagra (or the generic equivalent, if available) are limited to 8 doses per 30-day supply.
- 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 12 months.
- 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 transitional residential recovery services in a non-medical residential recovery setting; substance use disorder treatment for withdrawal; inpatient behavioral health treatment for pervasive developmental disorder (PDD) and autism.

(Footnotes continued on page 34)

Gold HMO

Groups Beginning 7/1/21

Services	HMO B	HMO A	HMO B
Participating Health Plans	Sutter Health Plus	UnitedHealthcare	UnitedHealthcare
Network Name	Sutter Health Plus	SignatureValue	Alliance
Metal Tier	Gold	Gold	Gold
Calendar Year Deductible*	\$250 / \$500 ⁸ (applies to Max OOP)	\$1,250 / \$2,500 ⁶ (applies to Max OOP)	\$1,250 / \$2,500 ⁶ (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$7,800 / \$15,600 ⁹	\$7,800 / \$15,600 ²	\$7,800 / \$15,600 ²
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$35 Copay (ded waived) ¹⁰	\$30 Copay (ded waived)	\$30 Copay (ded waived)
Specialist Visit (SPC)	\$55 Copay (ded waived)	\$70 Copay (ded waived)	\$70 Copay (ded waived)
Laboratory	\$35 Copay (ded waived)	\$30 Copay (ded waived)	\$30 Copay (ded waived)
X-Ray	\$55 Copay per procedure (ded waived)	\$30 Copay (ded waived)	\$30 Copay (ded waived)
MRI, CT and PET (office setting)	\$250 Copay per procedure	\$200 Copay per procedure (ded waived)	\$200 Copay per procedure (ded waived)
Virtual/Telemedicine Office Visit	Variable ⁷	100% (ded waived)	100% (ded waived)
Hospital Services – In-Patient	\$600 Copay per day – 5 days max per admit	70%	70%
In-Patient Physician Fees	100% (ded waived)	70% (ded waived)	70% (ded waived)
Emergency Room (copay waived if admitted)	\$250 Copay	70%	70%
Urgent Care	\$35 Copay (ded waived)	\$75 Copay (ded waived)	\$75 Copay (ded waived)
Hospital Services – Out-Patient			
Surgical Facility	\$300 Copay	70%	70%
Ambulatory Surgery Center	\$300 Copay	70%	70%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$55 Copay (ded waived)	\$70 Copay (ded waived)	\$70 Copay (ded waived)
Ambulance Services (per trip)	\$250 Copay	\$100 Copay (ded waived)	\$100 Copay (ded waived)
Rx Benefits			
Generic	\$15 Copay (overall ded waived) ^{11, 12}	\$10 Copay (ded waived)	\$10 Copay (ded waived)
Formulary Brand	\$40 Copay (overall ded waived) ^{11, 12}	\$250 / \$500 Ded – \$40 Copay ³	\$250 / \$500 Ded – \$40 Copay ³
Non-Formulary Brand	\$70 Copay (overall ded waived) ^{11, 12}	\$250 / \$500 Ded – \$85 Copay ³	\$250 / \$500 Ded – \$85 Copay ³
Specialty	80% (up to \$250 per prescription ⁵) (overall ded waived) ^{11, 12}	\$250 / \$500 Ded – 75% (up to \$250 per prescription ⁵) ³	\$250 / \$500 Ded – 75% (up to \$250 per prescription ⁵) ³
Oral Contraceptives	100% (ded waived)	100% (ded waived)	100% (ded waived)
Diabetes – Self-Injectable	Applicable Rx Copay (overall ded waived) ^{11, 12}	Applicable Ded / Rx Copay ³	Applicable Ded / Rx Copay ³
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	80% (ded waived)	\$150 Copay (ded waived) ⁴	\$150 Copay (ded waived) ⁴
Chiropractic (20 visits max per year)	Not Covered	\$15 Copay (ded waived)	\$15 Copay (ded waived)
Acupuncture	\$35 Copay (ded waived)	\$10 Copay (ded waived)	\$10 Copay (ded waived)
Physical, Occupational, Speech Therapy	\$35 Copay (ded waived)	\$30 Copay (ded waived)	\$30 Copay (ded waived)
Rehabilitative & Habilitative Services and Devices	\$35 Copay (ded waived)	\$30 Copay (ded waived)	\$30 Copay (ded waived)

Services	HMO B	HMO A	HMO B
Participating Health Plans	Sutter Health Plus	UnitedHealthcare	UnitedHealthcare
Network Name	Sutter Health Plus	SignatureValue	Alliance
Metal Tier	Gold	Gold	Gold
Home Health Care (Max 100 visits per year)	\$30 Copay (ded waived)	\$30 Copay (ded waived)	\$30 Copay (ded waived)
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$300 Copay per day – 5 days max per admit	70%	70%
Hospice (out-patient)	100% (ded waived)	100% (ded waived)	100% (ded waived)
Durable Medical Equipment (Covered when medically necessary)	80% (ded waived)	\$50 Copay (ded waived)	\$50 Copay (ded waived)
Mental Health			
In-Patient	\$600 Copay per day – 5 days max per admit ¹³	70%	70%
Out-Patient (office visit)	\$35 Copay (ded waived)	\$30 Copay (ded waived)	\$30 Copay (ded waived)
Drug/Substance Abuse			
In-Patient (Detox Only)	\$600 Copay per day – 5 days max per admit ¹³	70%	70%
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	Spectera Eyecare Networks	Spectera Eyecare Networks
Exam	100% (ded waived) ¹⁴	100% (ded waived)	100% (ded waived)
Contact Lenses	100% (in lieu of eyeglasses) (ded waived) ^{14,15}	70% (ded waived)	70% (ded waived)
Frames	100% (in lieu of contact lenses) (ded waived) ^{14,15}	70% (ded waived)	70% (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	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

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

- See plan specific EOC for information on preventive services.
- 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.
- For Specialty drugs, please see plan specific EOC.
- In instances where the contracted rate is less than your copayment, you will pay only the contracted rate.
- Maximum member responsibility.
- 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.
- Cost share for telehealth is the same as the in-person visit, please refer to the specific in-person service amount.
- 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 Plus 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 Plus pays all costs for covered services only for that individual member. Once the family as a whole meets the "family" OOPM, Sutter Health Plus 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 \$2,800 for 2021 plans.

(Footnotes continued on page 34)

Gold HMO

Groups Beginning 7/1/21

Services	HMO E	HMO F	HMO G
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	Advantage	SignatureValue	Alliance
Metal Tier	Gold	Gold	Gold
Calendar Year Deductible*	None	None	None
Out-of-Pocket Max Ind/Fam	\$7,000 / \$14,000 ¹	\$7,000 / \$14,000 ¹	\$7,000 / \$14,000 ¹
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$30 Copay	\$30 Copay	\$30 Copay
Specialist Visit (SPC)	\$70 Copay	\$70 Copay	\$70 Copay
Laboratory	\$30 Copay	\$30 Copay	\$30 Copay
X-Ray	\$30 Copay	\$30 Copay	\$30 Copay
MRI, CT and PET (office setting)	\$200 Copay per procedure	\$200 Copay per procedure	\$200 Copay per procedure
Virtual/Telemedicine Office Visit	100%	100%	100%
Hospital Services – In-Patient	\$800 Copay per day – 5 days max per admit	\$800 Copay per day – 5 days max per admit	\$800 Copay per day – 5 days max per admit
In-Patient Physician Fees	100%	100%	100%
Emergency Room (copay waived if admitted)	\$500 Copay	\$500 Copay	\$500 Copay
Urgent Care	\$75 Copay	\$75 Copay	\$75 Copay
Hospital Services – Out-Patient			
Surgical Facility	\$500 Copay	\$500 Copay	\$500 Copay
Ambulatory Surgery Center	\$500 Copay	\$500 Copay	\$500 Copay
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$70 Copay	\$70 Copay	\$70 Copay
Ambulance Services (per trip)	\$100 Copay	\$100 Copay	\$100 Copay
Rx Benefits			
Generic	\$10 Copay (ded waived)	\$10 Copay (ded waived)	\$10 Copay (ded waived)
Formulary Brand	\$100 / \$200 Ded – \$40 Copay ²	\$100 / \$200 Ded – \$40 Copay ²	\$100 / \$200 Ded – \$40 Copay ²
Non-Formulary Brand	\$100 / \$200 Ded – \$85 Copay ²	\$100 / \$200 Ded – \$85 Copay ²	\$100 / \$200 Ded – \$85 Copay ²
Specialty	\$100 / \$200 Ded – 75% (up to \$250 per prescription ³) ²	\$100 / \$200 Ded – 75% (up to \$250 per prescription ³) ²	\$100 / \$200 Ded – 75% (up to \$250 per prescription ³) ²
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	Applicable Ded / Rx Copay ²	Applicable Ded / Rx Copay ²	Applicable Ded / 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% 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	\$30 Copay	\$30 Copay
Rehabilitative & Habilitative Services and Devices	\$30 Copay	\$30 Copay	\$30 Copay
Home Health Care (Max 100 visits per year)	\$30 Copay	\$30 Copay	\$30 Copay

Services	HMO E	HMO F	HMO G
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	Advantage	SignatureValue	Alliance
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	\$300 per day - 5 days max per admit
Hospice (out-patient)	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary)	\$50 Copay	\$50 Copay	\$50 Copay
Mental Health In-Patient Out-Patient (office visit)	\$600 per day - 5 days max per admit \$30 Copay	\$600 per day - 5 days max per admit \$30 Copay	\$600 per day - 5 days max per admit \$30 Copay
Drug/Substance Abuse In-Patient (Detox Only)	\$600 per day - 5 days max per admit	\$600 per day - 5 days max per admit	\$600 per day - 5 days max 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	UnitedHealthcare Vision Spectera Eyecare Networks 100% 90% 90% 1 per calendar year	UnitedHealthcare Vision Spectera Eyecare Networks 100% 90% 90% 1 per calendar year	UnitedHealthcare Vision Spectera Eyecare Networks 100% 90% 90% 1 per calendar year
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)	UnitedHealthcare Dental CA DHMO None Combined with Medical 100% 100% Copoly varies by service Copoly varies by service \$350 Copay	UnitedHealthcare Dental CA DHMO None Combined with Medical 100% 100% Copoly varies by service Copoly varies by service \$350 Copay	UnitedHealthcare Dental CA DHMO None Combined with Medical 100% 100% Copoly varies by service Copoly varies by service \$350 Copay

* 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.
- For Specialty drugs, please see plan specific EOC.
- 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.

Gold HMO

Groups Beginning 7/1/21

Services	HMO H	HMO I	HMO J
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	SignatureValue	Advantage	Alliance
Metal Tier	Gold	Gold	Gold
Calendar Year Deductible*	\$500 / \$1,000 ¹ (applies to Max OOP)	\$500 / \$1,000 ¹ (applies to Max OOP)	\$500 / \$1,000 ¹ (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$7,500 / \$15,000 ²	\$7,500 / \$15,000 ²	\$7,500 / \$15,000 ²
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$30 Copay (ded waived)	\$30 Copay (ded waived)	\$30 Copay (ded waived)
Specialist Visit (SPC)	\$70 Copay (ded waived)	\$70 Copay (ded waived)	\$70 Copay (ded waived)
Laboratory	\$30 Copay (ded waived)	\$30 Copay (ded waived)	\$30 Copay (ded waived)
X-Ray	\$30 Copay (ded waived)	\$30 Copay (ded waived)	\$30 Copay (ded waived)
MRI, CT and PET (office setting)	\$200 Copay per procedure (ded waived)	\$200 Copay per procedure (ded waived)	\$200 Copay per procedure (ded waived)
Virtual/Telemedicine Office Visit	100% (ded waived)	100% (ded waived)	100% (ded waived)
Hospital Services – In-Patient	80%	80%	80%
In-Patient Physician Fees	80%	80%	80%
Emergency Room (copay waived if admitted)	\$500 Copay	\$500 Copay	\$500 Copay
Urgent Care	\$75 Copay (ded waived)	\$75 Copay (ded waived)	\$75 Copay (ded waived)
Hospital Services – Out-Patient			
Surgical Facility	80%	80%	80%
Ambulatory Surgery Center	80%	80%	80%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$70 Copay (ded waived)	\$70 Copay (ded waived)	\$70 Copay (ded waived)
Ambulance Services (per trip)	\$100 Copay (ded waived)	\$100 Copay (ded waived)	\$100 Copay (ded waived)
Rx Benefits			
Generic	\$10 Copay (ded waived)	\$10 Copay (ded waived)	\$10 Copay (ded waived)
Formulary Brand	\$250 / \$500 Ded – \$40 Copay ³	\$250 / \$500 Ded – \$40 Copay ³	\$250 / \$500 Ded – \$40 Copay ³
Non-Formulary Brand	\$250 / \$500 Ded – \$85 Copay ³	\$250 / \$500 Ded – \$85 Copay ³	\$250 / \$500 Ded – \$85 Copay ³
Specialty	\$250 / \$500 Ded – 75% (up to \$250 per prescription ⁴) ³	\$250 / \$500 Ded – 75% (up to \$250 per prescription ⁴) ³	\$250 / \$500 Ded – 75% (up to \$250 per prescription ⁴) ³
Oral Contraceptives	100% (ded waived)	100% (ded waived)	100% (ded waived)
Diabetes – Self-Injectable	Applicable Ded / Rx Copay ⁵	Applicable Ded / Rx Copay ⁵	Applicable Ded / Rx Copay ⁵
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% (ded waived) 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 (ded waived) ⁶
Chiropractic (20 visits max per year)	\$15 Copay (ded waived)	\$15 Copay (ded waived)	\$15 Copay (ded waived)
Acupuncture	\$10 Copay (ded waived)	\$10 Copay (ded waived)	\$10 Copay (ded waived)
Physical, Occupational, Speech Therapy	\$30 Copay (ded waived)	\$30 Copay (ded waived)	\$30 Copay (ded waived)
Rehabilitative & Habilitative Services and Devices	\$30 Copay (ded waived)	\$30 Copay (ded waived)	\$30 Copay (ded waived)
Home Health Care (Max 100 visits per year)	\$30 Copay (ded waived)	\$30 Copay (ded waived)	\$30 Copay (ded waived)

Services	HMO H	HMO I	HMO J
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	SignatureValue	Advantage	Alliance
Metal Tier	Gold	Gold	Gold
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	80%	80%	80%
Hospice (out-patient)	100% (ded waived)	100% (ded waived)	100% (ded waived)
Durable Medical Equipment (Covered when medically necessary)	\$50 Copay (ded waived)	\$50 Copay (ded waived)	\$50 Copay (ded waived)
Mental Health In-Patient Out-Patient (office visit)	80% \$30 Copay (ded waived)	80% \$30 Copay (ded waived)	80% \$30 Copay (ded waived)
Drug/Substance Abuse In-Patient (Detox Only)	80%	80%	80%
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	UnitedHealthcare Vision Spectera Eyecare Networks 100% (ded waived) 80% (ded waived) 80% (ded waived) 1 per calendar year	UnitedHealthcare Vision Spectera Eyecare Networks 100% (ded waived) 80% (ded waived) 80% (ded waived) 1 per calendar year	UnitedHealthcare Vision Spectera Eyecare Networks 100% (ded waived) 80% (ded waived) 80% (ded waived) 1 per calendar year
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)	UnitedHealthcare Dental CA DHMO None Combined with Medical 100% (ded waived) 100% (ded waived) Copay varies by service Copay varies by service \$350 Copay	UnitedHealthcare Dental CA DHMO None Combined with Medical 100% (ded waived) 100% (ded waived) Copay varies by service Copay varies by service \$350 Copay	UnitedHealthcare Dental CA DHMO None Combined with Medical 100% (ded waived) 100% (ded waived) Copay varies by service Copay varies by service \$350 Copay

* 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. For Specialty drugs, please see plan specific EOC.
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.

Gold HMO

Groups Beginning 7/1/21

Services	HMO K	HMO L	HMO M
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	Advantage	Harmony	Harmony
Metal Tier	Gold	Gold	Gold
Calendar Year Deductible*	\$1,250 / \$2,500 ¹ (applies to Max OOP)	\$1,250 / \$2,500 ¹ (applies to Max OOP)	None
Out-of-Pocket Max Ind/Fam	\$7,800 / \$15,600 ²	\$7,800 / \$15,600 ²	\$7,000 / \$14,000 ¹
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$30 Copay (ded waived)	\$30 Copay (ded waived)	\$30 Copay
Specialist Visit (SPC)	\$70 Copay (ded waived)	\$70 Copay (ded waived)	\$70 Copay
Laboratory	\$30 Copay (ded waived)	\$30 Copay (ded waived)	\$30 Copay
X-Ray	\$30 Copay (ded waived)	\$30 Copay (ded waived)	\$30 Copay
MRI, CT and PET (office setting)	\$200 Copay per procedure (ded waived)	\$200 Copay per procedure (ded waived)	\$200 Copay per procedure
Virtual/Telemedicine Office Visit	100% (ded waived)	100% (ded waived)	100%
Hospital Services – In-Patient	70%	70%	\$800 Copay per day – 5 days max per admit
In-Patient Physician Fees	70% (ded waived)	70% (ded waived)	100%
Emergency Room (copay waived if admitted)	70%	70%	\$500 Copay
Urgent Care	\$75 Copay (ded waived)	\$75 Copay (ded waived)	\$75 Copay
Hospital Services – Out-Patient			
Surgical Facility	70%	70%	\$500 Copay
Ambulatory Surgery Center	70%	70%	\$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	\$10 Copay (ded waived)	\$10 Copay (ded waived)	\$10 Copay (ded waived)
Formulary Brand	\$250 / \$500 Ded – \$40 Copay ³	\$250 / \$500 Ded – \$40 Copay ³	\$100 / \$200 Ded – \$40 Copay ²
Non-Formulary Brand	\$250 / \$500 Ded – \$85 Copay ³	\$250 / \$500 Ded – \$85 Copay ³	\$100 / \$200 Ded – \$85 Copay ²
Specialty	\$250 / \$500 Ded – 75% (up to \$250 per prescription ⁴) ³	\$250 / \$500 Ded – 75% (up to \$250 per prescription ⁴) ³	\$100 / \$200 Ded – 75% (up to \$250 per prescription ³) ²
Oral Contraceptives	100% (ded waived)	100% (ded waived)	100%
Diabetes – Self-Injectable	Applicable Ded / Rx Copay ³	Applicable Ded / Rx Copay ³	Applicable Ded / 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% (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)	\$30 Copay
Physical, Occupational, Speech Therapy	\$30 Copay (ded waived)	\$30 Copay (ded waived)	\$10 Copay
Rehabilitative & Habilitative Services and Devices	\$30 Copay (ded waived)	\$30 Copay (ded waived)	\$30 Copay
Home Health Care (Max 100 visits per year)	\$30 Copay (ded waived)	\$30 Copay (ded waived)	\$30 Copay

Services	HMO K	HMO L	HMO M
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	Advantage	Harmony	Harmony
Metal Tier	Gold	Gold	Gold
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	70%	70%	\$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)	\$50 Copay (ded waived)	\$50 Copay (ded waived)	\$50 Copay
Mental Health			
In-Patient	70%	70%	\$600 Copay per day – 5 days max per admit
Out-Patient (office visit)	\$30 Copay (ded waived)	\$30 Copay (ded waived)	\$30 Copay
Drug/Substance Abuse			
In-Patient (Detox Only)	70%	70%	\$600 Copay per day – 5 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	Spectera Eyecare Networks	Spectera Eyecare Networks	Spectera Eyecare Networks
Exam	100% (ded waived)	100% (ded waived)	100%
Contact Lenses	70% (ded waived)	70% (ded waived)	90%
Frames	70% (ded waived)	70% (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

* 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. For Specialty drugs, please see plan specific EOC.

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.

Gold HMO

Groups Beginning 7/1/21

Services	HMO N	HMO A	HMO B
Participating Health Plans	UnitedHealthcare	Western Health Advantage	Western Health Advantage
Network Name	Harmony	Full	Full
Metal Tier	Gold	Gold	Gold
Calendar Year Deductible*	\$500 / \$1,000 ¹ (applies to Max OOP)	None	\$250 / \$500 ^{7,9} (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$7,500 / \$15,000 ²	\$6,750 / \$13,500 ⁸	\$7,800 / \$15,600 ^{8,9}
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$30 Copay (ded waived)	\$40 Copay	\$35 Copay (ded waived)
Specialist Visit (SPC)	\$70 Copay (ded waived)	\$40 Copay	\$55 Copay (ded waived)
Laboratory	\$30 Copay (ded waived)	\$40 Copay	\$35 Copay (ded waived)
X-Ray	\$30 Copay (ded waived)	\$40 Copay	\$55 Copay (ded waived)
MRI, CT and PET (office setting)	\$200 Copay per procedure (ded waived)	\$300 Copay	\$250 Copay
Virtual/Telemedicine Office Visit	100% (ded waived)	Variable ¹⁰	Variable ¹⁰
Hospital Services – In-Patient	80%	\$600 Copay per day	\$600 Copay per day ⁷ – Days 1-5
In-Patient Physician Fees	80%	100%	100% (ded waived)
Emergency Room (copay waived if admitted)	\$500 Copay	\$300 Copay	\$250 Copay ⁷
Urgent Care	\$75 Copay (ded waived)	\$100 Copay	\$35 Copay (ded waived)
Hospital Services – Out-Patient			
Surgical Facility	80%	\$300 Copay	\$300 Copay ⁷
Ambulatory Surgery Center	80%	\$300 Copay	\$300 Copay ⁷
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$70 Copay (ded waived)	\$40 Copay	\$55 Copay (ded waived)
Ambulance Services (per trip)	\$100 Copay (ded waived)	100%	\$250 Copay ⁷
Rx Benefits			
Generic	\$10 Copay (ded waived)	\$20 Copay	\$15 Copay (overall ded waived)
Formulary Brand	\$250 / \$500 Ded – \$40 Copay ³	\$50 Copay ¹²	\$40 Copay (overall ded waived) ¹²
Non-Formulary Brand	\$250 / \$500 Ded – \$85 Copay ³	\$75 Copay ¹²	\$70 Copay (overall ded waived) ¹²
Specialty	\$250 / \$500 Ded – 75% (up to \$250 per prescription ⁴) ³	80% (up to \$250 per 30 day supply ⁴) ¹¹	80% (up to \$250 per 30 day supply ⁴) (overall ded waived) ¹¹
Oral Contraceptives	100% (ded waived)	100%	100% (ded waived)
Diabetes – Self-Injectable	Applicable Ded / Rx Copay ³	\$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% (ded waived) ⁵	100% ^{5,13}	100% (ded waived) ^{5,13}
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness
Chemotherapy	\$150 Copay (ded waived) ⁶	100%	80% (ded waived) ¹¹
Chiropractic (20 visits max per year)	\$15 Copay (ded waived)	\$15 Copay ¹⁴	\$15 Copay (ded waived) ¹⁴
Acupuncture	\$10 Copay (ded waived)	\$15 Copay	\$15 Copay (ded waived)
Physical, Occupational, Speech Therapy	\$30 Copay (ded waived)	\$40 Copay	\$35 Copay (ded waived)
Rehabilitative & Habilitative Services and Devices	\$30 Copay (ded waived)	\$40 Copay	\$35 Copay (ded waived)
Home Health Care (Max 100 visits per year)	\$30 Copay (ded waived)	100%	\$30 Copay (ded waived)

Services	HMO N	HMO A	HMO B
Participating Health Plans	UnitedHealthcare	Western Health Advantage	Western Health Advantage
Network Name	Harmony	Full	Full
Metal Tier	Gold	Gold	Gold
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	80%	\$600 Copay per day	\$300 Copay per day ⁷ – Days 1-5
Hospice (out-patient)	100% (ded waived)	100%	100% (ded waived)
Durable Medical Equipment (Covered when medically necessary)	\$50 Copay (ded waived)	80% ^{11, 15}	80% (ded waived) ^{11, 15}
Mental Health In-Patient Out-Patient (office visit)	80% \$30 Copay (ded waived)	\$600 Copay per day \$40 Copay	\$600 Copay per day ⁷ – Days 1-5 \$35 Copay (ded waived)
Drug/Substance Abuse In-Patient (Detox Only)	80%	\$600 Copay per day	\$600 Copay per day ⁷ – Days 1-5
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	UnitedHealthcare Vision Spectera Eyecare Networks 100% (ded waived) 80% (ded waived) 80% (ded waived) 1 per calendar year	MES Vision Eyewear Only 100% 100% 100% 1 per calendar year ¹⁶	MES Vision Eyewear Only 100% (ded waived) 100% (ded waived) 100% (ded waived) 1 per calendar year ¹⁶
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)	UnitedHealthcare Dental CA DHMO None Combined with Medical 100% (ded waived) 100% (ded waived) Copay varies by service Copay varies by service \$350 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

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

- 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.
- 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.
- For Specialty drugs, please see plan specific EOC.
- 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.
- 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.
- Regardless of medical necessity or generic availability, the member will be responsible for the applicable copayment when a Tier 2 or Tier 3 medication is dispensed. If a Tier 1 medication is available and the member elects to receive a Tier 2 or Tier 3 medication without medical indication from the prescribing physician, the member will be responsible for the difference in cost between the Tier 1 and the purchased medication in addition to the Tier 1 copayment. The amount paid for the difference in cost does not 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.
- Copayments do not contribute to out-of-pocket maximum.
- See copayment summary for applicable prosthetic/orthotic device copayment amount.
- Limited to one pair of glasses with standard lenses or one pair of standard hard or six pairs of standard soft contact lenses instead of glasses.

Gold HMO

Groups Beginning 7/1/21

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)	\$2,400 / \$2,800 / \$4,800 ^{1,9,11} (combined Med/Rx ded) (applies to Max OOP)	
Out-of-Pocket Max Ind/Fam	\$6,750 / \$13,500 ^{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% ¹ (combined Med/Rx ded)	
Formulary Brand	\$500 / \$1,000 Ded – \$50 Copay ^{1,10}	\$30 Copay (combined Med/Rx ded) ^{1,10}	
Non-Formulary Brand	\$500 / \$1,000 Ded – \$75 Copay ^{1,10}	\$50 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	\$30 Copay (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 Out-Patient (office visit)	\$500 Copay per day ¹ – Days 1-5 \$40 Copay (ded waived)	100% ¹ 100% ¹	
Drug/Substance Abuse In-Patient (Detox Only)	\$500 Copay per day ¹ – Days 1-5	100% ¹	
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	
Pediatric Vision Carrier Network Exam Contact Lenses Frames Maximum Allowance per year	MES Vision Eyewear Only 100% (ded waived) 100% (ded waived) 100% (ded waived) 1 per calendar year ⁶	MES Vision Eyewear Only 100% (ded waived) 100% (ded waived) 100% (ded waived) 1 per calendar year ⁶	
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	

† 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 or one pair of standard hard or six pairs of standard soft 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.
9. Individual with self-only coverage amount / Individual with family coverage amount / Family coverage amount.
10. Regardless of medical necessity or generic availability, the member will be responsible for the applicable copayment when a Tier 2 or Tier 3 medication is dispensed. If a Tier 1 medication is available and the member elects to receive a Tier 2 or Tier 3 medication without medical indication from the prescribing physician, the member will be responsible for the difference in cost between the Tier 1 and the purchased medication in addition to the Tier 1 copayment. The amount paid for the difference in cost does not 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 7/1/21

Services	PPO A		PPO B	
Participating Health Plans	Anthem Blue Cross		Anthem Blue Cross	
Network Name	Advantage PPO		Select PPO	
Metal Tier	Gold		Gold	
	In-Network	Out-of-Network ⁹	In-Network	Out-of-Network ⁹
Calendar Year Deductible*	\$500 / \$1,500 (combined Med/Pediatric dental ded) (applies to Max OOP)	\$2,000 / \$4,000 (combined Med/Pediatric dental ded) (applies to Max OOP)	\$1,000 / \$3,000 (combined Med/Pediatric dental ded) (applies to Max OOP)	\$2,000 / \$4,000 (combined Med/Pediatric dental ded) (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$6,500 / \$13,000 ¹	\$13,000 / \$26,000 ¹	\$6,700 / \$13,400 ¹	\$13,400 / \$26,800 ¹
Lifetime Maximum	Unlimited		Unlimited	
Dr. Office Visits (PCP)	\$30 Copay (ded waived)	50%	\$25 Copay (ded waived)	50%
Specialist Visit (SPC)	\$60 Copay (ded waived)	50%	\$50 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)	80% ¹⁴	50% (up to \$800 per test) ⁵	75% ¹⁴	50% (up to \$800 per test) ⁵
Virtual/Telemedicine Office Visit	Variable ¹⁵	50%	Variable ¹⁵	50%
Hospital Services – In-Patient	Tier 1: 80% Tier 2: \$500 Copay per admit – 80%	50% (up to \$650 per day) ⁵	75%	50% (up to \$650 per day) ⁵
In-Patient Physician Fees	80%	50%	75%	50%
Emergency Room (copay waived if admitted)	\$250 Copay – 80%		\$250 Copay – 75%	
Urgent Care	\$60 Copay (ded waived)	50%	\$50 Copay (ded waived)	50%
Hospital Services – Out-Patient				
Surgical Facility	Tier 1: 80% Tier 2: \$250 Copay per admit – 80%	50% (up to \$380 per admit) ⁵	\$200 Copay per admit - 75%	50% (up to \$380 per admit) ⁵
Ambulatory Surgery Center	Tier 1: 80% Tier 2: \$250 Copay per admit – 80%	50% (up to \$380 per admit) ⁵	75%	50% (up to \$380 per admit) ⁵
Hospital Pre-Authorization	Not Required		Not Required	
2nd Surgical Opinion	\$60 Copay (ded waived)	50%	\$50 Copay (ded waived)	50%
Ambulance Services (per trip)	80% ¹³		75% ¹³	
Rx Benefits				
Generic	Level 1 \$15 Copay / Level 2 \$25 Copay (ded waived) ²	Not Covered	Level 1 \$15 Copay / Level 2 \$25 Copay (ded waived) ²	Not Covered
Formulary Brand	\$200 / \$400 Ded – Level 1 \$45 Copay / Level 2 \$65 Copay ²	Not Covered	\$250 / \$500 Ded – Level 1 \$45 Copay / Level 2 \$65 Copay ²	Not Covered
Non-Formulary Brand	\$200 / \$400 Ded – Level 1 \$85 Copay / Level 2 \$95 Copay ²	Not Covered	\$250 / \$500 Ded – Level 1 \$85 Copay / Level 2 \$95 Copay ²	Not Covered
Specialty	\$200 / \$400 Ded – Level 1 70% / Level 2 60% (up to \$250 per prescription ⁸) (prior auth.required) ^{2,6}	Not Covered	Level 1 \$250 / \$500 Ded – Level 2 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 as any Illness		Covered as any Illness	
Chemotherapy	80%	50% ¹⁴	75%	50% ¹⁴
Chiropractic (20 visits max per year)	50% (ded waived) (20 visits max per benefit period) ¹⁰	Not Covered	50% (ded waived) (20 visits max per benefit period) ¹⁰	Not Covered

Services	PPO A		PPO B	
Participating Health Plans	Anthem Blue Cross		Anthem Blue Cross	
Network Name	Advantage PPO		Select PPO	
Metal Tier	Gold		Gold	
	In-Network	Out-of-Network ⁹	In-Network	Out-of-Network ⁹
Acupuncture	\$30 Copay (ded waived)	Not Covered	\$25 Copay (ded waived)	Not Covered
Physical, Occupational, Speech Therapy	\$30 Copay (ded waived)	50% ¹⁴	\$25 Copay (ded waived)	50% ¹⁴
Rehabilitative & Habilitative Services and Devices	\$30 Copay (ded waived) ¹¹	50% ¹¹	\$25 Copay (ded waived) 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}	75% (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)	Tier 1: 80% ¹² Tier 2: \$500 Copay per admit – 80% ¹²	50% (up to \$150 per day) ^{5,12}	75% 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	Tier 1: 80% Tier 2: \$500 Copay per admit – 80%	50% (up to \$650 per day) ⁵	75%	50% (up to \$650 per day) ⁵
Out-Patient (office visit)	\$30 Copay (ded waived)	50%	\$25 Copay (ded waived)	50%
Drug/Substance Abuse				
In-Patient (Detox Only)	Tier 1: 80% Tier 2: \$500 Copay per admit – 80%	50% (up to \$650 per day) ⁵	75%	50% (up to \$650 per day) ⁵
Infertility				
Infertility Evaluation and Treatment	\$30 Copay (ded waived) ⁷	50% ⁷	\$25 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	Combined Med/Pediatric dental ded (IN & OON)	Combined Med/Pediatric dental ded (IN & OON)	Combined Med/Pediatric dental ded (IN & OON)	Combined Med/Pediatric dental ded (IN & OON)
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	50%	50%	50%	50%
Major Services (no waiting period)	50%	50%	50%	50%
Orthodontics (medically necessary)	50%	50%	50%	50%

(Footnotes continued on page 34)

Gold PPO

Groups Beginning 7/1/21

Services	PPO C		PPO D	
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*	\$500 / \$1,500 (combined Med/Pediatric dental ded) (applies to Max OOP)	\$2,000 / \$4,000 (combined Med/Pediatric dental ded) (applies to Max OOP)	\$1,200 / \$2,400 (combined Med/Pediatric dental ded) (applies to Max OOP)	\$2,400 / \$4,800 (combined Med/Pediatric dental ded) (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$6,400 / \$12,800 ¹	\$12,800 / \$25,600 ¹	\$7,000 / \$14,000 ¹	\$14,000 / \$28,000 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)	80% ¹⁴	50% (up to \$800 per test) ⁵	75% ¹⁴	50% (up to \$800 per test) ⁵
Virtual/Telemedicine Office Visit	Variable ¹⁵	50%	Variable ¹⁵	50%
Hospital Services – In-Patient	80%	50% (up to \$650 per day) ⁵	75%	50% (up to \$650 per day) ⁵
In-Patient Physician Fees	80%	50%	75%	50%
Emergency Room (copay waived if admitted)	\$250 Copay – 80%		\$250 Copay – 75%	
Urgent Care	\$60 Copay (ded waived)	50%	\$60 Copay (ded waived)	50%
Hospital Services – Out-Patient				
Surgical Facility	\$200 Copay per admit – 80%	50% (up to \$380 per admit) ⁵	\$200 Copay per admit – 75%	50% (up to \$380 per admit) ⁵
Ambulatory Surgery Center	80%	50% (up to \$380 per admit) ⁵	75%	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)	80% ¹³		75% ¹³	
Rx Benefits				
Generic	Level 1 \$15 Copay / Level 2 \$25 Copay (ded waived) ²	Not Covered	Level 1 \$15 Copay / Level 2 \$25 Copay (ded waived) ²	Not Covered
Formulary Brand	\$200 / \$400 Ded – Level 1 \$45 Copay / Level 2 \$65 Copay ²	Not Covered	\$250 / \$500 Ded – Level 1 \$45 Copay / Level 2 \$65 Copay ²	Not Covered
Non-Formulary Brand	\$200 / \$400 Ded – Level 1 \$85 Copay / Level 2 \$95 Copay ²	Not Covered	\$250 / \$500 Ded – Level 1 \$85 Copay / Level 2 \$95 Copay ²	Not Covered
Specialty	\$200 / \$400 Ded – Level 1 70% / Level 2 60% (up to \$250 per prescription ⁸) (prior auth. required) ^{2,6}	Not Covered	\$250 / \$500 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 as any Illness		Covered as any Illness	
Chemotherapy	80%	50% ¹⁴	75%	50% ¹⁴
Chiropractic (20 visits max per year)	50% (ded waived) (20 visits max per benefit period) ¹⁰	Not Covered	50% (ded waived) (20 visits max per benefit period) ¹⁰	Not Covered
Acupuncture	\$30 Copay (ded waived)	Not Covered	\$30 Copay (ded waived)	Not Covered

Services	PPO C		PPO D	
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
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)	80% (Max 100 visits per benefit period) ⁴	50% (up to \$75 per visit)(Max 100 visits per benefit period) ^{4, 5}	75% (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}	75% 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	75%	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)	80%	50% (up to \$650 per day) ⁵	75%	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	Combined Med/Pediatric dental ded (IN & OON)	Combined Med/Pediatric dental ded (IN & OON)	Combined Med/Pediatric dental ded (IN & OON)	Combined Med/Pediatric dental ded (IN & OON)
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	50%	50%	50%	50%
Major Services (no waiting period)	50%	50%	50%	50%
Orthodontics (medically necessary)	50%	50%	50%	50%

(Footnotes continued on page 34)

Gold PPO

Groups Beginning 7/1/21

Services		PPO E
Participating Health Plans	Anthem Blue Cross	
Network Name	Prudent Buyer – Small Group	
Metal Tier	Gold	
	In-Network	Out-of-Network ⁹
Calendar Year Deductible*	\$500 / \$1,500 (combined Med/ Pediatric dental ded)(applies to Max OOP)	\$2,000 / \$4,000 (combined Med/ Pediatric dental ded)(applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$6,400 / \$12,800 ¹	\$12,800 / \$25,600 ¹
Lifetime Maximum	Unlimited	
Dr. Office Visits (PCP)	\$30 Copay (ded waived)	50%
Specialist Visit (SPC)	\$60 Copay (ded waived)	50%
Laboratory	\$15 Copay (ded waived)	50%
X-Ray	\$15 Copay (ded waived)	50%
MRI, CT and PET (office setting)	80% ¹⁴	50% (up to \$800 per test) ⁵
Virtual/Telemedicine Office Visit	Variable ¹⁵	50%
Hospital Services – In-Patient	80%	50% (up to \$650 per day) ⁵
In-Patient Physician Fees	80%	50%
Emergency Room (copay waived if admitted)	\$250 Copay – 80%	
Urgent Care	\$60 Copay (ded waived)	50%
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	\$200 Copay per admit – 80% 80%	50% (up to \$380 per admit) ⁵ 50% (up to \$380 per admit) ⁵
Hospital Pre-Authorization	Not Required	
2 nd Surgical Opinion	\$60 Copay (ded waived)	50%
Ambulance Services (per trip)	80% ¹³	
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	Level 1 \$15 Copay / Level 2 \$25 Copay (ded waived) ² \$200 / \$400 Ded – Level 1 \$45 Copay / Level 2 \$65 Copay ² \$200 / \$400 Ded – Level 1 \$85 Copay / Level 2 \$95 Copay ² \$200 / \$400 Ded – Level 1 70% / Level 2 60% (up to \$250 per prescription ⁸) (prior auth. required) ^{2,6}	Not Covered Not Covered Not Covered 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 as any Illness	
Chemotherapy	80%	50% ¹⁴
Chiropractic (20 visits max per year)	50% (ded waived) (20 visits max per benefit period) ¹⁰	Not Covered
Acupuncture	\$30 Copay (ded waived)	Not Covered
Physical, Occupational, Speech Therapy	\$30 Copay (ded waived)	50% ¹⁴

Services		PPO E	
Participating Health Plans	Anthem Blue Cross		
Network Name	Prudent Buyer - Small Group		
Metal Tier	Gold		
	In-Network	Out-of-Network ⁹	
Rehabilitative & Habilitative Services and Devices	\$30 Copay (ded waived) 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}	
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	80% 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	80%	50% (up to \$650 per day) ⁵	
Out-Patient (office visit)	\$30 Copay (ded waived)	50%	
Drug/Substance Abuse			
In-Patient (Detox Only)	80%	50% (up to \$650 per day) ⁵	
Infertility			
Infertility Evaluation and Treatment	\$30 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 Copay plus any charges in excess of the maximum allowed amount (ded waived)	
Contact Lenses	100% (in lieu of eyeglasses)	\$0 Copay plus any charges in excess of the maximum allowed amount (in lieu of eyeglasses)	
Frames	100% (ded waived) (1 per calendar year)	\$0 Copay 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	Combined Med/Pediatric dental ded (IN & OON)	Combined Med/Pediatric dental ded (IN & OON)	
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	50%	50%	
Major Services (no waiting period)	50%	50%	
Orthodontics (medically necessary)	50%	50%	

* 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.

(Footnotes continued on page 35)

Gold EPO

Groups Beginning 7/1/21

Services	EPO A	EPO B	EPO A
Participating Health Plans	Cigna + Oscar	Cigna + Oscar	Oscar
Network Name	LocalPlus	LocalPlus	Oscar EPO
Metal Tier	Gold	Gold	Gold
Calendar Year Deductible*	None	\$1,200 / \$2,400 (combined Med/ Pediatric dental ded)(applies to Max OOP)	None
Out-of-Pocket Max Ind/Fam	\$7,000 / \$14,000	\$7,550 / \$15,100	\$6,500 / \$13,000
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$30 Copay	\$35 Copay (ded waived)	\$30 Copay
Specialist Visit (SPC)	\$50 Copay	\$50 Copay (ded waived)	\$60 Copay
Laboratory	70%	100% (ded waived)	\$50 Copay
X-Ray	70%	100% (ded waived)	\$60 Copay ⁷
MRI, CT and PET (office setting)	70%	80%	\$200 Copay ⁷
Virtual/Telemedicine Office Visit	100%	100% (ded waived)	100%
Hospital Services – In-Patient	\$500 Copay per day – 5 days max	80%	70%
In-Patient Physician Fees	70%	80%	70%
Emergency Room (copay waived if admitted)	\$350 Copay	\$100 Copay	\$350 Copay
Urgent Care	\$50 Copay	\$50 Copay (ded waived)	\$50 Copay
Hospital Services – Out-Patient			
Surgical Facility	\$150 Copay	\$150 Copay	70%
Ambulatory Surgery Center	\$150 Copay	\$150 Copay	70%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$50 Copay	\$50 Copay (ded waived)	\$60 Copay ⁵
Ambulance Services (per trip)	\$350 Copay	\$100 Copay	\$350 Copay
Rx Benefits			
Generic	\$15 Copay	\$300 / \$600 Ded - \$15 Copay	\$15 Copay
Formulary Brand	\$40 Copay	\$300 / \$600 Ded - \$30 Copay	\$50 Copay
Non-Formulary Brand	\$80 Copay	\$300 / \$600 Ded - \$50 Copay	\$75 Copay
Specialty	75% (up to \$250 per prescription ³)	\$300 / \$600 Ded - 75% (up to \$250 per prescription ³)	70% (up to \$250 per prescription ³)
Oral Contraceptives	100%	100% (ded waived)	100%
Diabetes – Self-Injectable	Applicable 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% ¹	100% (ded waived) ¹	100% ¹
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness
Chemotherapy	70%	80%	70%
Chiropractic (20 visits max per year)	\$50 Copay	80%	Not Covered
Acupuncture	\$30 Copay	\$35 Copay (ded waived)	\$30 Copay
Physical, Occupational, Speech Therapy	\$50 Copay	80%	\$60 Copay
Rehabilitative & Habilitative Services and Devices	\$50 Copay	80%	\$60 Copay ⁶

Services	EPO A	EPO B	EPO A
Participating Health Plans	Cigna + Oscar	Cigna + Oscar	Oscar
Network Name	LocalPlus	LocalPlus	Oscar EPO
Metal Tier	Gold	Gold	Gold
Home Health Care (Max 100 visits per year)	\$50 Copay	\$50 Copay (ded waived)	\$60 Copay (Max 100 visits per benefit period)
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$500 Copay per day – 5 days max	80%	70%
Hospice (out-patient)	\$500 Copay per day – 5 days max	80%	70%
Durable Medical Equipment (Covered when medically necessary)	70%	80%	70% ³
Mental Health In-Patient Out-Patient (office visit)	\$500 Copay per day – 5 days max \$50 Copay	80% \$50 Copay (ded waived)	70% \$30 Copay
Drug/Substance Abuse In-Patient (Detox Only)	\$500 Copay per day – 5 days max	80%	70%
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	Covered for Evaluation Only ⁴ Not Covered Not Covered Not Covered Not Covered
Pediatric Vision Carrier Network Exam Contact Lenses Frames Maximum Allowance per year	Davis Vision Davis National Network 100% 100% (in lieu of eyeglasses) 100% 1 per benefit period ¹⁰	Davis Vision Davis National Network 100% (ded waived) 100% (ded waived) (in lieu of eyeglasses) 100% (ded waived) 1 per benefit period ¹⁰	Oscar Davis Vision 100% ^{2,9} 50% (only in lieu of eyeglasses) 50% 1 pair per calendar year
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)	Liberty Dental CA Exchange None Combined with Medical 80% 100% ¹¹ 80% 50% 50%	Liberty Dental CA Exchange Combined Med/Pediatric dental ded Combined with Medical 80% 100% (ded waived) ¹¹ 80% 50% 50%	Oscar Liberty None Combined with Medical 100% 100% ² 80% 50% (prior auth. required) 50% (prior auth. required)

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

1. See plan specific EOC for information on preventive services.
2. Preventive is covered in full, please see plan specific EOC for information on Diagnostic cost shares.
3. Maximum member responsibility.
4. Basic infertility services (diagnosis) only for qualified members. See plan documents for additional details.
5. 2nd Surgical Opinion cost share is paired with the Out-Patient Specialist Visit.

6. Amount listed is for office visits only, please see plan specific EOC for other settings/services and devices cost share.
7. Prior-Authorization may be required.
8. Prior-Authorization required if annual cost is greater than \$500.
9. Limit one exam per 12 months.
10. Maximum \$150 allowance for Lenses and Frames, or Contact Lenses per benefit period.
11. One preventive visit per 6 months.

Gold EPO

Groups Beginning 7/1/21

Services	EPO B	EPO C	EPO D
Participating Health Plans	Oscar	Oscar	Oscar
Network Name	Oscar EPO	Oscar EPO	Oscar EPO
Metal Tier	Gold	Gold	Gold
Calendar Year Deductible*	\$250 / \$500 (combined Med/ Pediatric dental ded)(applies to Max OOP)	\$2,000 / \$4,000 (combined Med/Rx/ Pediatric dental ded)(applies to Max OOP)	\$1,000 / \$2,000 (combined Med/Rx/ Pediatric dental ded) (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	\$7,800 / \$15,600	\$8,000 / \$16,000	\$8,550 / \$17,100
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	\$35 Copay (ded waived)	\$30 Copay (ded waived)	\$25 Copay (ded waived)
Specialist Visit (SPC)	\$55 Copay (ded waived)	\$60 Copay (ded waived)	\$60 Copay (ded waived)
Laboratory	\$35 Copay (ded waived)	\$55 Copay (ded waived)	\$55 Copay (ded waived)
X-Ray	\$55 Copay (ded waived) ⁶	\$55 Copay (ded waived) ⁶	\$55 Copay (ded waived) ⁶
MRI, CT and PET (office setting)	\$250 Copay ⁶	80% ⁵	80% ⁶
Virtual/Telemedicine Office Visit	100% (ded waived)	100% (ded waived)	100% (ded waived)
Hospital Services – In-Patient	\$600 Copay per day – 5 days max per admit	80%	80%
In-Patient Physician Fees	100% (ded waived)	80%	80%
Emergency Room (copay waived if admitted)	\$250 Copay	\$600 Copay (ded waived)	\$600 Copay (ded waived)
Urgent Care	\$35 Copay (ded waived)	\$50 Copay (ded waived)	\$50 Copay (ded waived)
Hospital Services – Out-Patient			
Surgical Facility	80%	80%	80%
Ambulatory Surgery Center	\$300 Copay	80%	80%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	\$55 Copay (ded waived) ⁴	\$60 Copay (ded waived) ⁴	\$60 Copay (ded waived) ⁴
Ambulance Services (per trip)	\$250 Copay	\$600 Copay (ded waived)	\$600 Copay (ded waived)
Rx Benefits			
Generic	\$15 Copay (overall ded waived)	\$10 Copay (ded waived)	\$15 Copay (ded waived)
Formulary Brand	\$40 Copay (overall ded waived)	\$50 Copay (ded waived)	\$50 Copay (ded waived)
Non-Formulary Brand	\$70 Copay (overall ded waived)	\$75 Copay (ded waived)	\$75 Copay (ded waived)
Specialty	80% (up to \$250 per prescription ⁹) (overall ded waived)	80% (up to \$250 per prescription ⁹) (combined Med/Rx/Pediatric dental ded)	80% (up to \$250 per prescription ⁹) (combined Med/Rx/Pediatric dental ded)
Oral Contraceptives	100% (ded waived)	100% (ded waived)	100% (ded waived)
Diabetes – Self-Injectable	Applicable Rx Copay (overall ded waived)	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) 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	80% (ded waived)	80%	80%
Chiropractic (20 visits max per year)	Not Covered	Not Covered	Not Covered
Acupuncture	\$35 Copay (ded waived)	\$30 Copay (ded waived)	\$25 Copay (ded waived)
Physical, Occupational, Speech Therapy	\$35 Copay (ded waived)	\$60 Copay (ded waived)	\$60 Copay (ded waived)
Rehabilitative & Habilitative	\$35 Copay (ded waived) ⁵	\$60 Copay (ded waived) ⁵	\$60 Copay (ded waived) ⁵

Services	EPO B	EPO C	EPO D
Participating Health Plans	Oscar	Oscar	Oscar
Network Name	Oscar EPO	Oscar EPO	Oscar EPO
Metal Tier	Gold	Gold	Gold
Home Health Care (Max 100 visits per year)	\$30 Copay (ded waived)(Max 100 visits per benefit period)	\$60 Copay (ded waived)(Max 100 visits per benefit period)	\$60 Copay (ded waived)(Max 100 visits per benefit period)
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	\$300 Copay per day – 5 days max per admit	80%	80%
Hospice (out-patient)	100% (ded waived)	80%	80%
Durable Medical Equipment (Covered when medically necessary)	80% (ded waived) ⁷	80% ⁷	80% ⁷
Mental Health			
In-Patient	\$600 Copay per day – 5 days max per admit	80%	80%
Out-Patient (office visit)	\$35 Copay (ded waived)	\$30 Copay (ded waived)	\$25 Copay (ded waived)
Drug/Substance Abuse			
In-Patient (Detox Only)	\$600 Copay per day – 5 days max per admit	80%	80%
Infertility			
Infertility Evaluation and Treatment	Covered for Evaluation Only ³	Covered for Evaluation Only ³	Covered for Evaluation Only ³
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	Oscar	Oscar	Oscar
Network	Davis Vision	Davis Vision	Davis Vision
Exam	100% (ded waived) ^{2, 8}	100% (ded waived) ^{2, 8}	100% (ded waived) ^{2, 8}
Contact Lenses	100% (ded waived) (only in lieu of eyeglasses)	50% (ded waived) (only in lieu of eyeglasses)	50% (ded waived) (only in lieu of eyeglasses)
Frames	100% (ded waived)	50% (ded waived)	50% (ded waived)
Maximum Allowance per year	1 pair per calendar year	1 pair per calendar year	1 pair per calendar year
Pediatric Dental			
Carrier	Oscar	Oscar	Oscar
Network	Liberty	Liberty	Liberty
Deductible	Combined Med/Pediatric dental ded	Combined Med/ Rx/Pediatric dental ded	Combined Med/Rx/Pediatric dental ded
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	Copay varies by service	100%	100%
Diagnostic & Preventative (D&P)	100% (ded waived) ²	100% (ded waived) ²	100% (ded waived) ²
Basic Services	Copay varies by service	80%	80%
Major Services (no waiting period)	Copay varies by service (prior auth. required)	50% (prior auth. required)	50% (prior auth. required)
Orthodontics (medically necessary)	\$1,000 Copay (ded waived) (prior auth. required)	50% (prior auth. required)	50% (prior auth. required)

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

1. See plan specific EOC for information on preventive services.
2. Preventive is covered in full, please see plan specific EOC for information on Diagnostic cost shares.
3. Basic infertility services (diagnosis) only for qualified members. See plan documents for additional details.
4. 2nd Surgical Opinion cost share is paired with the Out-Patient Specialist Visit.

5. Amount listed is for office visits only, please see plan specific EOC for other settings/ services and devices cost share.
6. Prior-Authorization may be required.
7. Prior-Authorization required if annual cost is greater than \$500.
8. Limit one exam per 12 months.
9. Maximum member responsibility.

Additional Footnotes

Groups Beginning 7/1/21

Gold HMO

(Footnotes continued from page 11)

- Refers to procedure code D0999
- 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 Plus 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 Plus pays all costs for covered services only for that individual member. Once the family as a whole meets the "family" OOPM, Sutter Health Plus 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 \$2,800 for 2021 plans.
- 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
- Cost share for telehealth is the same as the in-person visit, please refer to the specific in-person service amount.

Gold PPO

(Footnotes continued from page 25)

- * 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.
- 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.
 - See plan specific EOC for information on preventive services.
 - 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.
 - Amount listed is maximum paid by Anthem.
 - 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.
 - 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.
 - Manipulation Therapy only: benefit maximum of 20 visits per benefit period, office and outpatient visits combined.
 - 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).
 - Medical emergency only.
 - Cost share varies depending on place of service, see plan specific EOC for cost shares of other settings.
 - Cost share amount varies based on type of services rendered and plan.

Gold HMO

(Footnotes continued from page 13)

- 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 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.
- 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 12 times the retail cost or four times the mail-order cost. 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.
- Some drugs prescribed for sexual dysfunction, such as Cialis, Levitra or Viagra (or the generic equivalent, if available) are limited to 8 doses per 30-day supply.
- 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 transitional residential recovery services in a non-medical residential recovery setting; substance use disorder treatment for withdrawal; inpatient behavioral health treatment for pervasive developmental disorder (PDD) and autism.
- 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 12 months.

Gold PPO

(Footnotes continued from page 27)

- * 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.
- 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.
 - See plan specific EOC for information on preventive services.
 - 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.
 - Amount listed is maximum paid by Anthem.
 - 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.
 - 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.
 - Manipulation Therapy only: benefit maximum of 20 visits per benefit period, office and outpatient visits combined.
 - 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).
 - Medical emergency only.
 - Cost share varies depending on place of service, see plan specific EOC for cost shares of other settings.
 - Cost share amount varies based on type of services rendered and plan.

Gold PPO

(Footnotes continued from page 29)

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. Cost share amount varies based on type of services rendered and plan.

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