

# Your summary of benefits



Anthem® Blue Cross

Your Plan: PRISM (CSURMA): Custom Premier HMO 20/200 admit/100 OP- California Care HMO

Your Network: California Care HMO

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
Overall Deductible	\$0 person	Not covered
Out-of-Pocket Limit	\$1,500 single / \$3,000 family	Not covered
<p>The family deductible and out-of-pocket maximum are embedded, meaning the cost shares of one family member will be applied to both per person deductible and per single out-of-pocket maximum; in addition, amounts for all covered family members apply to both the family deductible and family out-of-pocket maximum. No one member will pay more than the per person deductible or per single out-of-pocket maximum.</p> <p>Your copays, coinsurance and deductible count toward your out of pocket amount(s). (Excluding Infertility Services)</p>		
Preventive Care / Screening / Immunization	No charge	Not covered
Preventive Care for Chronic Conditions <i>per IRS guidelines</i>	No charge	Not covered
<p><b><u>Virtual Care (Telemedicine / Telehealth Visits)</u></b></p>		
<p>Virtual Visits - Online visits with Doctors who also provide services in person</p>		
Primary Care (PCP) including Mental Health and Substance Abuse care by a PCP	\$20 copay per visit	Not covered
Mental Health and Substance care by Providers other than a PCP	\$20 copay per visit	Not covered
Specialist	\$20 copay per visit	Not covered
<p>Virtual Visits from Online Provider LiveHealth Online via <a href="http://www.livehealthonline.com">www.livehealthonline.com</a>; our mobile app, website or Anthem-enabled device</p>		
Primary Care (PCP) and Mental Health and Substance Use Disorder	\$20 copay per visit	Not covered
Specialist Care	\$20 copay per visit	Not covered

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<u>Visits in an Office</u> Primary Care (PCP) Specialist Care	\$20 copay per visit \$20 copay per visit	Not covered Not covered
<u>Other Practitioner Visits</u> Routine Maternity Care (Prenatal and Postnatal) Retail Health Clinic Manipulation Therapy <i>Coverage is limited to 60 visits per benefit period. Limit is combined with physical therapy, occupational therapy, and speech therapy.</i> Acupuncture	\$20 copay per visit \$20 copay per visit \$20 copay per visit \$20 copay per visit	Not covered Not covered Not covered Not covered
<u>Other Services in an Office</u> Allergy Testing Chemo/Radiation Therapy Dialysis/Hemodialysis Prescription Drugs <i>Dispensed in the office</i> <i>Maximum of \$150 member cost share per drug.</i> Surgery	\$20 copay per visit \$20 copay per visit \$20 copay per visit 20% coinsurance \$20 copay per visit	Not covered Not covered Not covered Not covered Not covered
<u>Diagnostic Services</u> Lab Office Freestanding Lab Outpatient Hospital	No charge No charge No charge	Not covered Not covered Not covered
X-Ray Office	No charge	Not covered

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
Freestanding Radiology Center	No charge	Not covered
Outpatient Hospital	No charge	Not covered
<b>Advanced Diagnostic Imaging for example: MRI, PET and CAT scans</b>		
Office	\$100 copay per service	Not covered
Freestanding Radiology Center	\$100 copay per service	Not covered
Outpatient Hospital	\$100 copay per service	Not covered
<b><u>Emergency and Urgent Care</u></b>		
<b>Urgent Care</b> <i>Copay waived if admitted.</i>	\$20 copay per visit	Covered as In-Network
<b>Emergency Room Facility Services</b> <i>Copay waived if admitted.</i>	\$100 copay per visit	Covered as In-Network
<b>Emergency Room Doctor and Other Services</b>	No charge	Covered as In-Network
<b>Ambulance</b>	\$100 copay per trip	Covered as In-Network
<b><u>Outpatient Mental Health and Substance Use Disorder</u></b>		
<b>Doctor Office Visit</b>	\$20 copay per visit	Not covered
<b>Facility Visit</b>		
<b>Facility Fees</b>	No charge	Not covered
<b>Doctor Services</b>	No charge	Not covered
<b><u>Outpatient Surgery</u></b>		
<b>Facility Fees</b>		
<b>Hospital</b>	\$100 copay per visit	Not covered
<b>Freestanding Surgical Center</b>	\$100 copay per visit	Not covered
<b>Doctor and Other Services</b>		
<b>Hospital</b>	No charge	Not covered

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<p><b><u>Hospital (Including Maternity, Mental Health and Substance Use Disorder)</u></b></p> <p>Facility Fees</p> <p>Doctor and other services</p>	<p>\$200 copay per admission</p> <p>No charge</p>	<p>Not covered</p> <p>Not covered</p>
<p><b><u>Recovery &amp; Rehabilitation</u></b></p> <p>Home Health Care <i>Coverage is limited to 100 visits per benefit period.</i></p>	<p>\$20 copay per visit</p>	<p>Not covered</p>
<p><b>Rehabilitation services</b> <i>Coverage for physical therapy, occupational therapy and speech therapy is limited to 60 visits combined per benefit period. Limit is combined with manipulation therapy.</i></p> <p>Office</p> <p>Outpatient Hospital</p>	<p>\$20 copay per visit</p> <p>\$20 copay per visit</p>	<p>Not covered</p> <p>Not covered</p>
<p><b>Cardiac rehabilitation</b></p> <p>Office</p> <p>Outpatient Hospital</p>	<p>\$20 copay per visit</p> <p>\$20 copay per visit</p>	<p>Not covered</p> <p>Not covered</p>
<p><b>Skilled Nursing Care (facility)</b> <i>Coverage is limited to 100 days per benefit period.</i></p>	<p>No charge</p>	<p>Not covered</p>
<p><b>Inpatient Hospice</b></p>	<p>No charge</p>	<p>Not covered</p>
<p><b>Durable Medical Equipment</b></p>	<p>20% coinsurance</p>	<p>Not covered</p>
<p><b>Prosthetic Devices</b></p>	<p>No charge</p>	<p>Not covered</p>

Covered Prescription Drug Benefits	Cost if you use an In-Network Pharmacy	Cost if you use a Non-Network Pharmacy
Pharmacy Deductible	Not applicable	Not applicable
Pharmacy Out-of-Pocket Limit	Combined with In-Network medical out-of-pocket limit	Combined with Non-Network medical out-of-pocket limit
<b>Prescription Drug Coverage</b> <i>Cost shares for drugs included on the National drug list appear below. Your plan uses the Base Network. You may receive up to a 90 day supply of medication at Retail 90 pharmacies If you select a brand name drug when a generic drug is available, additional cost sharing amounts may apply.</i>		
<b>Home Delivery Pharmacy</b> <i>Maintenance medication are available through IngenioRx Home Delivery Pharmacy. You will need to call us on the number on your ID card to sign up when you first use the service.</i>		
<b>Tier 1 - Typically Generic</b> <i>Per 30 day supply (retail pharmacy and Retail 90 pharmacy) and Per 90 day supply (home delivery).</i>	\$5 copay per prescription (retail and home delivery)	50% coinsurance up to \$250 per prescription (retail) and Not covered (home delivery)
<b>Tier 2 – Typically Preferred Brand</b> <i>Per 30 day supply (retail pharmacy and Retail 90 pharmacy) and Per 90 day supply (home delivery).</i>	\$20 copay per prescription (retail) and \$40 copay per prescription (home delivery)	50% coinsurance up to \$250 per prescription (retail) and Not covered (home delivery)
<b>Tier 3 - Typically Non-Preferred Brand</b> <i>Per 30 day supply (retail pharmacy and Retail 90 pharmacy) and Per 90 day supply (home delivery).</i>	\$60 copay per prescription (retail) and \$120 copay per prescription (home delivery)	50% coinsurance up to \$250 per prescription (retail) and Not covered (home delivery)
<b>Tier 4 - Typically Specialty (brand and generic)</b> <i>Per 30 day supply (retail pharmacy and Retail 90 pharmacy) and Per 90 day supply (home delivery).</i>	20% coinsurance up to \$150 per prescription (retail) and 20% coinsurance up to \$300 per prescription (home delivery)	50% coinsurance up to \$250 per prescription (retail) and Not covered (home delivery)

**Notes:**

- Your plan requires the selection of a Primary Care Physician (PCP). Choosing a PCP is an important decision. Call us at the number on your ID card and we'll help you pick a doctor. Additionally, a referral from your Primary Care Physician (PCP) is required for Specialist care and most other providers for select covered services.
- If you have an office visit with your Primary Care Physician or Specialist at an Outpatient Facility (e.g., Hospital or Ambulatory Surgical Facility), benefits for Covered Services will be paid under "Outpatient Facility Services".

- Costs may vary by the site of service. Other cost shares may apply depending on services provided. Check your Certificate of Coverage for details.
- Coverage includes standard fertility preservation services as a basic healthcare service including but are not limited to, injections, cryopreservation and storage for both male and female members when a medically necessary treatment may cause iatrogenic infertility. Member cost share for fertility preservation services is based on provider type and service rendered.

*This summary of benefits is a brief outline of coverage, designed to help you with the selection process. This summary does not reflect each and every benefit, exclusion and limitation which may apply to the coverage. For more details, important limitations and exclusions, please review the formal Evidence of Coverage (EOC). If there is a difference between this summary and the Evidence of Coverage (EOC), the Evidence of Coverage (EOC), will prevail.*

*Anthem Blue Cross HMO benefits are covered only when services are provided or coordinated by the primary care physician and authorized by the participating medical group or independent practice association (IPA); except OB/GYN services received within the member's medical group/IPA, and services for mental and nervous disorders and substance abuse. Benefits are subject to all terms, conditions, limitations, and exclusions of the EOC.*

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**Your Network: California Care HMO**

This summary of benefits is intended to be a brief outline of coverage. The entire provisions of benefits and exclusions are contained in the Group Contract, Certificate, and Schedule of Benefits. In the event of a conflict between the Group Contract and this description, the terms of the Group Contract will prevail.

By signing this Summary of Benefits, I agree to the benefits for the product selected as of the effective date indicated.

Authorized group signature (if applicable)	Date
Underwriting signature (if applicable)	Date

# Get help in your language

## Language Assistance Services



Curious to know what all this says? We would be too. Here's the English version:

**IMPORTANT:** Can you read this letter? If not, we can have somebody help you read it. You may also be able to get this letter written in your language. For free help, please call right away at 1-888-254-2721. (TTY/TDD: 711)

Separate from our language assistance program, we make documents available in alternate formats for members with visual impairments. If you need a copy of this document in an alternate format, please call the customer service telephone number on the back of your ID card.

### Spanish

**IMPORTANTE:** ¿Puede leer esta carta? De lo contrario, podemos hacer que alguien lo ayude a leerla. También puede recibir esta carta escrita en su idioma. Para obtener ayuda gratuita, llame de inmediato al 1-888-254-2721. (TTY/TDD: 711)

### Arabic

مهم: هل يمكنك قراءة هذه الرسالة؟ إذا لم تستطع، فيمكننا الاستعانة بشخص ما ليساعدك على قراءتها. كما يمكنك أيضًا الحصول على هذا الخطاب مكتوبًا بلغتك. للحصول على المساعدة المجانية، يُرجى الاتصال فورًا بالرقم 1-888-254-2721 (TTY/TDD: 711).

### Armenian

ՌԻՇՄԱԴՐՈՒԹՅՈՒՆ. Կարողանո՞ւմ եք ընթերցել այս նամակը: Եթե ոչ, մենք կարող ենք տրամադրել ինչ-որ մեկին, ով կօգնի Ձեզ՝ կարդալ այն: Կարող ենք նաև այս նամակը Ձեզ գրավոր տարբերակով տրամադրել: Անվճար օգնություն ստանալու համար կարող եք անհապաղ զանգահարել 1-888-254-2721 հեռախոսահամարով: (TTY/TDD: 711)

### Chinese

**重要事項:** 您能看懂這封信函嗎? 如果您看不懂, 我們能夠找人協助您。您有可能可以獲得以您的語言而寫的本信函。如需免費協助, 請立即撥打1-888-254-2721。(TTY/TDD: 711)

### Farsi

مهم: آیا می‌توانید این نامه را بخوانید؟ اگر نمی‌توانید، می‌توانیم شخصی را به شما معرفی کنیم تا در خواندن این نامه شما را کمک کند. همچنین می‌توانید این نامه را به صورت مکتوب به زبان خودتان دریافت کنید. برای دریافت کمک رایگان، همین حالا با شماره 1-888-254-2721 تماس بگیرید. (TTY/TDD: 711)

### Hindi

**महत्वपूर्ण:** क्या आप यह पत्र पढ़ सकते हैं? अगर नहीं, तो हम आपको इसे पढ़ने में मदद करने के लिए किसी को उपलब्ध करा सकते हैं। आप यह पत्र अपनी भाषा में लिखवाने में भी सक्षम हो सकते हैं। निःशुल्क मदद के लिए, कृपया 1-888-254-2721 पर तुरंत कॉल करें। (TTY/TDD: 711)

### Hmong

**TSEEM CEEB:** Koj puas muaj peev xwm nyeem tau daim ntawv no? Yog hais tias koj nyeem tsis tau, peb muaj peev xwm cia lwm tus pab nyeem rau koj mloog. Tsis tas li ntawd tej zaum koj kuj tseem yuav tau txais daim ntawv no sau ua koj hom lus thiab. Txog rau kev pab dawb, thov hu tam sim no rau tus xov tooj 1-888-254-2721. (TTY/TDD: 711)

### Japanese

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重要：この書簡を読めますか？もし読めない場合には、内容を理解するための支援を受けることができます。また、この書簡を希望する言語で書いたものを入手することもできます。次の番号にいますぐ電話して、無料支援を受けてください。  
1-888-254-2721 (TTY/TDD: 711)

**Khmer**  
សំខាន់៖ តើអ្នកអាចអានប៊ិចតេនេះ? បើមិនអាចទេ យើងអាចផ្តល់ការបកប្រែឱ្យអ្នកបាន។ អ្នកក៏អាចទទួលបានប៊ិចតេនេះនៅភាសាដទៃទៀតផងដែរ។ តើអ្នកចង់ទទួលបានជំនួយឥតគិតថ្លៃ សូមហៅទូរស័ព្ទភ្លាមៗតាមលេខ 1-888-254-2721, (TTY/TDD: 711)

**Korean**  
: ? 가  
1-888-254-2721 (TTY/TDD: 711)

**Punjabi**  
: ? ,  
1-888-254-2721 (TTY/TDD: 711)

**Russian**  
ВАЖНО. Можете ли вы прочитать данное письмо? Если нет, наш специалист поможет вам в этом. Вы также можете получить данное письмо на вашем языке. Для получения бесплатной помощи звоните по номеру 1-888-254-2721. (TTY/TDD: 711)

**Tagalog**  
MAHALAGA: Nababasa ba ninyo ang liham na ito? Kung hindi, may taong maaaring tumulong sa inyo sa pagbasa nito. Maaari ninyo ring makuha ang liham na ito nang nakasulat sa ginagamit ninyong wika. Para sa libreng tulong, mangyaring tumawag kaagad sa 1-888-254-2721. (TTY/TDD: 711)

**Thai**  
หมายเหตุสำคัญ: ท่านสามารถอ่านจดหมายฉบับนี้หรือไม่ หากท่านไม่สามารถอ่านจดหมายฉบับนี้ เราสามารถจัดหาเจ้าหน้าที่มาอ่านให้ท่านฟังได้ ท่านยังสามารถให้เจ้าหน้าที่ช่วยเขียนจดหมายในภาษาของท่านอีกด้วย หากต้องการความช่วยเหลือโดยไม่มีค่าใช้จ่าย โปรดโทรติดต่อทันที หมายเลข 1-888-254-2721 (TTY/TDD: 711)

**Vietnamese**  
QUAN TRỌNG: Quý vị có thể đọc thư này hay không? Nếu không, chúng tôi có thể bố trí người giúp quý vị đọc thư này. Quý vị cũng có thể nhận thư này bằng ngôn ngữ của quý vị. Để được giúp đỡ miễn phí, vui lòng gọi ngay số 1-888-254-2721. (TTY/TDD: 711)

It's important we treat you fairly  
That's why we follow federal civil rights laws in our health programs and activities. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711). If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279. Or you can file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201 or by calling 1-800-368-1019 (TDD: 1- 800-537-7697) or Anthem Blue Cross is the trade name of Blue Cross of California. Independent licensee of the Blue Cross Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross name and symbol are registered marks of the Blue Cross Association.

online at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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# Away From Home guest membership

Healthcare coverage that  
goes where you do

Sometimes work or school requires a long stay away from home. As a Blue Cross HMO (CACare), Select HMO and Priority Select HMO member, you have access to healthcare benefits across the country. To meet the healthcare needs of members who have lengthy stays outside their plan's service area, your plan offers the Away From Home guest membership program.

## How does the program work?

Guest members can still see their Anthem network healthcare provider when they're at home, and the premium is still paid through Anthem. When they're away from home, the program helps make sure members receive the care they need from healthcare providers who have contracts with their plan.

Guest membership is available in the following states: Arizona, Arkansas, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Illinois, Indiana, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oklahoma, Pennsylvania, Texas, Virginia, Washington D.C., and Wisconsin.<sup>1</sup>

## Quick access to care options

With LiveHealth Online and 24/7 NurseLine

With LiveHealth Online, you can have video visits with a doctor or mental health professional anytime, anywhere.<sup>2</sup> With 24/7 NurseLine, registered nurses are on call to answer your health-related questions. Use your Anthem member ID card to access these services.

There are three types of guest membership, based on whether a member is eligible and how long they will be out of the home service area:

- 1 Long-term Traveler guest membership** is for Anthem members who will be away from home for at least 90 days. This is usually for long-term work assignments or for retirees who live in two states.
- 2 Families Apart guest membership** is for Anthem members' covered spouse or dependent(s) who live outside Anthem's service area for at least 90 days. This type of guest membership is most often used when the spouse or dependent(s) in divorced or separated families live outside of the member's plan service area.
- 3 Student guest membership** is for dependent(s) who go to school outside of Anthem's service area for 90 or more days. While many colleges have health clinics, they may or may not take the student's health insurance. With guest membership, students can receive care from a doctor in the program at a lower out-of-pocket cost.

## How are prescriptions filled through guest membership?

Prescription benefits are handled through the member's home plan. Members can use their Anthem member ID card when they pay for their medicines, like usual.

## How do you enroll in the program?

Call the Away From Home guest membership program at 800-827-6422. They can help you:

- Make sure you qualify, and that the program is available in your area.<sup>1</sup>
- Complete an application and choose a healthcare provider, if needed.
- Find answers to any questions you may have.

Once you're approved, you will receive a guest membership ID and information about your benefits. Guest membership copays may be different than your Anthem plan copays.

## How long does it take to set up guest membership?

You will receive your guest membership ID within 20 days of submitting your application. During that time, you have coverage for urgent care and emergency room visits through your Anthem home plan. Benefits are based on the same limits and out-of-pocket amounts as your Anthem plan.

## Can guest membership be extended or renewed?

Yes, as long as members and their covered spouse or dependent(s) continue to qualify for the program. A renewal letter and application will be mailed six weeks before your membership expires. To renew guest membership, submit the application at least 30 days before your membership ends.



**To learn more about  
Away From Home guest  
membership benefits,  
call 800-827-6422.**



<sup>1</sup> Some states may include regions that are not covered by the Away From Home guest membership program. In these cases, applicants can be denied coverage.  
<sup>2</sup> Your copay under your Anthem plan applies.