

# Your summary of benefits



Anthem Blue Cross

California State University Risk Management Authority

Your Plan: Custom Premier HMO 15/100 admit/50 OP (Custom Rx 50%/45%/45%/20% \$100 Deductible)

Your Network: Select HMO

*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.*

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<b>Overall Deductible</b> <i>See notes section to understand how your deductible works. Your plan may also have a separate Prescription Drug Deductible. See Prescription Drug Coverage section.</i>	\$0	\$0
<b>Out-of-Pocket Limit</b> <i>When you meet your out-of-pocket limit, you will no longer have to pay cost-shares during the remainder of your benefit period. See notes section for additional information regarding your out of pocket maximum.</i>	\$1,500 single / \$3,000 family	\$0
<b>Preventive care/screening/immunization</b> <i>In-network preventive care is not subject to deductible, if your plan has a deductible.</i>	No charge	Not covered
<b>Doctor Home and Office Services</b>		
<b>Primary care visit to treat an injury or illness</b>	\$15 copay per visit	Not covered
<b>Specialist care visit</b>	\$15 copay per visit	Not covered
<b>Prenatal and Post-natal Care</b>	\$15 copay per visit	Not covered
<b>Other practitioner visits:</b>		
Retail health clinic	\$15 copay per visit	Not covered
On-line Visit	\$15 copay per visit	Not covered

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Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<p>Chiropractor services <i>Coverage for In-Network Provider is limited to 60 day limit per benefit period for Physical, Occupational and Speech Therapy combined. Chiropractor visits count towards your physical and occupational therapy limit.</i></p> <p>Acupuncture</p>	<p>\$15 copay per visit</p> <p>\$15 copay per visit</p>	<p>Not covered</p> <p>Not covered</p>
<p><b>Other services in an office:</b></p> <p>Allergy testing</p> <p>Chemo/radiation therapy</p> <p>Hemodialysis</p> <p>Prescription drugs <i>For the drugs itself dispensed in the office thru infusion/injection</i></p>	<p>\$15 copay per visit</p> <p>\$15 copay per visit</p> <p>\$15 copay per visit</p> <p>20% coinsurance up to \$150 per visit</p>	<p>Not covered</p> <p>Not covered</p> <p>Not covered</p> <p>Not covered</p>
<p><b>Diagnostic Services</b></p> <p><b>Lab:</b></p> <p>Office</p> <p>Freestanding Lab</p> <p>Outpatient Hospital</p>	<p>No charge</p> <p>No charge</p> <p>No charge</p>	<p>Not covered</p> <p>Not covered</p> <p>Not covered</p>
<p><b>X-ray:</b></p> <p>Office</p> <p>Freestanding Radiology Center</p> <p>Outpatient Hospital</p>	<p>No charge</p> <p>No charge</p> <p>No charge</p>	<p>Not covered</p> <p>Not covered</p> <p>Not covered</p>
<p><b>Advanced diagnostic imaging (for example, MRI/PET/CAT scans):</b></p> <p>Office <i>Costs may vary by site of service.</i></p> <p>Freestanding Radiology Center <i>Costs may vary by site of service.</i></p> <p>Outpatient Hospital <i>Costs may vary by site of service.</i></p>	<p>\$100 copay per test</p> <p>\$100 copay per test</p> <p>\$100 copay per test</p>	<p>Not covered</p> <p>Not covered</p> <p>Not covered</p>

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<b>Emergency and Urgent Care</b> <b>Emergency room facility services</b> <i>This is for the hospital/facility charge only. The ER physician charge may be separate. Copay waived if admitted.</i> <b>Emergency room doctor and other services</b>	\$100 copay per visit  No charge	Covered as In-Network  Covered as In-Network
<b>Ambulance (air and ground)</b>	\$100 copay per trip for ground and air	Covered as In-Network
<b>Urgent Care (office setting)</b> <i>Copay waived if admitted.</i>	\$15 copay per visit	Covered as In-Network
<b>Outpatient Mental/Behavioral Health and Substance Abuse</b> <b>Doctor office visit</b> <b>LiveHealth Online visits for Behavioral Health</b> <b>Facility visit:</b> Facility fees	\$15 copay per visit  \$15 copay per visit  No charge	Not covered  Not covered  Not covered
<b>Outpatient Surgery</b> <b>Facility fees:</b> Hospital Freestanding Surgical Center <b>Doctor and other services</b>	\$50 copay per admission \$50 copay per admission No charge	Not covered Not covered Not covered
<b>Hospital Stay (all inpatient stays including maternity, mental / behavioral health, and substance abuse)</b> <b>Facility fees (for example, room &amp; board)</b> <b>Doctor and other services</b>	\$100 copay per admission No charge	Not covered Not covered

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Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<b>Recovery &amp; Rehabilitation</b> <b>Home health care</b> <i>Coverage for In-Network Provider is limited to 100 visit limit per benefit period.</i>	\$15 copay per visit	Not covered
<b>Rehabilitation and Habilitation services (for example, physical/speech/occupational therapy):</b> Office <i>Coverage for In-Network Provider is limited to 60 day limit per benefit period for Physical, Occupational and Speech Therapy combined. Costs may vary by site of service. Chiropractor visits count towards your physical and occupational therapy limit..</i> Outpatient hospital <i>Coverage for In-Network Provider is limited to 60 day limit per benefit period for Physical, Occupational and Speech Therapy combined. Costs may vary by site of service.</i>	\$15 copay per visit  \$15 copay per visit	Not covered  Not covered
<b>Cardiac rehabilitation</b> Office Outpatient hospital <i>Costs may vary by site of service.</i>	\$15 copay per visit \$15 copay per visit	Not covered Not covered
<b>Skilled nursing care (in a facility)</b> <i>Coverage for In-Network Provider is limited to 100 day limit per benefit period.</i>	No charge	Not covered
<b>Hospice</b>	No charge	Not covered
<b>Durable Medical Equipment</b>	20% coinsurance	Not covered
<b>Prosthetic Devices</b>	No charge	Not covered

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Covered Prescription Drug Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<b>Pharmacy Deductible</b>	\$100 per member/\$300 family	\$100 per member/\$300 family
<b>Pharmacy Out of Pocket</b>	Combined with medical out of pocket	Combined with medical out of pocket
<b>Prescription Drug Coverage</b> <i>This plan uses a National formulary List. Drugs not on the list are not covered.</i>		
<b>Tier1 - Typically Generic</b> <i>Prescription Drug deductible does not apply. Covers up to a 30 day supply (retail pharmacy) Covers up to a 90 day supply (home delivery program) You pay additional copays or coinsurance on all tiers for retail fills that exceed 30 days.</i>	Tier 1- 50% of prescription drug maximum allowed amount up to \$10 (retail only) and 50% of prescription drug maximum allowed amount up to \$20 (home delivery only)	Tier 1- 50% coinsurance up to \$250 per prescription (retail only)
<b>Tier2 - Typically Preferred / Brand</b> <i>Covers up to a 30 day supply (retail pharmacy). Covers up to a 90 day supply (home delivery program).</i>	Tier 2- 45% of prescription drug maximum allowed amount up to \$25 (when no generic equivalent is available; retail only) and 45% of prescription drug maximum allowed amount up to \$50 (when no generic equivalent is available; home delivery only)	Tier 2- 50% coinsurance up to \$250 per prescription (retail only)

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Covered Prescription Drug Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<p><b>Tier3 - Typically Non-Preferred / Specialty Drugs</b>  <i>Covers up to a 30 day supply (retail pharmacy). Covers up to a 90 day supply (home delivery program).</i></p>	<p>Tier 3 - 45% of prescription drug maximum allowed amount up to \$40 (retail only) and 45% of prescription drug maximum allowed amount up to \$80 (home delivery only)</p>	<p>Tier 3 -50% coinsurance up to \$250 per prescription (retail only)</p>
<p><b>Tier4 - Typically Specialty Drugs</b>  <i>Classified specialty drugs must be obtained through our Specialty Pharmacy Program and are subject to the terms of the program. Covers up to a 30 day supply (retail pharmacy). Covers up to a 90 day supply (home delivery program).</i></p>	<p>Tier 4 - 20% coinsurance up to \$150 per prescription (retail only) and 20% coinsurance up to \$300 per prescription (home delivery only)</p>	<p>Tier 4- 50% coinsurance up to \$250 per prescription (retail only)</p>

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## Notes:

- This Summary of Benefits has been updated to comply with federal and state requirements, including applicable provisions of the recently enacted federal health care reform laws. As we receive additional guidance and clarification on the new health care reform laws from the U.S. Department of Health and Human Services, Department of Labor and Internal Revenue Service, we may be required to make additional changes to this Summary of Benefits. This Summary of Benefits, as updated, is subject to the approval of the California Department of Insurance and the California Department of Managed Health Care (as applicable).
- In addition to the benefits described in this summary, coverage may include additional benefits, depending upon the member's home state. The benefits provided in this summary are subject to federal and California laws. There are some states that require more generous benefits be provided to their residents, even if the master policy was not issued in their state. If the member's state has such requirements, we will adjust the benefits to meet the requirements.
- Your plan requires a selection of a Primary Care Physician. Your plan requires a referral from your Primary Care Physician for select covered services.
- Preventive Care Services includes physical exam, preventive screenings (including screenings for cancer, HPV, diabetes, cholesterol, blood pressure, hearing and vision, immunization, health education, intervention services, HIV testing) and additional preventive care for women provided for in the guidance supported by Health Resources and Service Administration.
- For Medical Emergency care rendered by a Non-Participating Provider or Non-Contracting Hospital, reimbursement is based on the reasonable and customary value. Members may be responsible for any amount in excess of the reasonable and customary value.
- If your plan includes an emergency room facility copay and you are directly admitted to a hospital, your emergency room facility copay is waived.
- Certain services are subject to the utilization review program. Before scheduling services, the member must make sure utilization review is obtained. If utilization review is not obtained, benefits may be reduced or not paid, according to the plan.
- Additional visits may be authorized if medically necessary. Pre-service review must be obtained prior to receiving the additional services.
- Skilled Nursing Facility day limit does not apply to mental health and substance abuse.
- Freestanding Lab and Radiology Center is defined as services received in a non-hospital based facility.
- Respite Care limited to 5 consecutive days per admission.
- Infertility services are not included in the out of pocket amount.
- Coordination of Benefits: The benefits of this plan may be reduced if the member has any other group health or dental coverage so that the services received from all group coverage do not exceed 100% of the covered expense
- When using non-network pharmacy, members are responsible for 50% of the prescription drug maximum allowed amount & costs in excess of the prescription drug maximum allowed amount. Members will pay upfront and submit a claim form.
- Preferred Generic Program: If a member requests a brand name drug when a generic drug version exists, the member pays the generic drug copay plus the difference in cost between the prescription drug maximum allowed amount for the generic drug and the brand name drug dispensed, but not more than 50% of our average cost of that type of prescription drug. The Preferred Generic Program does not apply when the

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physician has specified "dispense as written" (DAW) or when it has been determined that the brand name drug is medically necessary for the member. In such case, the applicable copay for the dispensed drug will apply.

- Supply limits for certain drugs may be different, go to Anthem website or call customer service.
- Certain drugs require pre-authorization approval to obtain coverage.
- In Network and Non Network pharmacy deductibles are combined. Satisfying one helps satisfy the other. Pharmacy deductibles are included in the annual out-of-pocket maximums.
- For additional information on limitations and exclusions and other disclosure items that apply to this plan, go to [https://le.anthem.com/pdf?x=CA\\_LG\\_HMO](https://le.anthem.com/pdf?x=CA_LG_HMO)
- For additional information on this plan, please visit [sbc.anthem.com](http://sbc.anthem.com) to obtain a Summary of Benefit Coverage.