

# Your summary of benefits



Your Plan: Anthem Silver PPO 2000/35%/6850

Your Network: Prudent Buyer PPO

*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 contract of coverage. If there is a difference between this summary and the contract of coverage, the contract of coverage will prevail.*

Covered Medical Benefits	Cost if you use an In-network Provider	Cost if you use an Out-of-network Provider
<b>Overall Deductible</b> <i>This is an embedded deductible plan. See notes section at the end of the document to understand how your deductible works. Your plan may also have a separate Prescription Drug Deductible. See Retail Prescription Drug Coverage section.</i>	Member: \$2,000 For Family: \$4,000	Member: \$4,000 For Family: \$8,000
<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 at the end of the document for additional information regarding your out of pocket maximum.</i>  <i>For prescription drug, all cost shares count towards your plan's annual out-of-pocket limit.</i>	Member: \$6,850 For Family: \$13,700	Member: \$13,700 For Family: \$27,400
<b>Doctor Home and Office Services</b>		
<b>Preventive care</b> <i>In-network preventive care is not subject to deductible, if your plan has a deductible.</i>	Covered in full	50% coinsurance after deductible
<b>Primary care visit to treat an injury or illness</b>	\$25 copay	50% coinsurance after deductible
<b>Specialist care visit</b>	\$45 copay	50% coinsurance after deductible
<b>Prenatal care</b>	Covered in full	50% coinsurance after deductible
<b>Postpartum care</b>	\$25 copay	50% coinsurance after deductible

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<b>Doctor Home and Office Services (continued)</b>		
<p><b>Other practitioner visits:</b></p> <p>Retail health clinic</p> <p>On-line visit</p> <p>Chiropractor services <i>Limited to 20 visits per calendar year. Visit limit is combined both across outpatient and other professional visits, and in and out of network.</i></p> <p>Acupuncture</p>	<p>\$15 copay</p> <p>\$25 copay</p> <p>\$25 copay</p> <p>\$25 copay</p>	<p>50% coinsurance after deductible</p> <p>50% coinsurance after deductible</p> <p>50% coinsurance after deductible/ Anthem maximum payment limited to \$25 per visit.</p> <p>50% coinsurance after deductible</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 drug itself dispensed in office thru infusion/injection.</i></p>	<p>35% coinsurance after deductible</p> <p>35% coinsurance after deductible</p> <p>35% coinsurance after deductible</p> <p>35% coinsurance after deductible</p>	<p>50% coinsurance after deductible</p> <p>50% coinsurance after deductible</p> <p>50% coinsurance after deductible</p> <p>50% coinsurance after deductible</p>

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<b>Diagnostic Services</b> <b>Lab:</b> Office  Outpatient hospital	35% coinsurance after deductible  35% coinsurance after deductible	50% coinsurance after deductible  50% coinsurance after deductible/ Anthem maximum payment limited to \$380 per admission.
<b>X-ray:</b> Office  Outpatient hospital	35% coinsurance after deductible  35% coinsurance after deductible	50% coinsurance after deductible  50% coinsurance after deductible/ Anthem maximum payment limited to \$380 per admission.
<b>Advanced diagnostic imaging (for example, MRI/PET/CAT scans):</b> Office  Outpatient hospital	35% coinsurance after deductible  35% coinsurance after deductible	50% coinsurance after deductible/ Anthem maximum payment limited to \$800 per procedure.  50% coinsurance after deductible/ Anthem maximum payment limited to \$380 per admission.

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<b>Emergency and Urgent Care</b> Urgent care (office setting) Emergency room facility services Emergency room doctor and other services Ambulance (air and ground)	\$100 copay \$300 copay and then 35% coinsurance 35% coinsurance after deductible 35% coinsurance after deductible	50% coinsurance after deductible Same as In Network Same as In Network Same as In Network
<b>Outpatient Mental/Behavioral Health and Substance Abuse</b> <b>Doctor office visit</b>	\$25 copay	50% coinsurance after deductible
<b>Facility visit:</b> Facility fees Doctor services	35% coinsurance after deductible 35% coinsurance after deductible	50% coinsurance after deductible 50% coinsurance after deductible
<b>Outpatient Surgery</b> <b>Facility fee:</b> Hospital	35% coinsurance after deductible	50% coinsurance after deductible/ Anthem maximum payment limited to \$380 per admission.
<b>Doctor services:</b> Freestanding surgical center Hospital	35% coinsurance after deductible 35% coinsurance after deductible	50% coinsurance after deductible 50% coinsurance after deductible

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Covered Medical Benefits	Cost if you use an In-network Provider	Cost if you use an Out-of-network Provider
<b>Hospital Stay (all inpatient stays including maternity, mental / behavioral health, and substance abuse)</b> <b>Facility fee (for example, room &amp; board)</b>	35% coinsurance after deductible	50% coinsurance after deductible/ Anthem maximum payment limited to \$650 per day.
<b>Doctor and other services</b>	35% coinsurance after deductible	50% coinsurance after deductible
<b>Recovery &amp; Rehabilitation</b> <b>Home health care</b> <i>Limited to 100 4-hour visits per calendar year, combined in and out of network. Visit limit includes Private Duty Nursing when performed as part of Home Health. Visit limit does not apply to Physical, Occupational or Speech Therapy when performed as part of Home Health.</i>	\$25 copay	50% coinsurance after deductible/ Anthem maximum payment limited to \$75 per visit.
<b>Rehabilitation services</b> <b>(for example, physical/speech/occupational therapy):</b>  Office  Outpatient hospital	\$25 copay  35% coinsurance after deductible	50% coinsurance after deductible  50% coinsurance after deductible/ Anthem maximum payment limited to \$380 per admission.
<b>Skilled nursing care (in a facility)</b> <i>Limited to 100 days per benefit period, combined in and out of network.</i>	35% coinsurance after deductible	50% coinsurance after deductible/ Anthem maximum payment limited to \$150 per day.
<b>Durable medical equipment &amp; prosthetics</b>	35% coinsurance after deductible	50% coinsurance after deductible

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Covered Prescription Drug Benefits	Cost if you use an In-network Provider	Cost if you use an Out-of-network Provider
<p><b>Retail Prescription Drug Coverage</b></p> <p><i>This plan uses a Select Drug List. Drugs not on the list are not covered.</i></p> <p><i>This plan includes Home Delivery (Mail Order), Home Delivery copays are 2.5 [Tier 1], 3.0 [Tier 2], 3.0 [Tier 3] times retail copays and select drugs are available for up to a 90 day supply.</i></p>		
<p><b>Drug tier 1</b> - Typically Generic</p>	<p>\$15 copay</p>	<p>50% coinsurance</p>
<p><b>Drug tier 2</b> - Typically Preferred / Formulary Brand</p>	<p>\$40 copay</p>	<p>50% coinsurance</p>
<p><b>Drug tier 3</b> - Typically Non-preferred/Non-formulary and Specialty Drugs</p>	<p>\$80 copay</p>	<p>50% coinsurance</p>
<p><b>Drug tier 4</b> - Typically Specialty Drugs</p>	<p>25% coinsurance</p>	<p>50% coinsurance</p>
<p><b>Drug tier 4 per-prescription maximum cost share</b></p>	<p>\$250</p>	<p>Not applicable</p>

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Covered Vision Benefits	Cost if you use an In-network Provider	Cost if you use an Out-of-network Provider
<p><i>This is a brief outline of your vision coverage. Not all cost shares for covered services are shown below. For a full list, including benefits, exclusions and limitations, see the combined Evidence of Coverage/Disclosure Form/Certificate. If there is a difference between this summary and either Evidence of Coverage/Disclosure form/Certificate, the Evidence of Coverage/Disclosure form/Certificate will prevail.</i></p> <p><i>Only children's vision services count towards your out of pocket limit.</i></p>	<p><i>Eye exams are covered once per calendar year. For children through age 18, there is a selection of frames and contact lenses that are covered under this plan. Eyeglass lenses and Frames are covered once per calendar year. Contact Lens benefit available only if eyeglass lens benefit is not used. Review the formal contract of coverage or contact your vision provider for more information.</i></p>	<p><i>For covered services with a reimbursement amount, you will have no cost share up to that amount. All costs beyond the reimbursement amount are subject to balance billing.</i></p>
<p><b>Children's Vision Essential Health Benefits</b></p> <p><b>Vision exam</b></p>	<p>\$0 copay</p>	<p>\$0 Copayment plus any charges in excess of the Maximum Allowed Amount</p>
<p><b>Frames</b></p>	<p>\$0 copay</p>	<p>\$0 Copayment plus any charges in excess of the Maximum Allowed Amount</p>
<p><b>Lenses</b></p> <p>Single</p> <p>Bifocal</p> <p>Trifocal</p>	<p>\$0 copay</p> <p>\$0 copay</p> <p>\$0 copay</p>	<p>\$0 Copayment plus any charges in excess of the Maximum Allowed Amount</p> <p>\$0 Copayment plus any charges in excess of the Maximum Allowed Amount</p> <p>\$0 Copayment plus any charges in excess of the Maximum Allowed Amount</p>

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<b>Elective Contact Lenses</b>	\$0 copay	\$0 Copayment plus any charges in excess of the Maximum Allowed Amount
<b>Non-Elective Contact Lenses</b>	\$0 copay	\$0 Copayment plus any charges in excess of the Maximum Allowed Amount

<b>Covered Vision Benefits</b>	<b>Cost if you use an In-network Provider</b>	<b>Cost if you use an Out-of-network Provider</b>
<b>Adult Vision Benefits</b>		
Vision exam	\$20 copay	\$30 reimbursement
<b>Frames</b>	Not covered	Not covered
<b>Lenses</b>		
Single	Not covered	Not covered
Bifocal	Not covered	Not covered
Trifocal	Not covered	Not covered
<b>Elective Contact Lenses</b>	Not covered	Not covered
<b>Non-Elective Contact Lenses</b>	Not covered	Not covered



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Covered Dental Benefits	Cost if you use an In-network Provider	Cost if you use an Out-of-network Provider
<p><i>This is a brief outline of your dental coverage. Not all cost shares for covered services are shown below. For a full list, including benefits, exclusions and limitations, see the combined Evidence of Coverage/Disclosure Form/Certificate. If there is a difference between this summary and either Evidence of Coverage/Disclosure form/Certificate, the Evidence of Coverage/Disclosure form/Certificate will prevail.</i></p> <p><i>Children's dental services count towards your out of pocket limit.</i></p>		
<b>Children's Dental Essential Health Benefits</b>		
<b>Diagnostic and preventive</b>	0% coinsurance	0% coinsurance
<b>Basic services</b>	50% coinsurance after deductible	50% coinsurance after deductible
<b>Major services</b>	50% coinsurance after deductible	50% coinsurance after deductible
<b>Medically Necessary Orthodontia services</b>	50% coinsurance after deductible	50% coinsurance after deductible
<b>Cosmetic Orthodontia services</b>	Not covered	Not covered
<b>Deductible (Applies to all services except diagnostic &amp; preventive)</b>	Combined with Medical	Combined with Medical
<b>Out-of-Pocket Limit</b>	Combined with Medical	Combined with Medical
<b>Adult Dental Benefits</b>		
<b>Diagnostic and preventive</b>	Not covered	Not covered
<b>Basic services</b>	Not covered	Not covered
<b>Major services</b>	Not covered	Not covered
<b>Deductible</b>	Not covered	Not covered
<b>Out-of-Pocket Limit</b>	Not covered	Not covered

Questions: 1-800-627-8797 or visit us at [www.anthem.com/ca](http://www.anthem.com/ca)  
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## Notes:

- The family deductible and out-of-pocket maximum are embedded meaning the cost shares of one family member will be applied to the individual deductible and individual out-of-pocket maximum; in addition, amounts for all family members apply to the family deductible and family out-of-pocket maximum. No one member will pay more than the individual deductible and individual out-of-pocket maximum.
- Your copays, coinsurance and deductible count toward your out of pocket amount, except for copays for Adult Vision exams.
- 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.
- If your plan includes out of network benefits and you use a non-participating provider, you are responsible for any difference between the covered expense and the actual non-participating providers charge in addition to any applicable copayments, coinsurance and/or deductible. This amount does not apply to the out-of-network out-of-pocket limit.
- If your plan includes a hospital stay copay and you are readmitted within 72 hours of a prior admission for the same diagnosis, your hospital stay copay for your readmission is waived.
- If your plan includes an emergency room facility copay and you are directly admitted to a hospital, your emergency room facility copay is waived.
- For plans with an office visit copay, the copay applies to the actual office visit and additional cost shares may apply for any other service performed in the office (i.e., X-ray, lab, surgery), after any applicable deductible.
- Non-emergency, out-of-network air ambulance services are limited to Anthem maximum payment of \$50,000 per trip.
- For additional information on limitations and exclusions and other disclosure items that apply to this plan, go to [ca.sgplans.anthem.com/ca/le](http://ca.sgplans.anthem.com/ca/le)
- For additional information on this plan, please visit [sbc.anthem.com](http://sbc.anthem.com) to obtain a "Summary of Benefit Coverage".