CalCPA Health: PPO 45/2300

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 01/01/2027 – 12/31/2027

Coverage for: Individual/Family | Plan Type: PPO

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.calcpahealth.com or by calling 1-877-480-7923.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	**$2,300** Individual/**$4,600** Family for participating providers. Does not apply to preventative care, eye exam and glasses for children or office visits with a dollar copayment benefit. **$4,600** Individual/ **$9,200** Family for non-participating providers.	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	Yes. **$350** Individual/**$700** Family for brand name drugs. Waived for generic drugs. **$300** per visit to any emergency room, waived if admitted. **$250** per admission for any hospital or residential treatment center without utilization review.	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
Is there an out–of–pocket limit on my expenses?	Yes. **$9,000** Individual/ **$18,000** Family for participating providers. **$16,000** per Individual for non-participating providers.	The **out-of-pocket limit** is the most you could pay during a coverage period (one calendar year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out–of–pocket limit?	Premiums, **balance-billed** charges, and health care this plan does not cover.	Even though you pay these expenses, they do not count toward the **out-of-pocket limit**.
Does this plan use a network of providers?	Yes. See **www.anthem.com/ca** or call **1-888-209-7847** for a list of participating providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider.

Do I need a referral to see a specialist?	No. You don't need a referral to see a specialist.	You can see the **specialist** you choose without written permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan does not cover are listed on page 5. See your policy or plan document for additional information about **excluded services**.

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use **participating providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$45 copay/visit	50% coinsurance	——————none——————
	Specialist visit	$85 copay/visit	50% coinsurance	——————none——————
	Other practitioner office visit	$45 copay/visit for chiropractor and acupuncture	50% coinsurance	Limited to 20 chiropractor visits and 12 acupuncture visits per year, combined for In/Out-of-network.
	Preventive care/screening/immunization	No charge	50% coinsurance	——————none——————
If you have a test	Diagnostic test (x-ray, blood work)	45% coinsurance	50% coinsurance	——————none——————
	Imaging (CT/PET scans, MRIs)	45% coinsurance	50% coinsurance	$800 benefit maximum per test for out-of-network provider.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.Express-Scripts.com.	Generic drugs	$15 copay (retail and mail order)	In-network copay plus 50% coinsurance	Covers up to a 30 day supply for retail and 31-90 day supply for mail order.
	Formulary brand drugs	$60 copay (retail)/$120 copay (mail order)	In-network copay plus 50% coinsurance	Covers up to a 30 day supply for retail and 31-90 day supply for mail order.
	Non-Formulary brand drugs	$115 copay (retail)/$230 copay (mail order)	In-network copay plus 50% coinsurance	Covers up to a 30 day supply for retail and 31-90 day supply for mail order.
	Self-injectable drugs	30% coinsurance up to $250	Not covered	Classified self-injectable drugs must be obtained through a Specialty Pharmacy Program and are subject to the terms of the program.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	45% coinsurance	50% coinsurance	Benefit max of $350 for out-of-network facility; $380 for out-of-network ambulatory surgical center.
	Physician/surgeon fees	45% coinsurance	50% coinsurance	——————none——————
If you need immediate medical attention	Emergency room services	45% coinsurance	45% coinsurance	——————none——————
	Emergency medical transportation	45% coinsurance	45% coinsurance	——————none——————
	Urgent care	$85 copay/visit	50% coinsurance	——————none——————
If you have a hospital stay	Facility fee (e.g., hospital room)	45% coinsurance	50% coinsurance	$650 benefit maximum per day for out-of-network providers.
	Physician/surgeon fee	45% coinsurance	50% coinsurance	——————none——————

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Outpatient services	Office Visit: $45/visit Other Outpatient: 45% coinsurance	50% coinsurance	Benefit max of $350 for out-of-network facility.
	Inpatient services	45% coinsurance	50% coinsurance	$650 benefit maximum per day for out-of-network providers.
If you are pregnant	Prenatal and postnatal care	45% coinsurance	50% coinsurance	——————none——————
	Delivery and all inpatient services	45% coinsurance	50% coinsurance	$650 benefit maximum per day for out-of-network providers.
If you need help recovering or have other special health needs	Home health care	45% coinsurance	50% coinsurance	Limited to 100 4-hour visits per year.
	Rehabilitation services	$45 copay/visit	50% coinsurance	Limited to 25 visits per year for In/Out-of-network physical and occupational therapy combined.
	Habilitation services	$45 copay/visit	50% coinsurance	Limited to 25 visits per year for In/Out-of-network physical and occupational therapy combined.
	Skilled nursing care	45% coinsurance	50% coinsurance	Limited to 150 visits per year.
	Durable medical equipment	45% coinsurance	50% coinsurance	——————none——————
	Hospice service	45% coinsurance	50% coinsurance	——————none——————
If your child needs dental or eye care	Eye exam	No charge	All charges after $30 reimbursement	Limited to one exam per year.
	Glasses	No copay for frames and lenses	All charges after specified reimbursement	Limited to 1 pair of glasses/year; reimbursement for out-of-network vary by service, refer to plan document
	Dental check-up	No charge	No charge	$60 annual deductible per child.

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Cosmetic Surgery
- Adult dental care
- Long-term care
- Non-emergency care outside of the U.S.
- Hearing aids
- Adult routine eye care
- Routine foot care
- Weight loss programs
- Private-duty nursing (except covered under home health benefits)

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Acupuncture (if prescribed for rehabilitation)
- Infertility treatment - 3 oocyte egg retrievals/lifetime
- Chiropractic Care
- Bariatric surgery

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-877-480-7923. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, of the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact:
Anthem Blue Cross Life and Health Insurance Company
ATTN: Appeals
P.O. Box 54159, Los Angeles, CA 90054

Additionally, a consumer assistance program can help you file your appeal. Contact:
California Department of Managed Health Care Help Center
980 9th Street, Suite 500, Sacramento, CA 95814
www.healthhelp.ca.gov
helpline@dmhc.ca.gov

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $3,270
- **Patient pays** $4,270

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays:

Deductibles	$2,000
Copays	$20
Coinsurance	$2,100
Limits or exclusions	$150
Total	**$4,270**

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $2,470
- **Patient pays** $2,930

Sample care costs:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits and Procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays:

Deductibles	$2,000
Copays	$480
Coinsurance	$370
Limits or exclusions	$80
Total	**$2,930**

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.