

Your summary of benefits

Anthem Blue Cross Life and Health Insurance Company

City of Modesto

Your Plan: Custom Premier PPO 1000/20/20

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 Certificate of Insurance or Evidence of Coverage (EOC). If there is a difference between this summary and the Certificate of Insurance or Evidence of Coverage (EOC), the Certificate of Insurance or Evidence of Coverage (EOC), will prevail.

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<p>Overall Deductible <i>All services are subject to deductible then copay or coinsurance applies. In-Network Providers and Non-Network Providers deductibles are combined. Satisfying one helps satisfy the other. 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></p>	\$1,000 single / \$2,000 family	\$1,000 single / \$2,000 family
<p>Out-of-Pocket Limit <i>In-Network Providers and Non-Network Providers Out-of-Pocket Maximums are combined. Satisfying one helps satisfy the other. 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></p>	\$2,500 single / \$5,000 family	\$2,500 single / \$5,000 family
<p>Preventive care/screening/immunization <i>In-network preventive care is not subject to deductible, if your plan has a deductible.</i></p>	No charge	50% coinsurance
<p>Doctor Home and Office Services</p> <p>Primary care visit to treat an injury or illness</p> <p>Specialist care visit</p> <p>Prenatal and Post-natal Care</p>	\$20 copay per visit \$20 copay per visit \$20 copay per visit	50% coinsurance 50% coinsurance 50% coinsurance
<p>Other practitioner visits:</p> <p>Retail health clinic</p> <p>Preferred On-line Visit <i>Includes Mental/Behavioral Health and Substance Abuse.</i></p> <p>Chiropractor services</p> <p>Acupuncture</p>	\$20 copay per visit \$10 copay per visit \$20 copay per visit \$20 copay per visit	50% coinsurance 50% coinsurance 50% coinsurance 50% coinsurance

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<p>Other services in an office:</p> <ul style="list-style-type: none"> Allergy testing Chemo/radiation therapy Hemodialysis Prescription drugs <p><i>For the drugs itself dispensed in the office thru infusion/injection.</i></p>	<p>\$20 copay per visit</p> <p>\$20 copay per visit</p> <p>\$20 copay per visit</p> <p>\$20 copay per drug</p>	<p>50% coinsurance</p> <p>50% coinsurance</p> <p>50% coinsurance</p> <p>50% coinsurance</p>
<p>Diagnostic Services</p> <p>Lab:</p> <ul style="list-style-type: none"> Office Freestanding Lab Outpatient Hospital <p><i>Coverage for Out-of-Network Provider is limited to \$350 maximum per day.</i></p>	<p>\$20 copay per visit</p> <p>\$20 copay per visit</p> <p>\$20 copay per visit</p>	<p>50% coinsurance</p> <p>50% coinsurance</p> <p>50% coinsurance</p>
<p>X-ray:</p> <ul style="list-style-type: none"> Office Freestanding Radiology Center Outpatient Hospital <p><i>Coverage for Out-of-Network Provider is limited to \$350 maximum per day.</i></p>	<p>\$20 copay per visit</p> <p>\$20 copay per visit</p> <p>\$20 copay per visit</p>	<p>50% coinsurance</p> <p>50% coinsurance</p> <p>50% coinsurance</p>
<p>Advanced diagnostic imaging (for example, MRI/PET/CAT scans):</p> <ul style="list-style-type: none"> Office Freestanding Radiology Center Outpatient Hospital <p><i>Coverage for Out-of-Network Provider is limited to \$800 maximum per test.</i></p>	<p>\$20 copay per visit</p> <p>\$20 copay per visit</p> <p>\$20 copay per visit</p>	<p>50% coinsurance</p> <p>50% coinsurance</p> <p>50% coinsurance</p>
<p>Emergency and Urgent Care</p> <p>Emergency room facility services</p> <p><i>This is for the hospital/facility charge only. The ER physician charge may be separate. Copay waived if admitted.</i></p> <p>Emergency room doctor and other services</p> <p>Ambulance (air and ground)</p>	<p>\$150 copay per visit</p> <p>\$20 copay per visit</p> <p>\$20 copay per trip</p>	<p>Covered as In-Network</p> <p>Covered as In-Network</p> <p>Covered as In-Network</p>

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Urgent Care (office setting)	\$20 copay per visit	50% coinsurance
Outpatient Mental/Behavioral Health and Substance Abuse		
Doctor office visit	\$20 copay per visit	50% coinsurance
Facility visit:		
Facility fees <i>Coverage for Out-of-Network Provider is limited to \$350 maximum per day.</i>	\$20 copay per visit	50% coinsurance
Outpatient Surgery		
Facility fees:		
Hospital <i>Coverage for Out-of-Network Provider is limited to \$350 maximum per day.</i>	\$20 copay per visit	50% coinsurance
Freestanding Surgical Center <i>Coverage for Out-of-Network Provider is limited to \$350 maximum per day.</i>	\$20 copay per visit	50% coinsurance
Doctor and other services	\$20 copay per visit	50% coinsurance
Hospital Stay (all inpatient stays including maternity, mental / behavioral health, and substance abuse)		
Facility fees (for example, room & board) <i>Coverage for Out-of-Network Provider is limited to \$600 maximum per day for non-emergency admission.</i>	\$20 copay per visit	50% coinsurance
Doctor and other services	No charge	50% coinsurance
Recovery & Rehabilitation		
Home health care <i>Coverage for In-Network Provider and Non-Network Provider combined is limited to 100 visit limit per benefit period.</i>	\$20 copay per visit	50% coinsurance
Rehabilitation and Habilitation services (for example, physical/speech/occupational therapy):		
Office <i>Costs may vary by site of service. Deductible does not apply to In-Network providers.</i>	\$20 copay per visit	50% coinsurance
Outpatient hospital <i>Coverage for Out-of-Network Provider is limited to \$350 maximum per day.</i>	\$20 copay per visit	50% coinsurance

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Cardiac rehabilitation Office Outpatient hospital <i>Coverage for Out-of-Network Provider is limited to \$350 maximum per day.</i>	\$20 copay per visit \$20 copay per visit	50% coinsurance 50% coinsurance
Skilled nursing care (in a facility) <i>Coverage for In-Network Provider and Non-Network Provider combined is limited to 100 day limit per benefit period.</i>	20% coinsurance	50% coinsurance
Hospice	20% coinsurance	50% coinsurance
Durable Medical Equipment	\$20 copay	50% coinsurance
Prosthetic Devices	\$20 copay	50% coinsurance

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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.
- 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.
- All medical services subject to a coinsurance or a copay are also subject to the annual medical deductible unless it specifically states that the deductible is waived.
- Annual Out-of-Pocket Maximums includes deductible, copays, coinsurance and prescription drug.
- In network and out of network deductibles and out of pocket maximums are inclusive of each other.
- 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.
- 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.
- If your plan includes out of network benefit and you use a non-network provider, you are responsible for any difference between the covered expense and the actual non-participating providers charge.
- When using Non-PPO and Other Health Care Providers, members are responsible for any difference between the covered expense '&' actual charges, as well as any deductible '&' percentage copay.
- Non-emergency, out-of-network air ambulance services are limited to Anthem maximum payment of \$50,000 per trip.
- 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.

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Questions:(855) 333-5730 or visit us at www.anthem.com/ca

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- Certain types of physicians may not be represented in the PPO network in the state where the member receives services. If such physician is not available in the service area, the member's copay is the same as for PPO (with and without pre-notification, if applicable). Member is responsible for applicable copays, deductibles and charges which exceed covered expense.
- Additional visits maybe authorized if medically necessary. Pre-service review must be obtained prior to receiving the additional services.
- If your plan includes out of network benefits, all services with calendar/plan year limits are combined both in and out of network.
- Human Organ and Tissues Transplants require precertification and are covered as any other service in your summary of benefits.
- Skilled Nursing Facility day limit does not apply to mental health and substance abuse.
- Respite Care limited to 5 consecutive days per admission.
- Freestanding Lab and Radiology Center is defined as services received in a non-hospital based facility.
- 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
- 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_PPO
- For additional information on this plan, please visit sbc.anthem.com to obtain a Summary of Benefit Coverage.