Bank of the West: Routine Care PPO Plan (2RCG, 2RCH, 01X4 and 01X5)

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the

plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, <u>https://eoc.anthem.com/eocdps/ca/aso</u>. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, provider, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary/</u> or call (877) 216-3990 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	 \$1,000/individual or \$2,000/family for In-<u>Network</u> <u>Providers</u>. \$2,000/individual or \$4,000/family for Out-of- <u>Network Providers</u>. 	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible?</u>	Yes. <u>Preventive care</u> , Primary Care visit and <u>Specialist</u> visit for In- <u>Network Providers</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain preventive services without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered preventive services at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	Yes. \$500 /admission for Out- of- <u>Network Providers</u> for Inpatient Admissions (waived if admitted directly from ER). There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	\$5,000/individual or \$10,000/family for In- <u>Network</u> <u>Providers</u> . \$10,000/individual or \$20,000/family for Out-of- <u>Network Providers</u> .	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket</u> <u>limit</u> ?	Services deemed not medically necessary by Medical Management and/or Anthem, <u>Premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .

Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes, Blue Card PPO. See <u>www.anthem.com/ca</u> or call (877) 216-3990 for a list of <u>network providers</u> .	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 for some services (such as lab work). Check with your provider before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

	Services You May Need	What You Will Pay		
Common Medical Event		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$20/visit <u>deductible</u> does not apply	50% <u>coinsurance</u>	none
If you visit a health care	<u>Specialist</u> visit	\$20/visit <u>deductible</u> does not apply	50% coinsurance	none
provider's office or clinic	Preventive care/screening/ immunization	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	30% <u>coinsurance</u>	50% coinsurance	none
2	Imaging (CT/PET scans, MRIs)	30% <u>coinsurance</u>	50% coinsurance	none
If you need drugs to treat your illness or condition More information about <u>prescription</u> <u>drug coverage</u> is available at http://www.expres <u>s-scripts.com</u>	Tier 1 - Typically Generic	\$5/prescription (retail) and \$10/prescription (home delivery)	You pay applicable copay plus 50% of the maximum allowed and cost in excess of maximum amount.	
	Tier 2 - Typically <u>Preferred</u> / Brand	\$30/prescription or 30% coinsurance, whichever is greater up to a \$90 maximum /prescription (retail) and \$75/prescription or 30% coinsurance, whichever is greater up to a \$225 maximum /prescription (home delivery)	You pay applicable copay plus 50% of the maximum allowed and cost in excess of maximum amount.	For more information, refer at http://www.express-scripts.com Most home delivery is 90-day supply. *See Prescription Drug section of the plan or policy document (e.g. evidence of coverage or certificate).

* For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/ca/aso</u>.

		What You Will Pay		
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Tier 3 - Typically Non- <u>Preferred</u> / <u>Specialty Drugs</u>	 \$50/prescription or 50% <u>coinsurance</u>, whichever is greater up to a \$150 maximum /prescription (retail) and \$125/prescription or 50% <u>coinsurance</u>, whichever is greater up to a \$375 maximum /prescription (home delivery) 	You pay applicable copay plus 50% of the maximum allowed and cost in excess of maximum amount.	
	Tier 4 - Typically <u>Specialty</u> (brand and generic)	Not Applicable	Not Applicable	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	50% coinsurance	\$500 maximum/admission deductible applies for Non- <u>Network</u> hospital.
outpatient surgery	Physician/surgeon fees	30% <u>coinsurance</u>	50% <u>coinsurance</u>	none
If you need	Emergency room care	\$75/visit then 30% coinsurance	Covered as In- <u>Network</u>	Copay waived if admitted. 30% <u>coinsurance</u> for Emergency Room Physician Fee.
immediate medical attention	Emergency medical transportation	30% coinsurance	Covered as In- <u>Network</u>	none
	Urgent care	\$20/visit <u>deductible</u> does not apply	50% <u>coinsurance</u>	none
If you have a hospital stay	Facility fee (e.g., hospital room)	30% coinsurance	50% <u>coinsurance</u> , Inpatient Admissions <u>deductible</u> applies	\$500 maximum/admission deductible applies for Non- <u>Network</u> hospital.
	Physician/surgeon fees	30% <u>coinsurance</u>	50% coinsurance	none
If you need mental health,	Outpatient services	Office Visit No charge Other Outpatient 30% <u>coinsurance</u>	Office Visit 50% <u>coinsurance</u> Other Outpatient 50% <u>coinsurance</u>	Office Visit none Other Outpatient none
behavioral health, or substance abuse services	Inpatient services	30% <u>coinsurance</u>	50% <u>coinsurance</u> , Inpatient Admissions <u>deductible</u> applies	30% <u>coinsurance</u> for Inpatient Physician Fee In- <u>Network Providers</u> . 50% <u>coinsurance</u> for Inpatient Physician Fee Out-of- <u>Network</u> <u>Providers</u> .

* For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/ca/aso</u>.

		What You Will Pay			
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Office visits	\$20/visit first 1 visit deductible does not apply then 30% coinsurance	50% <u>coinsurance</u>	One <u>copayment</u> per pregnancy for	
If you are pregnant	Childbirth/delivery professional services	30% coinsurance	50% coinsurance	office visits services. Maternity care may include tests and services described elsewhere in the SBC (i.e.	
	Childbirth/delivery facility services	30% <u>coinsurance</u>	50% <u>coinsurance</u> , Inpatient Admissions <u>deductible</u> applies	ultrasound).	
	Home health care	30% coinsurance	50% coinsurance	100 visits/benefit period. Home Health Aide visit defined as 4 hours.	
If you need help	Rehabilitation services	30% coinsurance	50% coinsurance	Cost may vary site of service.	
recovering or have other special	Habilitation services	30% coinsurance	50% coinsurance	*See Therapy Services section	
health needs	Skilled nursing care	30% coinsurance	50% coinsurance	100 visits/benefit period.	
	Durable medical equipment	30% coinsurance	50% coinsurance	none	
	Hospice services	30% <u>coinsurance</u>	30% <u>coinsurance</u>	12 months or less to live.	
If your child	Children's eye exam	Not covered	Not covered	*See Vision Services section	
needs dental or	Children's glasses	Not covered	Not covered		
eye care	Children's dental check-up	Not covered	Not covered	*See Dental Services section	

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded</u> <u>services</u>.)

• Cosmetic surgery

- Eye exams for a child
- Long- term care

- Dental care (adult)
- Glasses for a child

• Routine eye care (adult)

- Dental Check-up
 - Infertility treatment
- Routine foot care unless you have been diagnosed with diabetes.

• Weight loss programs

Other Covered Services	(Limitations may apply to these services.	This isn't a complete list. Please see your	<u>olan</u> document.)
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- Acupuncture 50 visits/benefit period.
- Hearing aids

- Bariatric surgery
- Most coverage provided outside the United States. See <u>www.bcbsglobalcore.com</u>
- Chiropractic care 24 visits/benefit period.
- Private-duty nursing only covered in the home.

* For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>https://eoc.anthem.com/eocdps/ca/aso</u>.

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), <u>www.dol.gov/ebsa/healthreform</u>. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact:

ATTN: Grievances and Appeals, PO Box 54159, Los Angeles, CA 90054-0159

Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), www.dol.gov/ebsa/healthreform

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost</u> <u>sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

(9 months of in-network pre-natal care and a hospital delivery)		
The <u>plan's</u> overall <u>deductible</u>	\$1,000	
Specialist <i>copayment</i>	\$20	
Hospital (facility) <u>coinsurance</u>	30%	
Other <u>coinsurance</u>	30%	

This EXAMPLE event includes services like:

<u>Specialist</u> office visits (*prenatal care*) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (*ultrasounds and blood work*) <u>Specialist</u> visit (*anesthesia*)

Total Example Cost	\$12,700
In this example, Peg would pay:	

<u>Cost Sharing</u>		
Deductibles	\$1,000	
<u>Copayments</u>	\$10	
Coinsurance	\$3,500	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$4,570	

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well- controlled condition)		
 The <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> <u>copayment</u> Hospital (facility) <u>coinsurance</u> Other <u>coinsurance</u> 	\$1,000 \$20 30% 30%	

This EXAMPLE event includes services like: <u>Primary care physician</u> office visits (including disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter)

Total Example Cost\$5,600

In this example, Joe would pay:

<u>Cost Sharing</u>		
Deductibles	\$1,000	
<u>Copayments</u>	\$300	
Coinsurance	\$1,000	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$2,320	

Mia's Simple Fracture (in-network emergency room visit and follow up care)

The plan's overall deductible	\$1,000
Specialist <u>copayment</u>	\$20
Hospital (facility) <u>coinsurance</u>	30%
Other <u>coinsurance</u>	30%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
In this example, Mia would pay:	
<u>Cost Sharing</u>	
Deductibles	\$1,000
<u>Copayments</u>	\$70
Coinsurance	\$400
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,470

(TTY/TDD: 711)

Albanian (Shqip): Nëse keni pyetje në lidhje me këtë dokument, keni të drejtë të merrni falas ndihmë dhe informacion në gjuhën tuaj. Për të kontaktuar me një përkthyes, telefononi 1-888-254-2721

Amharic (አማርኛ)፦ ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን ጦረጃ በነጻ የማማኘት ጦብት አለዎት። አስተርጓሚ ለማና7ር 1-888-254-2721 ይደውሉ።

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 2721-254-1-888.

Armenian (հայերեն). Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվձար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով։ Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ 1-888-254-2721։

Bassa (Băsôð Wùdù): À dyi dyi-diè-dè bě bédé bá céè-dè nìà kɛ dyí ní, ɔ mò nì dyí-bèdèìn-dè bɛ m̀ ké gbo-kpá-kpá kè bỗ kpõ dé m̀ bídí-wùdùǔn bó pídyi. Bɛ m̀ ké wudu-zììn-nyò dò gbo wùdù kɛ, dá 1-888-254-2721.

Bengali (বাংলা): যদি এই নথিপত্রের বিষয়ে আপনার কোনো প্রশ্ন থাকে, ভাহলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য 1-888-254-2721 –তে কল করুন।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖုန် 1-888-254-2721 သို့ ခေါ်ဆိုပါ။

Chinese (中文): 如果您對本文件有任何疑問, 您有權使用您的語言免費獲得協助和資訊。如需與譯員通話, 請致電 1-888-254-2721。

Dinka (Dinka): Na noŋ thiëëc në ke de yä thorë, ke yin noŋ loŋ bë yi kuony ku wɛr alëu bë gɛɛr yic yin ne thoŋ du ke cin wëu tääuë ke piny. Te kor yin ba jam wënë ran ye thok geryic, ke yin col 1-888-254-2721.

Dutch (Nederlands): Bij vragen over dit document hebt u recht op hulp en informatie in uw taal zonder bijkomende kosten. Als u een tolk wilt spreken, belt u 1-888-254-2721.

Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ هزینهای به زبان مادریتان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره 2721-254-1888 تماس بگیرید.

French (Français) : Si vous avez des questions sur ce document, vous avez la possibilité d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour parler à un interprète, appelez le 1-888-254-2721.

German (Deutsch): Wenn Sie Fragen zu diesem Dokument haben, haben Sie Anspruch auf kostenfreie Hilfe und Information in Ihrer Sprache. Um mit einem Dolmetscher zu sprechen, bitte wählen Sie 1-888-254-2721.

Greek (Ελληνικά) Αν έχετε τυχόν απορίες σχετικά με το παρόν έγγραφο, έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας δωρεάν. Για να μιλήσετε με κάποιον διερμηνέα, τηλεφωνήστε στο 1-888-254-2721.

Gujarati (**ગુજરાતી**): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ય વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો 1-888-254-2721.

Haitian Creole (Kreyòl Ayisyen): Si ou gen nenpòt kesyon sou dokiman sa a, ou gen dwa pou jwenn èd ak enfòmasyon nan lang ou gratis. Pou pale ak yon entèprèt, rele 1-888-254-2721.

Hindi (हिंदी): अगर आपके पास इस दस्तावेज़ के बारे में कोई प्रश्न हैं, तो आपको निःशुल्क अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है। दुभाषिये से बात करने के लिए, कॉल करें 1-888-254-2721 ।

Hmong (White Hmong): Yog tias koj muaj lus nug dab tsi ntsig txog daim ntawv no, koj muaj cai tau txais kev pab thiab lus qhia hais ua koj hom lus yam tsim xam tus nqi. Txhawm rau tham nrog tus neeg txhais lus, hu xov tooj rau 1-888-254-2721.

Igbo (Igbo): O bụr ụ na ị nwere ajujụ o bụla gbasara akwukwo a, į nwere ikike inweta enyemaka na ozi n'asusu gi na akwughi ugwo o bụla. Ka gi na okowa okwu kwuo okwu, kpoo 1-888-254-2721.

Ilokano (Ilokano): Nu addaan ka iti aniaman a saludsod panggep iti daytoy a dokumento, adda karbengam a makaala ti tulong ken impormasyon babaen ti lenguahem nga awan ti bayad na. Tapno makatungtong ti maysa nga tagipatarus, awagan ti 1-888-254-2721.

Indonesian (Bahasa Indonesia): Jika Anda memiliki pertanyaan mengenai dokumen ini, Anda memiliki hak untuk mendapatkan bantuan dan informasi dalam bahasa Anda tanpa biaya. Untuk berbicara dengan interpreter kami, hubungi 1-888-254-2721.

Italian (Italiano): In caso di eventuali domande sul presente documento, ha il diritto di ricevere assistenza e informazioni nella sua lingua senza alcun costo aggiuntivo. Per parlare con un interprete, chiami il numero 1-888-254-2721

Japanese (日本語): この文書についてなにかご不明な点があれば、あなたにはあなたの言語で無料で支援を受け情報を得る権利があります。通訳と話すには、1-888-254-2721 にお電話ください。

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