Anthem® Blue Cross Life and Health Insurance Company Regents of the University of California: Modified Premier PPO Coverage Period: 07/01/2023 - 06/30/2024

Coverage for: Individual + Family | Plan Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. 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, https://eoc.anthem.com/eocdps/aso. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call (855) 333-5730 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0/person or \$0/family for Preferred Network Providers. \$100/person or \$200/family for In-Network Providers. \$200/person or \$500/family for Non-Network Providers.	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 deductible?	Yes. Primary Care. Specialist Visit. Preventive Care. Certain Prescription Drugs. For more information see below.	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 <u>preventive</u> <u>services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	\$1,000/person or \$2,000/family for Preferred Network Providers. \$1,000/person or \$2,000/family for In-Network Providers. \$2,000/person or \$4,000/family for Non- Network Providers.	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>	Pre-Authorization Penalties, Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network</u>	Yes, Prudent Buyer PPO. See www.anthem.com/ca or call	You pay the least if you use a <u>provider</u> in <u>Preferred Network</u> . You pay more if you use a <u>provider</u> in In- <u>Network</u> . You will pay the most if you use an <u>Out-of-Network Provider</u> , and

provider?	(855) 333-5730 for a list of network providers. Costs may vary by site of service and how the provider bills.	you might receive a bill from a <u>provider</u> for the difference between the <u>provider</u> 's charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>Out-of-Network Provider</u> for some services (such as lab work). Check with your <u>provider</u> 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.

		What You Will Pay				
Common Medical Event	Services You May Need	Preferred Network Provider (You will pay the least)	In-Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$15/visit	\$15/visit deductible does not apply	30% coinsurance	Virtual visits (Telehealth) benefits available.	
	<u>Specialist</u> visit	\$15/visit	\$15/visit deductible does not apply	30% coinsurance	Virtual visits (Telehealth) benefits available.	
	Preventive care/screening/immunization	No charge	No charge	0% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge	10% coinsurance	30% coinsurance	none	
	Imaging (CT/PET scans, MRIs)	No charge	10% <u>coinsurance</u>	30% <u>coinsurance</u>	none	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://www.anthe	Tier 1 - Typically Generic	\$10/prescription (retail and home delivery)	\$10/prescription, deductible does not apply (retail and home delivery)	50% coinsurance up to \$250/prescription, deductible does not apply (retail) and Not covered (home delivery)	Most home delivery is 90-day supply. For more information, refer to "National Drug List" at http://www.anthem.com/pharmacyinformation/ *See Prescription Drug section of the plan or policy document	
	Tier 2 - Typically Preferred Brand & Non-Preferred Generic Drugs	\$20/prescription (retail) and	\$20/prescription, deductible does not apply (retail) and	50% <u>coinsurance</u> up to \$250/prescription,	(e.g. evidence of coverage or certificate).	

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

			What You Will Pay		
Common Medical Event	Services You May Need	Preferred Network Provider (You will pay the least)	In-Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
m.com/pharmacyi nformation/		\$30/prescription (home delivery)	\$30/prescription, deductible does not apply (home delivery)	deductible does not apply (retail) and Not covered (home delivery)	
	Tier 3 - Typically Non-Preferred Brand and Generic drugs	\$40/prescription (retail) and \$50/prescription (home delivery)	\$40/prescription, deductible does not apply (retail) and \$50/prescription, deductible does not apply (home delivery)	50% coinsurance up to \$250/prescription, deductible does not apply (retail) and Not covered (home delivery)	
	Tier 4 - Typically Preferred Specialty (brand and generic)	\$40/prescription (retail) and \$50/prescription (home delivery)	\$40/prescription, deductible does not apply (retail) and \$50/prescription, deductible does not apply (home delivery)	50% coinsurance up to \$250/prescription, deductible does not apply (retail) and Not covered (home delivery)	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No charge	10% coinsurance	30% coinsurance	\$350 maximum/admission for Non-Network Providers.
surgery	Physician/surgeon fees	No charge	10% <u>coinsurance</u>	30% coinsurance	none
If you need immediate medical attention	Emergency room care	No charge	\$100/visit	Covered as In- <u>Network</u>	Copay waived if admitted. No charge for Emergency Room Physician Fee for <u>Preferred</u> Network Providers, 0% coinsurance for In-Network and Non-Network Providers.
	Emergency medical transportation	Not Applicable	10% coinsurance	Covered as In- <u>Network</u>	none
	Urgent care	\$15/visit	\$15/visit deductible does not apply	30% coinsurance	none
If you have a hospital stay	Facility fee (e.g., hospital room)	\$250/admission	10% <u>coinsurance</u>	30% coinsurance	\$250 penalty if Non-Network preauthorization is not obtained.

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

			What You Will Pay		
Common Medical Event	Services You May Need	Preferred Network Provider (You will pay the least)	In-Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
					\$600 maximum/day for Non- Emergency Admissions to Non- Network Providers.
	Physician/surgeon fees	No charge	10% <u>coinsurance</u>	30% coinsurance	none
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit \$15/visit Other Outpatient No charge	Office Visit \$15/visit deductible does not apply Other Outpatient 10% coinsurance	Office Visit 30% coinsurance Other Outpatient 30% coinsurance	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatientnone
	Inpatient services	\$250/admission	10% coinsurance	30% coinsurance	No charge for Inpatient Physician Fee Preferred Network Providers. 10% coinsurance for Inpatient Physician Fee In- Network Providers. 30% coinsurance for Inpatient Physician Fee Non-Network Providers. \$600 maximum/day for Non-Emergency Admissions to Non-Network Providers.
If you are pregnant	Office visits	\$15/visit	\$15/visit deductible does not apply	30% coinsurance	\$600 maximum/day for Non- Emergency Admissions to Non- Network Providers. Maternity
	Childbirth/delivery professional services	No charge	10% <u>coinsurance</u>	30% coinsurance	care may include tests and services described elsewhere in
	Childbirth/delivery facility services	\$250/admission	10% coinsurance	30% coinsurance	the SBC (i.e. ultrasound). *Coverage includes fertility preservation services, see Fertility Preservation section.
If you need help recovering or have other special health needs	Home health care	Not Applicable	10% <u>coinsurance</u>	30% coinsurance	100 visits/benefit period.
	Rehabilitation services	\$15/visit	10% <u>coinsurance</u>	30% coinsurance	*See Therapy Services section.
	<u>Habilitation services</u>	\$15/visit	10% <u>coinsurance</u>	30% coinsurance	1,
	Skilled nursing care	Not Applicable	10% <u>coinsurance</u>	30% coinsurance	100 days/benefit period for skilled nursing services.

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

	Services You May Need		What You Will Pay		
Common Medical Event		Preferred Network Provider (You will pay the least)	In-Network Provider (You will pay more)	Non-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Durable medical equipment	Not Applicable	10% <u>coinsurance</u>	30% coinsurance	*See <u>Durable Medical</u> <u>Equipment</u> Section
	Hospice services	Not Applicable	10% <u>coinsurance</u>	30% coinsurance	If pre-authorized, Non-Network will be paid at the In-Network coinsurance level.
If your child	Children's eye exam	Not covered	Not covered	Not covered	none
needs dental or	Children's glasses	Not covered	Not covered	Not covered	none
eye care	Children's dental check-up	Not covered	Not covered	Not covered	none

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 services</u>.)

- Cosmetic surgery
- Dental Check-up
- Infertility treatment
 Routine foot care unless you have been diagnosed with diabetes
- Dental care (Adult)
- Eye exams for a child
- Long-term care
- Weight loss programs

- Dental care (Pediatric)
- Glasses for a child
- Routine eye care (Adult)

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture 24 visits/benefit period
- Hearing aids 1 item(s)/ear every 3 years limited to \$2,000 maximum
- Bariatric surgery
- Most coverage provided outside the United States. See <u>www.bcbsglobalcore.com</u>
- Chiropractic care 60 visits/benefit period
- Private-duty nursing in a Home Setting only

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: California Department of Insurance, Consumer Services Division, 300 South Spring Street, South Tower, Los Angeles, CA 90013, (800) 927-HELP (4357), Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565, www.cciio.cms.gov. Other coverage options may be available to you, too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace. visit www.HealthCare.gov or call 1-800-318-2596.

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

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 on how 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, P.O. Box 4310, Woodland Hills, CA 91365-4310

Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565, www.cciio.cms.gov

California Department of Insurance, Consumer Communications Bureau, 300 South Spring Street, South Tower, Los Angeles, CA 90013, 1-800-927-HELP (4357), 1-213-897-8921, 1-800-482-4TDD (4633), www.insurance.ca.gov/

Does this plan provide Minimum Essential Coverage? Yes/No

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/No

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

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

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

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 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.

Peg is Having a Baby (9 months of in-network pre-natal c hospital delivery)	are and a	Managing Joe's Type 2 Diabe (a year of routine in-network care of controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
 The plan's overall deductible Specialist copayment Hospital (facility) copayment Other coinsurance 	\$0 \$15 \$250 0%	 The plan's overall deductible Specialist copayment Hospital (facility) copayment Other coinsurance 	\$0 \$15 \$250 0%	 The plan's overall deductible Specialist copayment Hospital (facility) copayment Other coinsurance 	\$0 \$15 \$250 0%
This EXAMPLE event includes servilike: Specialist office visits (prenatal care) Childbirth/Delivery Professional Service Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood in Specialist visit (anesthesia)	ces	This EXAMPLE event includes servelike: Primary care physician office visits (in disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose medical)	ncluding	This EXAMPLE event includes set like: Emergency room care (including medical plagnostic test (x-ray)) Durable medical equipment (crutched Rehabilitation services (physical theraps))	ical supplies)
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay: <u>Cost Sharing</u>		In this example, Joe would pay: Cost Sharing		In this example, Mia would pay: <u>Cost Sharing</u>	
<u>Deductibles</u>	\$0	Deductibles	\$0	<u>Deductibles</u>	\$0
<u>Copayments</u>	\$300	<u>Copayments</u>	\$1,000	Copayments	\$100
<u>Coinsurance</u>	\$0	Coinsurance	\$0	Coinsurance	\$0
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$1,200
The total Peg would pay is	\$360	The total Joe would pay is	\$1,020	The total Mia would pay is	\$1,300

(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

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 2721-588-1.

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 (Băsóò Wùdù): Mì dyi dyi-diè-dè bě bédé bá céè-dè nìà kɛ dyí ní, ɔ mò nì dyí-bèdèìn-dè bé mì ké gbo-kpá-kpá kè bỗ kpɔ̃ dé mì bídí-wùdùǔn bó pídyi. Bé mì ké wudu-zììn-nyò dò gbo wùdù kɛ, dá 1-888-254-2721.

Bengali (বাংলা): যদি এই লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন খাকে, তাংলে আপলার ভাষায় বিলামূল্য সাংযায় পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য 1-888-254-2721 –তে কল করুল।

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

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 gεεr 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 هزینه ای به زبان مادریتان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره

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 करें1-888-254-2721

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, ị nwere ikike inweta enyemaka na ozi n'asusu gi na akwughi ugwo o bula. 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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