

# Your summary of benefits



Anthem Blue Cross Life and Health Insurance Company

California State University Risk Management Authority

Your Plan: Custom Premier PPO 500/20/80/60

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><b>Overall Deductible</b><br/> <i>See notes section to understand how your deductible works. Your plan may also have a separate Prescription Drug Deductible. See Prescription Drug Coverage section. In-Network Providers and Non-Network Providers deductibles are combined. Satisfying one helps satisfy the other.</i></p>   | \$500 single / \$1,000 family          | \$500 single / \$1,000 family          |
| <p><b>Out-of-Pocket Limit</b><br/> <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 for additional information regarding your out of pocket maximum. In-Network Providers and Non-Network Providers deductibles are combined. Satisfying one helps satisfy the other.</i></p> | \$3,500 single / \$7,000 family        | \$3,500 single / \$7,000 family        |
| <p><b>Preventive care/screening/immunization</b><br/> <i>In-network preventive care is not subject to deductible, if your plan has a deductible.</i></p>  | No charge                              | 40% coinsurance                        |
| <p><b>Doctor Home and Office Services</b></p>   |  |  |
| <p><b>Primary care visit to treat an injury or illness</b><br/> <i>Deductible does not apply to In-Network providers.</i></p>   | \$20 copay per visit                   | 40% coinsurance                        |
| <p><b>Specialist care visit</b><br/> <i>Deductible does not apply to In-Network providers.</i></p>  | \$20 copay per visit                   | 40% coinsurance                        |
| <p><b>Prenatal and Post-natal Care</b><br/> <i>Deductible does not apply to In-Network providers.</i></p>   | \$20 copay per visit                   | 40% coinsurance                        |
| <p><b>Other practitioner visits:</b><br/>                     Retail health clinic<br/> <i>Deductible does not apply to In-Network providers.</i></p>   | \$20 copay per visit                   | 40% coinsurance                        |

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|---|---|---|
| <p>Preferred On-line Visit<br/><i>Includes Mental/Behavioral Health and Substance Abuse. Deductible does not apply to In-Network providers.</i></p> <p>Chiropractor services<br/><i>Coverage for In-Network Provider and Non-Network Provider combined is limited to 30 visit limit per benefit period. Deductible does not apply to In-Network providers.</i></p> <p>Acupuncture<br/><i>Coverage for In-Network Provider and Non-Network Provider combined is limited to 20 visit limit per benefit period. Deductible does not apply to In-Network providers.</i></p> | <p>\$10 copay per visit</p> <p>\$20 copay per visit</p> <p>\$20 copay per visit</p>         | <p>40% coinsurance</p> <p>40% coinsurance</p> <p>40% coinsurance</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<br/><i>For the drugs itself dispensed in the office thru infusion/injection</i></p>  | <p>20% coinsurance</p> <p>20% coinsurance</p> <p>20% coinsurance</p> <p>20% coinsurance</p> | <p>40% coinsurance</p> <p>40% coinsurance</p> <p>40% coinsurance</p> <p>40% coinsurance</p> |
| <p><b>Diagnostic Services</b></p> <p><b>Lab:</b></p> <p>Office</p> <p>Freestanding Lab</p> <p>Outpatient Hospital<br/><i>Coverage for Out-of-Network Provider is limited to \$350 maximum per day.</i></p>  | <p>20% coinsurance</p> <p>20% coinsurance</p> <p>20% coinsurance</p>                        | <p>40% coinsurance</p> <p>40% coinsurance</p> <p>40% coinsurance</p>                        |
| <p><b>X-ray:</b></p> <p>Office</p> <p>Freestanding Radiology Center</p> <p>Outpatient Hospital<br/><i>Coverage for Out-of-Network Provider is limited to \$350 maximum per day.</i></p>   | <p>20% coinsurance</p> <p>20% coinsurance</p> <p>20% coinsurance</p>                        | <p>40% coinsurance</p> <p>40% coinsurance</p> <p>40% coinsurance</p>                        |

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|---|--|--|
| <p><b>Advanced diagnostic imaging (for example, MRI/PET/CAT scans):</b></p> <p>Office<br/><i>Coverage for Out-of-Network Provider is limited to \$800 maximum per test.</i></p> <p>Freestanding Radiology Center<br/><i>Coverage for Out-of-Network Provider is limited to \$800 maximum per test.</i></p> <p>Outpatient Hospital<br/><i>Coverage for Out-of-Network Provider is limited to \$800 maximum per test.</i></p> | <p>20% coinsurance</p> <p>20% coinsurance</p> <p>20% coinsurance</p> | <p>40% coinsurance</p> <p>40% coinsurance</p> <p>40% coinsurance</p> |
| <p><b>Emergency and Urgent Care</b></p> <p><b>Emergency room facility services</b><br/><i>This is for the hospital/facility charge only. The ER physician charge may be separate. Copay waived if admitted.</i></p> <p><b>Emergency room doctor and other services</b></p>  | <p>\$50 copay and then 20% coinsurance</p> <p>20% coinsurance</p>    | <p>Covered as In-Network</p> <p>Covered as In-Network</p>            |
| <p><b>Ambulance (air and ground)</b></p>  | <p>20% coinsurance</p>   | <p>Covered as In-Network</p>   |
| <p><b>Urgent Care (office setting)</b><br/><i>Deductible does not apply to In-Network providers.</i></p>  | <p>\$20 copay per visit</p>  | <p>40% coinsurance</p>   |
| <p><b>Outpatient Mental/Behavioral Health and Substance Abuse</b></p> <p><b>Doctor office visit</b><br/><i>Deductible does not apply to In-Network providers.</i></p> <p><b>Facility visit:</b></p> <p>Facility fees<br/><i>Coverage for Out-of-Network Provider is limited to \$350 maximum per day.</i></p>   | <p>\$20 copay per visit</p> <p>20% coinsurance</p>                   | <p>40% coinsurance</p> <p>40% coinsurance</p>                        |
| <p><b>Outpatient Surgery</b></p> <p><b>Facility fees:</b></p> <p>Hospital<br/><i>Coverage for Out-of-Network Provider is limited to \$350 maximum per day.</i></p> <p>Freestanding Surgical Center<br/><i>Coverage for Out-of-Network Provider is limited to \$350 maximum per day.</i></p> <p><b>Doctor and other services</b></p>   | <p>20% coinsurance</p> <p>20% coinsurance</p> <p>20% coinsurance</p> | <p>40% coinsurance</p> <p>40% coinsurance</p> <p>40% coinsurance</p> |

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|---|---|---|
| <p><b>Hospital Stay (all inpatient stays including maternity, mental / behavioral health, and substance abuse)</b></p> <p><b>Facility fees (for example, room &amp; board)</b><br/> <i>Co-pay \$500 if you do not receive preauthorization. Coverage for Out-of-Network Provider is limited to \$600 maximum per day for non-emergency admission.</i></p> <p><b>Doctor and other services</b></p> | <p>20% coinsurance</p> <p>20% coinsurance</p> | <p>40% coinsurance</p> <p>40% coinsurance</p> |
| <p><b>Recovery &amp; Rehabilitation</b></p> <p><b>Home health care</b><br/> <i>Coverage for In-Network Provider and Non-Network Provider combined is limited to 100 visit limit per benefit period.</i></p>   | <p>20% coinsurance</p>                        | <p>40% coinsurance</p>                        |
| <p><b>Rehabilitation and Habilitation services (for example, physical/speech/occupational therapy):</b></p> <p>Office<br/> <i>Costs may vary by site of service.</i></p> <p>Outpatient hospital<br/> <i>Coverage for Out-of-Network Provider is limited to \$350 maximum per day.</i></p>   | <p>20% coinsurance</p> <p>20% coinsurance</p> | <p>40% coinsurance</p> <p>40% coinsurance</p> |
| <p><b>Cardiac rehabilitation</b></p> <p>Office</p> <p>Outpatient hospital<br/> <i>Coverage for Out-of-Network Provider is limited to \$350 maximum per day.</i></p>   | <p>20% coinsurance</p> <p>20% coinsurance</p> | <p>40% coinsurance</p> <p>40% coinsurance</p> |
| <p><b>Skilled nursing care (in a facility)</b><br/> <i>Coverage for In-Network Provider and Non-Network Provider combined is limited to 100 day limit per benefit period.</i></p>   | <p>20% coinsurance</p>                        | <p>40% coinsurance</p>                        |
| <p><b>Hospice</b><br/> <i>Deductible does not apply to In-Network providers.</i></p>  | <p>No charge</p>                              | <p>40% coinsurance</p>                        |
| <p><b>Durable Medical Equipment</b></p>   | <p>20% coinsurance</p>                        | <p>40% coinsurance</p>                        |
| <p><b>Prosthetic Devices</b></p>  | <p>20% coinsurance</p>                        | <p>40% coinsurance</p>                        |

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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 are also subject to the annual medical deductible.
- Annual Out-of-Pocket Maximums includes deductible, copays and coinsurance.
- 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.
- 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.

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- 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](https://le.anthem.com/pdf?x=CA_LG_PPO)
- This plan includes custom benefits that may supersede some of the information included in the Limitations and Exclusions link provided here. Please see your EOC for full details on your covered benefits.
- For additional information on this plan, please visit [sbc.anthem.com](http://sbc.anthem.com) to obtain a Summary of Benefit Coverage.

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