

Your summary of benefits



Anthem® Blue Cross

Your Plan: Bremer, Whyte, Brown & O'Meara LLP: Modified Anthem Value Ded HMO 750/25/40/25%

Your Network: California Care HMO

Visits with Virtual Care-Only Providers	Cost through our mobile app and website
Primary Care, and medical services for urgent/acute care	No charge
Mental Health & Substance Use Disorder Services	No charge
Specialist care	\$40 copay per visit medical deductible does not apply

Covered Medical Benefits	Cost if you use an In-Network Provider
Overall Deductible	\$750 person
Overall Out-of-Pocket Limit	\$3,500 single / \$7,000 family

To get benefits under this Plan, you must use In-Network Providers. **Services from Out-of-Network Providers are not covered**, except for Emergency or Urgent Care, Authorized Services, prescription drugs at a retail pharmacy, or when required by law. Please be sure to contact us if you are not sure if we have approved an Authorized Service.

The family out-of-pocket limit is embedded, meaning each covered person is capped at his or her per single out-of-pocket limit; in addition, cost shares for all covered family members apply to the family out-of-pocket limit, yet no one member will pay more than the per single out-of-pocket limit.

All medical and prescription drug deductibles, copayments and coinsurance apply to the out-of-pocket limit.

Doctor Visits (virtual and office) *Your plan requires the selection of a Primary Care Physician (PCP). A referral from your Primary Care Physician (PCP) is required for Specialist care and most other providers for select covered services.*

Primary Care (PCP) and Mental Health and Substance Use Disorder Services <i>virtual and office</i>	\$25 copay per visit medical deductible does not apply
Specialist Care <i>virtual and office</i>	\$40 copay per visit medical deductible does not apply

Other Practitioner Visits

Maternity services

Prenatal and Postnatal care

Delivery

Retail Health Clinic *for routine care and treatment of common illnesses; usually found in major pharmacies or retail stores.*

Manipulation Therapy

Coverage is limited to 20 visits per benefit period.

\$25 copay per visit medical deductible does not apply
25% coinsurance after medical deductible is met

\$25 copay per visit medical deductible does not apply

\$25 copay per visit medical deductible does not apply

Covered Medical Benefits	Cost if you use an In-Network Provider
Acupuncture <i>Coverage is limited to 20 visits per benefit period.</i>	\$25 copay per visit medical deductible does not apply
<u>Other Services in an Office</u> Allergy Testing Prescription Drugs <i>Dispensed in the office</i> <i>Maximum of \$150 member cost share per drug.</i> Surgery	\$25 copay per visit medical deductible does not apply 30% coinsurance medical deductible does not apply \$25 copay per surgery medical deductible does not apply
Preventive care / screenings / immunizations	No charge
Preventive Care for Chronic Conditions <i>per IRS guidelines</i>	No charge
<u>Diagnostic Services</u> Lab Office Freestanding Lab Outpatient Hospital	No charge No charge 25% coinsurance after medical deductible is met
X-Ray Office Freestanding Radiology Center Outpatient Hospital	No charge No charge 25% coinsurance after medical deductible is met
Advanced Diagnostic Imaging <i>for example: MRI, PET and CAT scans</i> Office Freestanding Radiology Center Outpatient Hospital	\$125 copay per day medical deductible does not apply \$125 copay per day medical deductible does not apply 25% coinsurance after medical deductible is met
<u>Emergency and Urgent Care</u> Urgent Care <i>includes doctor services. Additional charges may apply depending on the care provided.</i> Emergency Room Facility Services <i>Your copay will be waived if admitted.</i> Emergency Room Doctor and Other Services	In-Network and Out-of-Network Providers: \$25 copay per visit medical deductible does not apply In-Network and Out-of-Network Providers: \$150 copay per visit and 25% coinsurance after medical deductible is met In-Network and Out-of-Network Providers: No charge

Covered Medical Benefits	Cost if you use an In-Network Provider
Ambulance	In-Network and Out-of-Network Providers: \$150 copay per trip medical deductible does not apply
Outpatient Mental Health and Substance Use Disorder Services at a Facility	
Facility Fees	No charge
Doctor Services	No charge
<u>Outpatient Surgery</u>	
Facility Fees	
Hospital	25% coinsurance after medical deductible is met
Ambulatory Surgical Center	25% coinsurance after medical deductible is met
Physician and other services <i>including surgeon fees</i>	
Hospital	No charge
<u>Hospital (Including Maternity, Mental Health and Substance Use Disorder Services)</u>	
Facility Fees	25% coinsurance after medical deductible is met
Physician and other services <i>including surgeon fees</i>	No charge
Home Health Care <i>Coverage is limited to 100 visits per benefit period.</i>	\$25 copay per visit medical deductible does not apply
Rehabilitation and Habilitation services <i>including physical, occupational and speech therapies.</i> <i>Coverage for physical and occupational therapies is limited to 40 visits combined per benefit period.</i>	
Office	\$25 copay per visit medical deductible does not apply
Outpatient Hospital	25% coinsurance after medical deductible is met
Pulmonary rehabilitation	
Office	\$25 copay per visit medical deductible does not apply
Outpatient Hospital	25% coinsurance after medical deductible is met
Cardiac rehabilitation <i>Coverage is limited to 36 visits per benefit period.</i>	
Office	\$25 copay per visit medical deductible does not apply
Outpatient Hospital	25% coinsurance after medical deductible is met
Dialysis/Hemodialysis	

Covered Medical Benefits	Cost if you use an In-Network Provider
Office	\$40 copay per visit medical deductible does not apply
Outpatient Hospital	25% coinsurance after medical deductible is met
Chemo/Radiation Therapy	
Office	\$40 copay per visit medical deductible does not apply
Outpatient Hospital	25% coinsurance after medical deductible is met
Skilled Nursing Care (facility) <i>Coverage for Inpatient rehabilitation and skilled nursing services is limited to 150 days combined per benefit period.</i>	25% coinsurance after medical deductible is met
Inpatient Hospice	No charge
Durable Medical Equipment	50% coinsurance medical deductible does not apply
Prosthetic Devices	No charge

Covered Prescription Drug Benefits	Cost if you use an In-Network Pharmacy	Cost if you use an Out-of-Network Pharmacy
Pharmacy Deductible	Not applicable	Not applicable
Pharmacy Out-of-Pocket Limit	Combined with In-Network medical out-of-pocket limit	Combined with In-Network medical out-of-pocket limit
Prescription Drug Coverage Network: <i>Base Network</i> Drug List: <i>CA Essential DMHC</i> <i>Drugs not included on the CA Essential DMHC drug list will not be covered.</i>		
Day Supply Limits: Retail Pharmacy 30 day supply (cost shares noted below) Retail 90 Pharmacy 90 day supply (3 times the 30 day supply cost share(s) charged at In-Network Retail Pharmacies noted below applies). Home Delivery Pharmacy 90 day supply (maximum cost shares noted below). Maintenance medications are available through our home delivery pharmacy. You will need to call us on the number on your ID card to sign up when you first use the service. Specialty Pharmacy 30 day supply (cost shares noted below for retail and home delivery apply). We may require certain drugs with special handling, provider coordination or patient education be filled by our designated specialty pharmacy.		
Tier 1a - Typically Lower Cost Generic	\$5 copay per prescription (retail) and \$12.50 copay per prescription (home delivery)	50% coinsurance up to \$250 per prescription (retail) and Not covered (home delivery)
Tier 1b - Typically Generic	\$15 copay per	50% coinsurance up to

Covered Prescription Drug Benefits	Cost if you use an In-Network Pharmacy	Cost if you use an Out-of-Network Pharmacy
	prescription (retail) and \$37.50 copay per prescription (home delivery)	\$250 per prescription (retail) and Not covered (home delivery)
Tier 2 - Typically Preferred Brand	\$40 copay per prescription (retail) and \$120 copay per prescription (home delivery)	50% coinsurance up to \$250 per prescription (retail) and Not covered (home delivery)
Tier 3 - Typically Non-Preferred Brand	\$60 copay per prescription (retail) and \$180 copay per prescription (home delivery)	50% coinsurance up to \$250 per prescription (retail) and Not covered (home delivery)
Tier 4 - Typically Specialty (brand and generic)	30% coinsurance up to \$250 per prescription (retail and home delivery)	50% coinsurance up to \$250 per prescription (retail) and Not covered (home delivery)

Covered Vision Benefits	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
<i>This is a brief outline of your vision coverage. To receive the In-Network benefit, you must use a Blue View Vision Provider. Only children's vision services count towards your out-of-pocket limit.</i>		
Children's Vision exam (up to age 19) <i>Limited to 1 exam per benefit period.</i>	No charge	Not covered
Adult Vision exam (age 19 and older) <i>Limited to 1 exam per benefit period.</i>	No charge	Not covered

Notes:

- If you have an office visit with your Primary Care Physician, Specialist or Urgent Care at an Outpatient Facility (e.g., Hospital or Ambulatory Surgical Facility), benefits for Covered Services will be paid under "Outpatient Facility Services".
- Costs may vary by the site of service. Other cost shares may apply depending on services provided. Check your Certificate of Coverage for details.
- The limits for physical, occupational, and speech therapy, if any apply to this plan, will not apply if you get care as part of the Mental Health and Substance Use Disorder benefit.
- Coverage includes standard fertility preservation services as a basic healthcare service including but are not limited to, injections, cryopreservation and storage for both male and female members when a medically necessary treatment may cause iatrogenic infertility. Member cost share for fertility preservation services is based on provider type and service rendered.
- The representations of benefits in this document are subject to California Department of Managed Health Care (DMHC) approval and are subject to change.

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

Anthem Blue Cross HMO benefits are covered only when services are provided or coordinated by the primary care physician and authorized by the participating medical group or independent practice association (IPA); except OB/GYN services received within the member's medical group/IPA, and services for mental health and substance use disorders. Benefits are subject to all terms, conditions, limitations, and exclusions of the EOC.

Anthem Blue Cross is the trade name of Blue Cross of California. Independent licensee of the Blue Cross Association. ® ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross name and symbol are registered marks of the Blue Cross Association.

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

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Get help in your language

Language Assistance Services

Curious to know what all this says?

We would be too. Here's the English version:
IMPORTANT: Can you read this letter? If not, we can have somebody help you read it. You may also be able to get this letter written in your language. For free help, please call right away at 1-888-254-2721. (TTY/TDD:711)

Separate from our language assistance program, we make documents available in alternative formats for members with visual impairments. If you need a copy of this document in an alternate format, please call the customer service telephone number on the back of your ID card.

Spanish

IMPORTANTE: ¿Puede leer esta carta? Si no, podemos pedirle a alguien que le ayude a leerla. También es posible que pueda solicitar que le enviemos esta carta escrita en su idioma. Para obtener ayuda gratuita, llame de inmediato al 1-888-254-2721 (TTY/TDD: 711).

Arabic

هام: هل تستطيع قراءة هذه الرسالة؟ إذا لم يكن الأمر كذلك، يمكننا أن نطلب من شخص ما مساعدتك في قراءتها. قد تتمكن أيضاً من الحصول على هذه الرسالة مكتوبة بلغتك. للحصول على مساعدة مجانية، يرجى الاتصال على الفور على الرقم 1-888-254-2721. (TTY/TDD: 711)

Armenian

ՈՒՇԱԴՐՈՒԹՅՈՒՆ. Կարողանո՞ւմ եք կարդալ այս նամակը: Եթե ոչ, մենք կարող ենք առաջարկել որևէ մեկի օգնությունը՝ ձեզ համար այն կարդալու համար: Դուք կարող եք նաև այս նամակը ստանալ ձեր լեզվով: Անվճար օգնության համար խնդրում ենք անմիջապես զանգահարել՝ 1-888-254-2721. (TTY/TDD: 711)

Chinese

重要：您能看此信嗎？如果不能，我們可以請人幫您看。您還可以獲得以您的語言寫的此信件。如需免費幫助，請立即致電 1-888-254-2721. (TTY/TDD:711)

Farsi

ما، توانیدمی اگر بخوانید؟ را نامه این توانید می آیا مهم. کند کمک شما به آن خواندن در بخواهیم شخصی از توانیممی زبان به و کتبی صورت به را نامه این بتوانید است ممکن همچنین با فوراً لطفاً، رایگان کمک دریافت برای. کنید دریافت خودتان تماس (TTY/TDD: 711) 1-888-254-2721. شماره بگیرید.

Hindi

महत्वपूर्ण: क्या आप यह पत्र पढ़ सकते हैं? यदि नहीं, तो हम इसे पढ़ने में किसी की मदद ले सकते हैं। यह पत्र आप अपनी भाषा में भी लिखवा सकते हैं। निःशुल्क सहायता के लिए, कृपया तुरंत 1-888-254-2721 पर कॉल करें। (टीटीवाई/टीडीडी:711)

Hmong

TSEEM CEEB: Koj puas nyeem tau daim ntawv no? Yog tias tsis tau, peb muaj qee tus neeg pab nyeem nws rau koj. Koj los kuj yuav tau txais ib daim ntawv sau ua kom yam lus. Rau kev pab dawb, thov hu tam sim ntawm 1-888-254-2721. (TTY/TDD: 711)

Japanese

重要：この文書を読むことができますか？読むことができない場合、支援することが可能です。また、日本語で訳されたこの文書を書面で受け取ることができます。無料の支援をご希望の場合、1-888-254-2721 (TTY/TDD:711) にご連絡ください。

Khmner

សំខាន់៖ តើអ្នកអាចអានសំបុត្រនេះបានទេ? បើអត់ទេ យើងអាចមានអ្នកជួយអាន។ អ្នកក៏អាចទទួលបានសំបុត្រនេះសរសេរជាភាសា របស់អ្នកផងដែរ។ សម្រាប់ជំនួយដោយ ឥតគិតថ្លៃ សូមទូរស័ព្ទមកភ្លាមៗតាមរយៈលេខ 1-888-254-2721. (TTY/TDD: 711)

Korean

중요: 이 편지를 읽으실 수 있으신가요?
 그렇지 않으신 경우, 이를 읽으실 수 있도록
 도움을 제공해 드릴 수 있습니다. 귀하의
 모국어로 된 편지를 우편으로 받아보실 수도
 있습니다. 무상으로 제공되는 도움이
 필요하신 경우, 1-888-254-2721번으로 바로
 연락해 주십시오. (TTY/TDD: 711)

Punjabi

ਕੀ ਤੁਸੀਂ ਇਹ ਚਿੱਠੀ ਪੜ੍ਹ ਸਕਦੇ ਹੋ? ਜੇਕਰ ਨਹੀਂ, ਤਾਂ ਅਸੀਂ
 ਇਸਨੂੰ ਪੜ੍ਹਨ ਵਿੱਚ ਤੁਹਾਡੀ ਮਦਦ ਕਰ ਸਕਦੇ ਹਾਂ। ਤੁਸੀਂ
 ਇਸ ਚਿੱਠੀ ਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਵੀ ਲਿਖ ਸਕਦੇ ਹੋ।
 ਮੁਫਤ ਮਦਦ ਲਈ, ਕਿਰਪਾ ਕਰਕੇ ਤੁਰੰਤ ਇਸ 'ਤੇ ਕਾਲ
 ਕਰੋ 1-888-254-2721। (TTY/TDD: 711)

Russian

ВАЖНАЯ ИНФОРМАЦИЯ: Можете ли
 вы прочитать данное письмо? Если нет,
 наш специалист поможет вам в этом.
 Вы также можете получить данное
 письмо на вашем языке. Для получения
 бесплатной помощи звоните по номеру
 1-888-254-2721. (TTY/TDD: 711)

Tagalog

MAHALAGA: Mababasa mo ba ang
 sulat na ito? Kung hindi, mayroon kaming
 makakatulong sa iyo na basahin ito.
 Maaari mo ring makuha ang sulat na ito
 nang nakasulat sa iyong wika. Para sa
 libreng tulong, mangyaring tumawag
 kaagad sa 1-888-254-2721.
 (TTY/TDD: 711)

Thai

สำคัญ: คุณสามารถอ่านจดหมายนี้ได้หรือไม่
 หากคุณอ่านจดหมายนี้ไม่ได้ เราสามารถขอให้
 ใครสักคนช่วยคุณอ่านได้ คุณสามารถร้องขอ
 จดหมายนี้ที่เขียนในภาษาของคุณได้เช่นกัน
 หากต้องการความช่วยเหลือแบบไม่มีค่าใช้จ่าย
 โปรดโทรหาเราได้ทันทีที่ 1-888-254-2721.
 (TTY/TDD: 711)

Vietnamese

QUAN TRỌNG: Quý vị có đọc được lá thư
 này không? Nếu không, chúng tôi có thể
 nhờ ai đó giúp quý vị đọc. Quý vị cũng có
 thể yêu cầu thư này viết bằng ngôn ngữ
 của quý vị. Để được trợ giúp miễn phí,
 hãy gọi ngay đến số 1-888-254-2721.
 (TTY/TDD: 711)

It's important we treat you fairly

We follow state and federal civil rights laws in our health programs and activities. Members can get reasonable modifications as well as free auxiliary aids and services if you have a disability. We don't discriminate on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age or disability. For people whose primary language isn't English (or have limited proficiency), we offer free language assistance services, in a timely manner, like interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711) or visit our website. If you think we failed in any areas or to learn more about grievance procedures, you can mail a complaint to: Compliance Coordinator, P.O. Box 27401, Richmond, VA 23279, or if you think you were discriminated against based on race, color, national origin, age, disability, or sex, you can mail a complaint directly to the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201. You can also call 1-800- 368-1019 (TDD: 1-800-537-7697) or visit <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>