
 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, call Employee Benefits at 559-353-6474. 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.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or call 888-858-6427 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	<b>\$600</b> individual / <b>\$1,800</b> family for In-Network and Out-of-Network providers.	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , the overall family <a href="#">deductible</a> must be met before the <a href="#">plan</a> begins to pay.
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. In-Network physician office visits, copayment delivery charges and prescription drugs are covered before you meet your <a href="#">deductible</a> .	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply.
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services. See the chart starting on page 2 for other costs for services this plan covers.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	<b>\$2,600</b> individual / <b>\$5,200</b> family for In-Network providers and <b>No limit</b> for Out-of-Network providers.	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this plan, the overall family out-of-pocket limit must be met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	Premiums, balance-billed charges, out-of-network services, pre-authorization penalties and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.blueshieldca.com/networkppo">www.blueshieldca.com/networkppo</a> or call 1-888-858-6427 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a provider <a href="#">network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	This <a href="#">plan</a> will pay some or all of the costs to see a <a href="#">specialist</a> for covered services

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you visit a health care <u>provider's</u> office or clinic</b>	Primary care visit to treat an injury or illness	\$20/visit – Deductible does not apply to office visit only. Deductible and 10% coinsurance for other services during office visit	40% coinsurance	—————none—————
	<u>Specialist</u> visit	\$45/visit – Deductible does not apply to office visit only. Deductible and 10% coinsurance for other services during office visit	40% coinsurance	—————none—————
	<u>Preventive care/screening/immunization</u>	No Charge.	40% coinsurance	—————none—————
<b>If you have a test</b>	<u>Diagnostic test</u> (x-ray, blood work, ultrasounds)	\$15 copayment Deductible does not apply (Valley Children's Provider) Deductible and 10% coinsurance (other in-network providers)	40% coinsurance	—————none—————
	Imaging (CT/PET scans, MRIs)	\$50 copayment Deductible does not apply (Valley Children's Provider) Deductible 10% coinsurance (other in-network providers)	40% coinsurance	—————none—————

For more information about limitations and exceptions, see plan or policy document on the George page or call Employee Benefits at (559) 353-6474.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.caremark.com">www.caremark.com</a> or call 877-217-1868	Generic drugs	\$10/prescription (30-day supply) \$20/prescription (90-day supply)		Covers up to a 30-day supply (retail prescription); 90-day supply (mail order or CVS pharmacy retail prescription).
	Preferred brand drugs	20% coinsurance with Minimum \$25/prescription (30-day supply) \$40/prescription (90-day supply) and Maximum \$50/prescription (30-day supply) \$100/prescription (90-day supply)		
	Non-preferred brand drugs	30% coinsurance with Minimum \$40/prescription (30-day supply) \$80/prescription (90-day supply) and Maximum \$200/prescription (30-day supply) \$400/prescription (90-day supply)		Maximum \$1,000 per lifetime for drugs to treat infertility.
	<a href="#">Specialty drugs</a>	Applicable copayment		Covers up to a 30-day supply (retail prescription); 90-day supply (mail order prescription).
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	40% coinsurance	—————none—————
	Physician/surgeon fees	10% coinsurance	40% coinsurance	—————none—————
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	\$250 <a href="#">copay</a> + 10% coinsurance		<a href="#">Copay</a> waived if admitted.
	<a href="#">Emergency medical transportation</a>	10% coinsurance		Non-emergency transport not covered.
	<a href="#">Urgent care</a>	\$20/visit – Deductible does not apply to office visit only. Deductible and 10% coinsurance for other services during office visit	40% coinsurance	

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	10% coinsurance (Valley Children's hospital only for NICU and PICU)	40% coinsurance	Pre-admission certification must be obtained in order to avoid a 50% reduction of benefits.
	Physician/surgeon fees	10% coinsurance	40% coinsurance	—————none—————
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	\$20/visit for office visit Deductible does not apply  10% coinsurance all other outpatient services	40% coinsurance	Intensive outpatient services require pre-certification.
	Inpatient services	10% coinsurance	40% coinsurance	Pre-admission certification must be obtained in order to avoid a 50% reduction of benefits.
<b>If you are pregnant</b>	Office visits	\$20/first visit	40% coinsurance	Depending on the type of service, a <a href="#">copayment</a> , <a href="#">coinsurance</a> , or <a href="#">deductible</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	10% coinsurance	40% coinsurance	—————none—————
	Childbirth/delivery facility services	Deductible and 10% coinsurance	40% coinsurance	Pre-admission certification must be obtained for vaginal deliveries requiring more than a 48 hour stay and for cesarean section deliveries requiring more than a 96 hour stay in order to avoid a 50% reduction of benefits.
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	10% coinsurance	40% coinsurance	—————none—————
	<a href="#">Rehabilitation services</a>	10% coinsurance	40% coinsurance	—————none—————
	<a href="#">Habilitation services</a>	10% coinsurance	40% coinsurance	—————none—————
	<a href="#">Skilled nursing care</a>	10% coinsurance	40% coinsurance	Services must begin within 14 days following a hospital confinement of at least 3 days.
	<a href="#">Durable medical equipment</a>	10% coinsurance	40% coinsurance	Rental is covered up to the cost of purchase.
	<a href="#">Hospice services</a>	10% coinsurance	40% coinsurance	—————none—————

For more information about limitations and exceptions, see plan or policy document on the George page or call Employee Benefits at (559) 353-6474.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If your child needs dental or eye care</b>	Children's eye exam	Not covered	Not covered	Not covered under the medical plan.
	Children's glasses	Not covered	Not covered	Not covered under the medical plan.
	Children's dental check-up	Not covered	Not covered	Not covered under the medical plan.

For more information about limitations and exceptions, see plan or policy document on the George page or call Employee Benefits at (559) 353-6474.

## Excluded Services & Other Covered Services:

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"><li>• Cosmetic surgery (except due to accidental injury, birth defect or illness or mastectomy)</li><li>• Dental Care</li></ul>	<ul style="list-style-type: none"><li>• Long-term care</li><li>• Non-emergency care when traveling outside the U.S.</li></ul>	<ul style="list-style-type: none"><li>• Routine eye care</li><li>• Routine foot care</li></ul>
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)		
<ul style="list-style-type: none"><li>• Acupuncture (prescription required)</li><li>• Chiropractic care (limited to \$500 per calendar year)</li></ul>	<ul style="list-style-type: none"><li>• Hearing aids</li><li>• Infertility treatment (limited to \$3,000 per lifetime)</li></ul>	<ul style="list-style-type: none"><li>• Private-duty nursing</li><li>• Bariatric Surgery/Weight Management</li></ul>

**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: The plan at **888-858-6427**, your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://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](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact the plan at **888-858-6427**. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).

### 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 don't have [Minimum Essential Coverage](#), for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

### 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](#).

[Spanish (Español): Para obtener asistencia en Español, llame al 1-888-379-3785.

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-379-3785.

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-379-3785.

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-888-379-3785.

————— *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 plan or policy document on the George page or call Employee Benefits at (559) 353-6474.

## About these Coverage Examples:



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

### Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$600
■ <a href="#">provider's</a> copayment	\$20
■ Hospital (facility) <a href="#">coinsurance</a>	10%
■ Other <a href="#">coinsurance</a>	10%

#### This EXAMPLE event includes services like:

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

<b>Total Example Cost</b>	<b>\$12,800</b>
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#### In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$600
Copayments	\$430
Coinsurance	\$1,177
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$2,060</b>

### Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$600
■ <a href="#">Specialist</a> copayment	\$45
■ Hospital (facility) <a href="#">coinsurance</a>	10%
■ Other <a href="#">coinsurance</a>	10%

#### This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)  
 Diagnostic tests (*blood work*)  
 Prescription drugs  
 Durable medical equipment (*glucose meter*)

<b>Total Example Cost</b>	<b>\$7,400</b>
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#### In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$250
Copayments	\$135
Coinsurance	\$110
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$495</b>

### Mia's Emergency Room Visit

(in-network emergency room visit and follow up care)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$600
■ <a href="#">Specialist</a> copayment	\$45
■ Hospital (facility) <a href="#">coinsurance</a>	\$250 Copay + 10%
■ Other <a href="#">coinsurance</a>	10%

#### This EXAMPLE event includes services like:

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

<b>Total Example Cost</b>	<b>\$1,925</b>
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#### In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$600
Copayments	\$250
Coinsurance	\$107
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$957</b>