



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at sutterhealthplus.org or by calling 1-855-315-5800.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	\$0 individual/ \$0 family	See the chart starting on page 2 for your costs for services this plan covers.
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes, \$1,500 individual/ \$3,000 family	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, copayments for optional benefit riders (if elected by your employer group) and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a <u>network of providers</u> ?	Yes, for a list of participating doctors and hospitals, go to sutterhealthplus.org or call 1-855-315-5800.	If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a <u>specialist</u> ?	Yes, oral approval is required.	The plan will pay some or all of the costs to see a specialist for covered services but only if you have the plan's permission before you see the specialist .
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 4. See your plan document for additional information about excluded services .

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- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan’s **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven’t met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use **in-network providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an		Limitations & Exceptions
		In-network Provider	Out-of-network Provider	
If you visit a health care <u>provider’s office or clinic</u>	Primary care visit to treat an injury or illness	\$20 per visit	Not covered	---None---
	Specialist visit	\$20 per visit	Not covered	---None---
	Other practitioner office visit	Acupuncture: \$20 per visit Chiropractic care: Not Covered	Not covered	Acupuncture is typically provided only for the treatment of nausea or as part of a comprehensive pain management program for the treatment of chronic pain.
	Preventive care/screening/immunization	No Charge	Not covered	---None---
If you have a test	Diagnostic test (x-ray, blood work)	\$20 per visit	Not covered	---None---
	Imaging (CT/PET scans, MRIs)	\$50 per visit	Not covered	---None---
If you need drugs to treat your illness or condition	Generic drugs	Retail: \$10 copay Mail Order: \$20 copay	Not covered	Retail: 30-day supply Mail Order: 100-day supply
	Preferred brand drugs	Retail: \$30 copay Mail Order: \$60 copay	Not covered	Retail: 30-day supply Mail Order: 100-day supply
More information about <u>prescription</u>	Non-preferred brand drugs	Retail: \$60 copay Mail Order: \$120 copay	Not covered	Retail: 30-day supply Mail Order: 100-day supply

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Sutter Health Plus: School Insurance Group_HMO_ML41

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 07/01/2015 – 06/30/2016

Coverage for: Large Group | Plan Type: HMO

Common Medical Event	Services You May Need	Your Cost If You Use an		Limitations & Exceptions
		In-network Provider	Out-of-network Provider	
<u>drug coverage</u> is available at optumrx.com or call 1-888-574-7417	Specialty drugs	Retail: 20% coinsurance Mail Order: 20% coinsurance	Not covered	Retail: 30-day supply Mail Order: 30-day supply Share of cost will not exceed \$100 per 30-day supply for each specialty drug dispensed, except for sexual dysfunction medications; which are 50% of cost, 8 doses per 30-day supply.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	Not covered	---None---
	Physician/surgeon fees	No Charge	Not covered	---None---
If you need immediate medical attention	Emergency room services	\$50 per visit	\$50 per visit	Does not apply if admitted directly to the hospital as an inpatient for covered services.
	Emergency medical transportation	\$100 per trip	\$100 per trip	---None---
	Urgent care	\$20 per visit	\$20 per visit	---None---
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	Not covered	---None---
	Physician/surgeon fee	No Charge	Not covered	---None---
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	\$20 per visit	Not covered	---None---
	Mental/Behavioral health inpatient services	No Charge	Not covered	---None---
	Substance use disorder outpatient services	\$20 per visit	Not covered	---None---
	Substance use disorder inpatient services	No Charge	Not covered	---None---
If you are pregnant	Prenatal and postnatal care	No Charge	Not covered	---None---
	Delivery and all inpatient services	No Charge	Not covered	---None---

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Common Medical Event	Services You May Need	Your Cost If You Use an		Limitations & Exceptions
		In-network Provider	Out-of-network Provider	
If you need help recovering or have other special health needs	Home health care	No Charge	Not covered	100 visits per plan year
	Rehabilitation services	\$20 per visit	Not covered	---None---
	Habilitation services	Not Covered	Not covered	---None---
	Skilled nursing care	\$100 per day up to 5 days	Not covered	100 days per benefit period
	Durable medical equipment	20% coinsurance	Not covered	---None---
	Hospice service	No Charge	Not covered	---None---
If your child needs dental or eye care	Eye exam	No Charge	Up to \$45 max reimbursement	---None---
	Glasses	Not Covered	Not covered	---None---
	Dental check-up	Not Covered	Not covered	---None---

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other <u>excluded services</u> .)		
<ul style="list-style-type: none"> • Cosmetic surgery • Dental care • Hearing aids 	<ul style="list-style-type: none"> • Infertility treatment • Long-term care • Non-emergency care when traveling outside the U.S. 	<ul style="list-style-type: none"> • Private-duty nursing • Routine foot care • Weight loss programs

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Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Acupuncture*
 - Bariatric surgery
 - Routine eye exam
 - Chiropractic care**
- * Offered as rider through ACN Group of California in addition to core benefit plan
- ** Offered as rider, separate from core benefit plan through ACN Group of California

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your right to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-855-315-5800. 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, or the U.S. Department of Health and Human Services at 1-877-267-2323 EXT 61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact Sutter Health Plus at 1-855-315-5800 or TTY/TDD: 1-855 830 3500 or visit www.sutterhealthplus.org.

If this coverage is subject to ERISA, you may contact Sutter Health Plus at 1-855-315-5800 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform, and the California Department of Insurance at 1-800-927-HELP (4357) or www.insurance.ca.gov.

Additionally, a consumer assistance program can help you file your appeal:
Contact Department of Managed Health Care Help Center, 980 9th Street, Suite 500, Sacramento, CA 95814
(888) 466-2219 or TTY/TDD: 1-877-688-9891 | <http://www.healthhelp.ca.gov> | helpline@dmhc.ca.gov

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

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Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-315-5800.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-315-5800.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-315-5800.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-315-5800.

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

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About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$7,050
- Patient pays \$490

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$0
Copays	\$3400
Coinsurance	\$0
Limits or exclusions	\$150
Total	\$490

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$4,330
- Patient pays \$1,070

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$0
Copays	\$740
Coinsurance	\$250
Limits or exclusions	\$80
Total	\$1070

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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