MEMBER ENROLLMENT GUIDE

CaliforniaChoice®
Your Health. Your Choice.®

Groups Beginning 7.1.2025

John Austin
Regional Sales Manager
*and **CaliforniaChoice**® Member*

AN ADRENALINE JUNKIE
A CONTENT CREATOR
A GIRL DAD

I AM CALIFORNIA DIFFERENT®

Anthem
health net
KAISER PERMANENTE®
SHARP Health Plan
Sutter Health Plan
United Healthcare
westernhealth ADVANTAGE

Discover the Advantages

The flexibility to choose from a wide range of plans

Select from California's leading health insurance plans. With HMOs and PPOs, you can choose a plan with the benefits and coverage that work best for you and your family.

Great service and easy-to-manage benefits

Access the forms you need, add or delete dependents, and easily find doctors and hospitals in your plan on a single website. And if your family's health needs change from year to year, it's easy to select a new plan during your annual renewal period.

Programs that help you stay healthy and save

You'll discover outstanding customer service and great programs that help you and your family manage your health, stay healthy, and save money on wellness, family activities, and the products you use every day.

The benefits listed in this brochure were collected from all plans participating in the CaliforniaChoice® Program and are accurate to the best of our knowledge at the time of print. If the information in this brochure differs from the information in the SBC (Summary of Benefits and Coverage), EOC (Evidence of Coverage) or COI (Certificate of Insurance), the EOC or COI applies.

Each plan offered in the CaliforniaChoice Program meets the requirements of the Affordable Care Act (ACA).

Table of Contents

Welcome to CaliforniaChoice®

A California Different® Approach to Health Care

CONGRATULATIONS! Your employer has decided to offer health insurance coverage through CaliforniaChoice, giving you more options than any other program available in California. We're not your traditional employee benefits program. We're a California Different way to think about health care.

Anthem · health net · KAISER PERMANENTE · SHARP Health Plan · Sutter Health Plan · United Healthcare · westernhealth ADVANTAGE

What is CaliforniaChoice?

CaliforniaChoice is a health insurance program that allows you to choose from multiple health plans and benefit options. With over 25 years of experience providing health benefits to Californians, we know you'll find our service and health plan selection is second to none.

CaliforniaChoice gives you the freedom to choose between multiple health plans, the doctors you prefer, and the coverage that will help you and your family manage your health and get the care you need, when you need it.

What you have access to with CaliforniaChoice

- A choice of seven of California's leading health plans
- A great selection of HMO, PPO, and HSA benefit plans to choose from
- The flexibility to change health plans during your annual renewal period
- Vision, chiropractic/acupuncture, and life insurance services*
- DHMO and PPO dental plan options*
- Outstanding customer service including a 24-hour interactive voice response line to help answer your questions
- A comprehensive website where you can manage benefits, add family members, or find doctors and hospitals
- A free prescription savings card
- Discount programs that let you save on health products, fitness memberships, entertainment, theme parks, movies, and more

* Availability based on benefits selected by your employer.

Tools You'll Need to Enroll

Gather these items to help you get started.

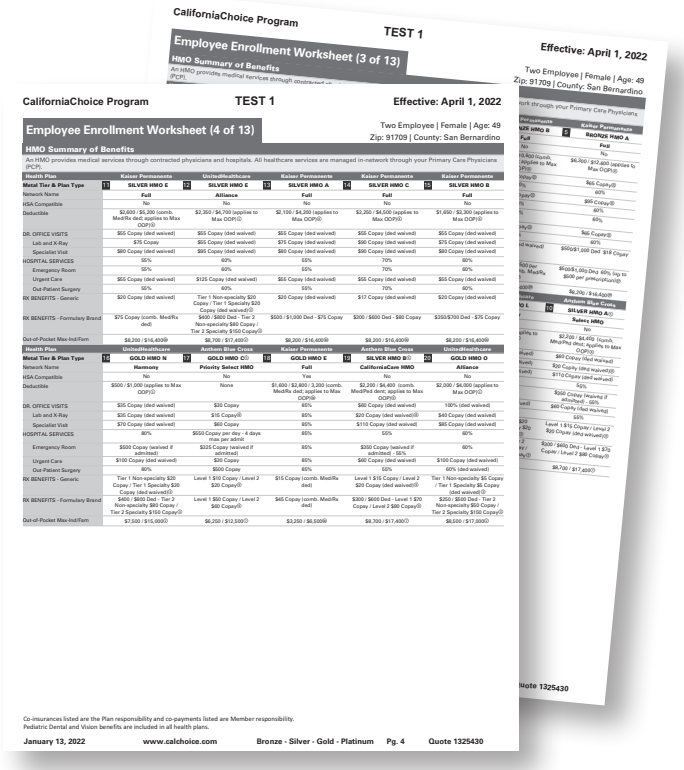
This guide will help you select and enroll in a health plan with the benefits and coverage that work best for you and your family. The pages shown below are included in your enrollment packet. Locate these forms and use them to complete your enrollment.

It's easy to choose the right benefits with CaliforniaChoice® because we lay it all out for you – from how much your employer is contributing to your benefits, to how much each benefit is for you and/or your dependents to enroll.

Online Doctor Search

TIP

An important step in enrollment is selecting a primary care doctor who participates in your health plan's network. You can use the CaliforniaChoice online Provider Search to find out which health plans your current doctor accepts or find a new physician in your plan with a convenient location for you and your family members.


CaliforniaChoice Program TEST 1 Effective: April 1, 2022

Employee Enrollment Worksheet (4 of 13)

HMO Summary of Benefits

Two Employee | Female | Age: 49
Zip: 91709 | County: San Bernardino

Employee Enrollment Worksheet (4 of 13)

HMO Summary of Benefits

An HMO provides medical services through contracted physicians and hospitals. All healthcare services are managed in-network through your Primary Care Physicians (PCP).

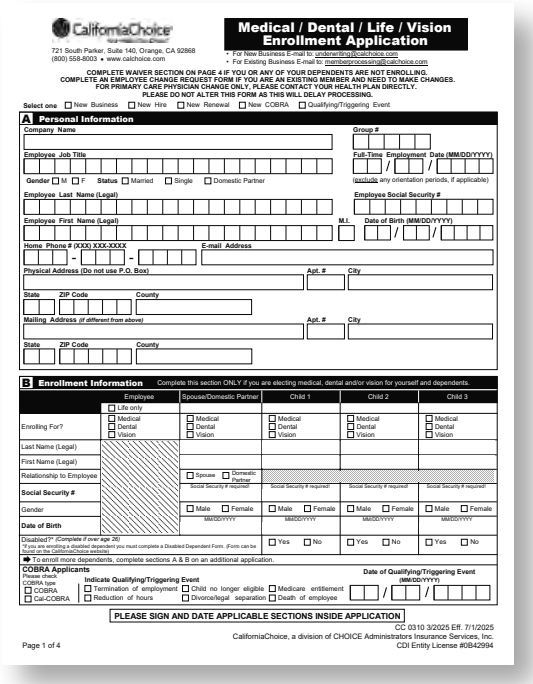
Health Plan	Kaiser Permanente	UnitedHealthcare	Kaiser Permanente	Kaiser Permanente	Kaiser Permanente
Metal Tier & Plan Type	11 SILVER HMO E	12 SILVER HMO E	13 SILVER HMO A	14 SILVER HMO C	15 SILVER HMO B
Network Name	Full	Alliance	Full	Full	Full
HSA Compatible	No	No	No	No	No
Deductible	$2,600 / $5,200 (comb. Med/Rx ded; applies to Max OOP)ⓘ	$2,350 / $4,700 (applies to Max OOP)ⓘ	$2,100 / $4,200 (applies to Max OOP)ⓘ	$2,350 / $4,600 (applies to Max OOP)ⓘ	$1,650 / $3,300 (applies to Max OOP)ⓘ
DR. OFFICE VISITS					
Lab and X-Ray	$65 Copay (ded waived)	$55 Copay (ded waived)	$55 Copay (ded waived)	$55 Copay (ded waived)	$55 Copay (ded waived)
Specialist Visit	$75 Copay	$55 Copay (ded waived)	$75 Copay (ded waived)	$90 Copay (ded waived)	$75 Copay (ded waived)
HOSPITAL SERVICES	$80 Copay (ded waived)	$95 Copay (ded waived)	$80 Copay (ded waived)	$90 Copay (ded waived)	$80 Copay (ded waived)
Emergency Room	55%	60%	55%	70%	60%
Urgent Care	55%	60%	55%	70%	60%
Out-Patient Surgery	55%	60%	55%	70%	60%
RX BENEFITS - Generic	$20 Copay (ded waived)	$125 Copay (ded waived) Tier 1 Non-specialty $20 Copay / Tier 1 Specialty $20 Copay (ded waived)ⓘⓘ	$55 Copay (ded waived)	$55 Copay (ded waived)	$55 Copay (ded waived)
RX BENEFITS - Formulary Brand	$75 Copay (comb. Med/Rx ded)	$450 / $900 Ded - Tier 2 Non-specialty $80 Copay / Tier 2 Specialty $150 Copayⓘ	$500 / $1,000 Ded - $75 Copay	$500 / $600 Ded - $80 Copay	$350/$700 Ded - $75 Copay
Out-of-Pocket Max-Ind/Fam	$6,350 / $16,400ⓘ	$6,700 / $17,400ⓘ	$6,350 / $16,400ⓘ	$6,350 / $16,400ⓘ	$6,350 / $16,400ⓘ

Health Plan	UnitedHealthcare	Anthem Blue Cross	Kaiser Permanente	Anthem Blue Cross	UnitedHealthcare
Metal Tier & Plan Type	16 GOLD HMO N	17 GOLD HMO C ⓘⓘ	18 GOLD HMO E	19 SILVER HMO B ⓘⓘ	20 GOLD HMO O
Network Name	Harmony	Priority Select HMO	Full	CaliforniaCare HMO	Alliance
HSA Compatible	No	No	Yes	No	No
Deductible	$500 / $1,000 (applies to Max OOP)ⓘ	None	$1,600 / $2,800 / 3,200 (comb. Med/Rx ded; applies to Max OOP)ⓘ	$2,200 / $4,400 (comb. Med/Rx ded; applies to Max OOP)ⓘ	$2,000 / $4,900 (applies to Max OOP)ⓘ
DR. OFFICE VISITS					
Lab and X-Ray	$35 Copay (ded waived)	$30 Copay	85%	$60 Copay (ded waived)	100% (ded waived)
Specialist Visit	$35 Copay (ded waived)	$15 Copayⓘ	85%	$20 Copay (ded waived)ⓘ	$40 Copay (ded waived)
HOSPITAL SERVICES	$70 Copay (ded waived)	$80 Copay	85%	$110 Copay (ded waived)	$85 Copay (ded waived)
Emergency Room	80%	$550 Copay per day - 4 days max per admit	85%	55%	80%
Urgent Care	$500 Copay (waived if admitted)	$225 Copay (waived if admitted)	85%	$350 Copay (waived if admitted) -55%	80%
Out-Patient Surgery	$100 Copay (ded waived) 80%	$30 Copay $500 Copay	85%	$60 Copay (ded waived) 55%	$100 Copay (ded waived) 60% (ded waived)
RX BENEFITS - Generic	Tier 1 Non-specialty $20 Copay / Tier 1 Specialty $20 Copay (ded waived)ⓘ	Level 1 $10 Copay / Level 2 $20 Copayⓘ	$15 Copay (comb. Med/Rx ded)	Level 1 $15 Copay / Level 2 $20 Copay (ded waived)ⓘ	Tier 1 Non-specialty $6 Copay / Tier 1 Specialty $6 Copay (ded waived)ⓘ
RX BENEFITS - Formulary Brand	$400 / $800 Ded - Tier 2 Non-specialty $80 Copay / Tier 2 Specialty $150 Copayⓘ	Level 1 $50 Copay / Level 2 $60 Copayⓘ	$45 Copay (comb. Med/Rx ded)	$300 / $600 Ded - Level 1 $70 Copay / Level 2 $80 Copayⓘ	$250 / $500 Ded - Tier 2 Non-specialty $60 Copay / Tier 2 Specialty $150 Copayⓘ
Out-of-Pocket Max-Ind/Fam	$7,500 / $15,000ⓘ	$6,350 / $12,500ⓘ	$3,350 / $6,500ⓘ	$6,700 / $17,400ⓘ	$8,500 / $17,000ⓘ

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.
Pediatric Dental and Vision benefits are included in all health plans.

January 13, 2022 www.calchoice.com Bronze - Silver - Gold - Platinum Pg. 4 Quote 1325430

Personalized Enrollment Worksheet


CaliforniaChoice

721 South Parker, Suite 140, Orange, CA 92868
(800) 558-8003 • www.calchoice.com

Medical / Dental / Life / Vision Enrollment Application

- For New Business E-mail to: underwriting@calchoice.com
- For Existing Business E-mail to: memberprocessing@calchoice.com

COMPLETE WAIVER SECTION ON PAGE 4 IF YOU OR ANY OF YOUR DEPENDENTS ARE NOT ENROLLING.
COMPLETE AN EMPLOYEE CHANGE REQUEST FORM IF YOU ARE AN EXISTING MEMBER AND NEED TO MAKE CHANGES.
FOR PRIMARY CARE PHYSICIAN CHANGE ONLY, PLEASE CONTACT YOUR HEALTH PLAN DIRECTLY.
PLEASE DO NOT ALTER THIS FORM AS THIS WILL DELAY PROCESSING.

Select one ☐ New Business ☐ New Hire ☐ New Renewal ☐ New COBRA ☐ Qualifying/Triggering Event

A Personal Information

Company Name | Group #
Employee Job Title | Full-Time Employment Date (MM/DD/YYYY) (exclude any orientation periods, if applicable)
Gender ☐ M ☐ F Status ☐ Married ☐ Single ☐ Domestic Partner
Employee Last Name (Legal) | Employee Social Security #
Employee First Name (Legal) | M.I. | Date of Birth (MM/DD/YYYY)
Home Phone # (XXX) XXX-XXXX | E-mail Address
Physical Address (Do not use P.O. Box) | Apt. # | City
State | ZIP Code | County
Mailing Address (if different from above) | Apt. # | City
State | ZIP Code | County

B Enrollment Information Complete this section ONLY if you are electing medical, dental and/or vision for yourself and dependents.

	Employee	Spouse/Domestic Partner	Child 1	Child 2	Child 3
	☐ Life only				
Enrolling For?	☐ Medical ☐ Dental ☐ Vision	☐ Medical ☐ Dental ☐ Vision	☐ Medical ☐ Dental ☐ Vision	☐ Medical ☐ Dental ☐ Vision	☐ Medical ☐ Dental ☐ Vision
Last Name (Legal)					
First Name (Legal)					
Relationship to Employee		☐ Spouse ☐ Domestic Partner			
Social Security #		Social Security # required	Social Security # required	Social Security # required	Social Security # required
Gender		☐ Male ☐ Female	☐ Male ☐ Female	☐ Male ☐ Female	☐ Male ☐ Female
Date of Birth		MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Disabled?* (Complete if over age 26)		☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No

*If you are enrolling a disabled dependent you must complete a Disabled Dependent Form. (Form can be found on the CaliforniaChoice website)

➔ To enroll more dependents, complete sections A & B on an additional application.

COBRA Applicants
Please check COBRA type ☐ COBRA ☐ Cal-COBRA
Indicate Qualifying/Triggering Event ☐ Termination of employment ☐ Reduction of hours ☐ Child no longer eligible ☐ Divorce/legal separation ☐ Medicare entitlement ☐ Death of employee
Date of Qualifying/Triggering Event (MM/DD/YYYY)

PLEASE SIGN AND DATE APPLICABLE SECTIONS INSIDE APPLICATION

CC 0310 3/2025 Eff. 7/1/2025
CaliforniaChoice, a division of CHOICE Administrators Insurance Services, Inc.
CDI Entity License #0842994

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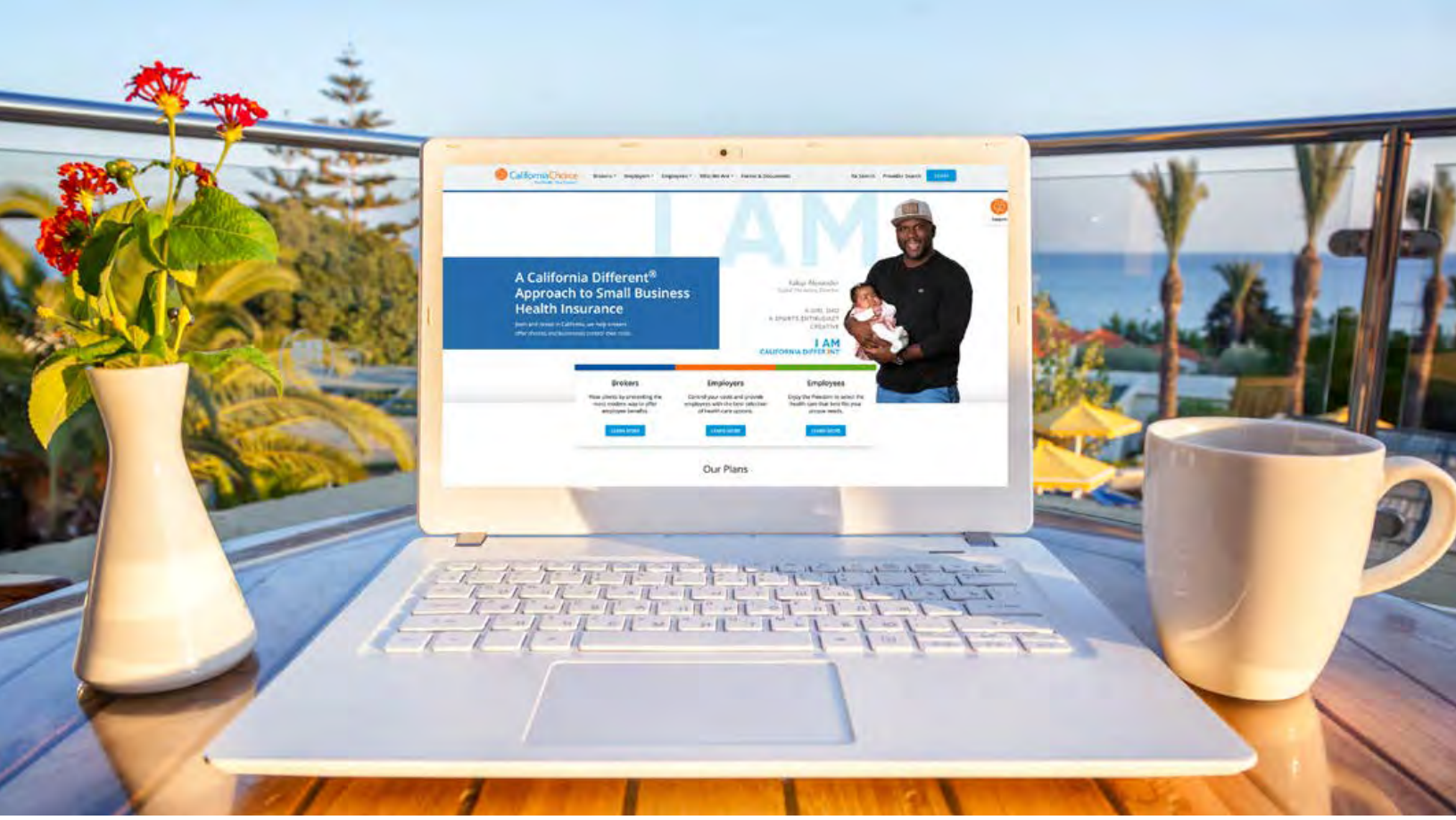
Enrollment Application



Manage Your Benefits Online

CaliforniaChoice® makes it easy to manage your benefits online, anytime – 24 hours a day, 7 days a week.

During enrollment, you can:

- Compare benefit plans
- Find a doctor, specialist, or hospital
- Verify prescription drug coverage
- Download forms

Once enrolled, you can:

- Review your benefits
- Add or delete a dependent
- Compare hospital pricing and performance
- Sign up for a free prescription savings card
- Access Cal Perks online discount program

Visit calchoice.com today!

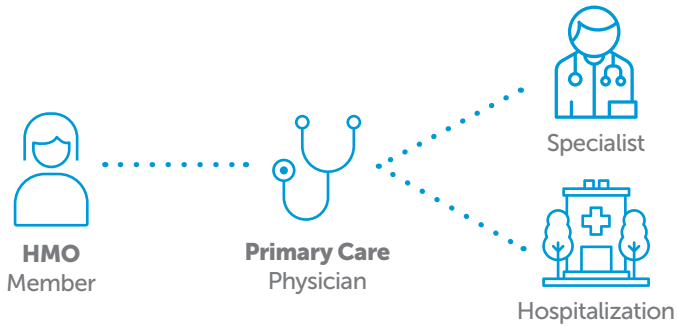
Your Benefit Choices

CaliforniaChoice® offers you a variety of plan types to choose from – helping you balance your health needs with your budget.

Health Maintenance Organization (HMO)

An HMO provides medical services through contracted physicians and hospitals. All healthcare services are managed in-network through your Primary Care Physician (PCP).

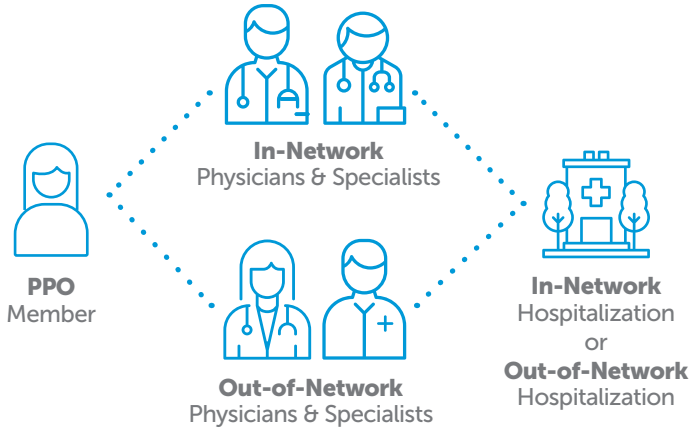
- First select a PCP. Referrals to hospitals and specialists are managed by your PCP.
- You pay a low copayment for each office visit.



Preferred Provider Organization (PPO)

A PPO provides benefits within the health plan's network of doctors with the option of going out-of-network at higher costs.

- PPOs do not require you to select a PCP.
- You can self-refer to specialists and see any doctor you'd like, but your benefits are not as rich when you see out-of-network doctors.
- You can receive care from two levels of in-network doctors where you pay less, or go to out-of-network doctors for lower benefits.



An HMO plan provides a Primary Care Physician (PCP) who manages your overall health care. With a PPO plan you manage your own care, but choose doctors and specialists from both inside and outside the provider network.

Finding the Right Plan for You

The key to finding a health and benefit plan that fits your family is thinking about what your family needs. Consider options like where you want to receive care, how involved you want to be in managing your own care, or how important it is to choose your own doctors. Discovering what's most important and putting it at the top of your list can help you choose the right plan.

I want to choose my doctors.

You want to be able to use the doctors you choose, when you choose to see them, in a location that's convenient to you.

Consider a PPO Plan

PPO plans let you use both in-network and out-of-network providers whenever you choose.

I want a doctor to manage my care.

You want a Primary Care Physician (PCP) who will manage your care and refer you to the specialists you need.

Consider an HMO Plan

HMO plans provide a PCP who will manage your care and refer you to the specialists you need to see.

I have a health condition.

You or someone in your family is managing a chronic health condition and needs access to health coaching and health management programs.

Look for Health Management Benefits

- HMO plans offer a PCP to help manage your health and refer you to the specialists you need.
- Look for plans with health coaching and disease management programs.

Health Plan Choices

Choosing the health plan that's right for you is an important part of getting access to the doctors and hospitals you want, making the most of your healthcare budget, and helping you and your family live your healthiest lives.

Anthem

Trust in Anthem Blue Cross to make a difference

Leading our members to better health is what we at Anthem Blue Cross focus on each and every day. Anthem offers flexible, innovative health benefits, improvement programs, and simplified administration services that make health care easier than ever to use. We're committed to providing the best value for health care coverage dollars and helping to ensure our members have access to affordable health benefits.

Anthem Benefits Overview

- One of the largest PPO networks in the country with access to thousands of doctors and specialists; more than 71,000 doctors and specialists in CA
- Contracted with more than 90% of hospitals in CA, including more than 400 acute care hospitals
- Strong network contracting with an average 60% hospital discount and 48% average provider discount
- Cost and care finder tool online and via our mobile app - compare costs for common services and procedures based on specific benefits; check the quality of providers through ratings and member reviews
- Special Offers program for discounts on healthy products and services
- Wellness programs and tools to keep you active and fit

health net

Quality, Affordable Plans for Every Stage of Life

We believe every person deserves a safety net for their health – regardless of age, income, employment status, or current state of health. So if you're looking for a quality, affordable health plan for you and your family, you're in the right spot.

Health Net Benefits Overview

- Health Net supports your health through every stage of life. We make health care work for you, as we have for more than 45 years
- Our plans + networks are winning combinations of cost savings, competitive rates, and care access with a variety of Networks where you will find trusted doctors, medical groups, and hospitals in your community
- Health Net is a wholly owned subsidiary of Centene Corporation, a company that ranks #22 on the 2024 Fortune 500 list. We power our commitment to your business with our local expertise, and amplify it with the financial strength of our parent company Centene Corporation
- We invest in whole health and simplicity
- We address the needs of the whole person through integrated resources and support that span the entire spectrum of care with our Decision Power®: Health & Wellness program
- Focus on early access and prevention: We want our members to use their preventive benefits! We connect them to the care and resources they need to help them be their healthiest
- We offer additional access to care through telehealth options, to ensure members have alternative and convenient means to address their concerns should their primary care physician not be readily available. Telehealth options include: Babylon Health, Nurse Advice Line, and Find Help

Health Plan Choices *(continued)*

KAISER PERMANENTE®

Good Health is in Your Hands

Kaiser Permanente was one of the first health programs to offer comprehensive healthcare services on a prepaid basis. The same innovative spirit also drives the nation's largest nonprofit health care organization today – a nonprofit health plan that is guided by physicians and focused on providing high quality care to members.

Kaiser Permanente Benefits Overview

- 8.5 million members in California, 11.8 million total members in 8 states and the District of Columbia
- In California more than 18,000 doctors provide care at over 440 medical facilities
- Choose your personal physician and change doctors for any reason
- Excellent ratings from the National Committee for Quality Assurance (NCQA), the leading reviewer of health plan quality

SHARP Health Plan

San Diego's best health insurance

Sharp Health Plan is a nonprofit health plan that offers San Diegans of all ages. We believe better health insurance matters, and our commitment to high-quality care and service is continually recognized. Sharp Health Plan was named San Diego's Best Health Insurance in the 2024 Union-Tribune Readers Poll for the fourth year in a row[1].Sharp Health Plan is the highest member-rated commercial health plan in San Diego[2], with the highest member rating for customer service, health care, specialist and care coordination[3]. Sharp Health Plan is one of the highest rated health plans in the nation, with a rating of a 4 out of 5 in the National Committee for Quality Assurance (NCQA) Private Health Insurance Ratings 2020-24[4].

Sharp Health Plan Benefits Overview

- Affordable coverage options through our HMO Platinum, Gold, Silver, and Bronze plans, High Deductible Bronze HMO plans and HSA plans
- Award-winning coverage and direct access to the nationally recognized doctors, medical groups and hospitals within Sharp Health Care
- Quick and easy access to care, including video and phone visits
- Mobile and online tools for managing your plan, for communicating with participating providers, scheduling appointments, viewing test results and much more
- Expanded behavioral health provider network, and no referral needed for outpatient therapy with in-network providers
- Mail order pharmacy program and convenient retail locations

(continued on page 11)

Health Plan Choices *(continued)*

SHARP Health Plan

(continued from page 10)

- Treatment for minor illnesses and injuries available through MinuteClinic®
- Afterhours nurse advice line
- Emergency Travel Services for assistance nationally and abroad
- Free access to Sharp Health Plan's nationally accredited Best Health® wellness program

[1] Voted `Best Health Insurance' in the San Diego's Best Union-Tribune Readers Poll, 2021-24.

[2] Among reporting California plans. Based on 2024 NCQA Quality Compass® CAHPS® results. Quality Compass is a registered trademark of the National Committee for Quality Assurance (NCQA). CAHPS is a registered trademark of the Agency for Healthcare Research and Quality (AHRQ).

[3,4] The source for this data is Quality Compass® 2024 and is used with the permission of the National Committee for Quality Assurance (NCQA). Quality Compass® 2024 includes certain CAHPS® data. Any data display, analysis, interpretation or conclusion based on these data is solely that of the authors, and NCQA specifically disclaims responsibility for any such display, analysis, interpretation or conclusion. Quality Compass® is a registered trademark of NCQA. CAHPS® is a registered trademark of the Agency for Healthcare Research and Quality (AHRQ). Sharp Health Plan achieved the following summary ratings (9+10): 56.82 for Rating of the Health Plan compared to the California all LOBs average (excluding PPOs & EPOs) of 45.92; 90.33 for Rating of Customer Service compared to the California all LOBs average (excluding PPOs & EPOs) of 86.17; 57.53 for Rating of Health Care compared to the California all LOBs average (excluding PPOs & EPOs) of 48.08; 69.52 for Rating of Specialist compared to the California all LOBs average (excluding PPOs & EPOs) of 64.13; and 83.82 for Care Coordination compared to the California all LOBS average (excluding PPO and EPOs) of 82.33.

Sutter Health Plan

Coverage You Can Count On

Choosing a health plan is a big decision - we understand. That's why it's important to review your options. We're an HMO that gives you access to comprehensive and convenient care from many of Sutter Health's high-quality doctors, clinicians and hospitals. So, take a closer look at why Sutter Health Plan might be the right fit for your healthcare coverage needs.

Managing Your Care and Coverage.

We offer easy-to-use online tools to simplify how you manage your coverage and care.

- **Member Portal.** Your health plan hub where you can access and manage your benefits, view or change your primary care doctor, view and print ID cards, see your plan documents, estimate costs and more.
- **Pharmacy Portal.** We partner with CVS Caremark® for your pharmacy benefits. CVS offers an online platform to help you find pharmacies, check drug costs, view drugs covered by your plan, refill prescriptions, and more.
- **Patient Portal.** Sutter's secure patient portal, My Health Online*, makes it easy to manage your health, schedule appointments, message your care team, view test results, sign up for text reminders and more.

Mental Health Benefits

We believe caring for your mental health is as important as your physical health. As a Sutter Health Plan member, your coverage includes benefits for mental health and substance use disorder services through **U.S. Behavioral Health Plan, California.**

(continued on page 12)

Health Plan Choices *(continued)*

Sutter Health Plan

(continued from page 11)

You also have access to mental wellness tools and resources for even more support:

- **Self Care by AbleTo.** A confidential app providing on-demand mental wellness support, self-care techniques, coping tools, meditations and more for members age 13 and older.
- **Ria Health.** A confidential online alcohol treatment program providing evidence-based care from the comfort of your home. It is available for members age 18 years and older and offers medications, counseling and support to help achieve lasting results.
- **Scout by Sutter Health.** A personalized, confidential digital program that helps teens and young adults, ages 13 through 22, build resilience to manage everyday mental health.

Convenient Care to Fit Your Needs

We know life can get busy. That's why we offer convenient care options when and where you need it.

- **Nurse Advice Line.** Our 24/7 line is staffed by registered nurses ready to help answer questions about medical problems and determine the right level of care for your health needs.
- **Video visits.** All members age 18 months and older have access to video visits daily with a clinician at Sutter.
- **Sutter Walk-In Care.** In select areas, you have access to Sutter Walk-In Care for everyday health needs.
- **Urgent care.** With several urgent care clinics in our network, you'll have peace of mind knowing you can access care that's needed now, but isn't an emergency.

[1] You must be physically located in California at the time of your appointment to participate in a video visit.

United Healthcare

Quality

UnitedHealthcare of California provides access to quality care and helps you manage your family's health care costs. Our large California HMO network includes local physicians and health care professionals in your community. With a combination of benefits, quality care, wellness programs to help keep you and your family healthier and award-winning customer service[2] – we are here for you – making UnitedHealthcare the smart choice for your family's health care coverage needs.

UnitedHealthcare Benefits Overview

- A broad network of quality local doctors and hospitals
- A member website, myuhc.com providing online tools and resources
- Health and Wellness Programs
- Preventive care for covered family members
- Core Rewards

[2] UnitedHealthcare's Advocate4Me service model, which leverages innovative tools and technology to simplify and personalize care for members, received a Stevie award in the Sales & Customer Service category at the 2015 American Business Awards.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Health Plan coverage provided by or through UHC of California DBA UnitedHealthcare of California. OptumRx or OptumHealth Care Solutions, Inc. Behavioral health products are provided by U.S. Behavioral Health Plan, California (USBHPC) or United Behavioral Health (UBH).

Health Plan Choices *(continued)*

Western Health Advantage

Western Health Advantage (WHA) is a leading health plan providing comprehensive health benefits to over 100,000 members throughout Northern California. Founded by Dignity Health and NorthBay Health over 25 years ago, WHA is known as the flexible HMO, providing access to physicians and hospitals from among multiple medical groups. WHA goes beyond simply providing affordable health care coverage, with wellness programs and fitness discounts, support for managing chronic health conditions, expanded telehealth choices, and a wealth of valued benefits and resources designed to improve everyday health and well-being.

Western Health Advantage Benefits Overview

- A network of thousands of local, trusted doctors and specialists
- Responsive member services team available locally
- Wellness programs with online coaching, mobile tools, and resources
- Expanded virtual care offerings, including nurse advice and urgent care
- Full spectrum of mental health and substance use disorder services
- Worldwide emergency travel assistance
- Support programs for managing chronic conditions, including hypertension management and type 2 diabetes management and reversal programs
- Discounts on fitness memberships and wellness products
- Pregnancy and Postpartum Support Program
- Innovative digital apps for physical therapy and stress management coaching

How to Enroll

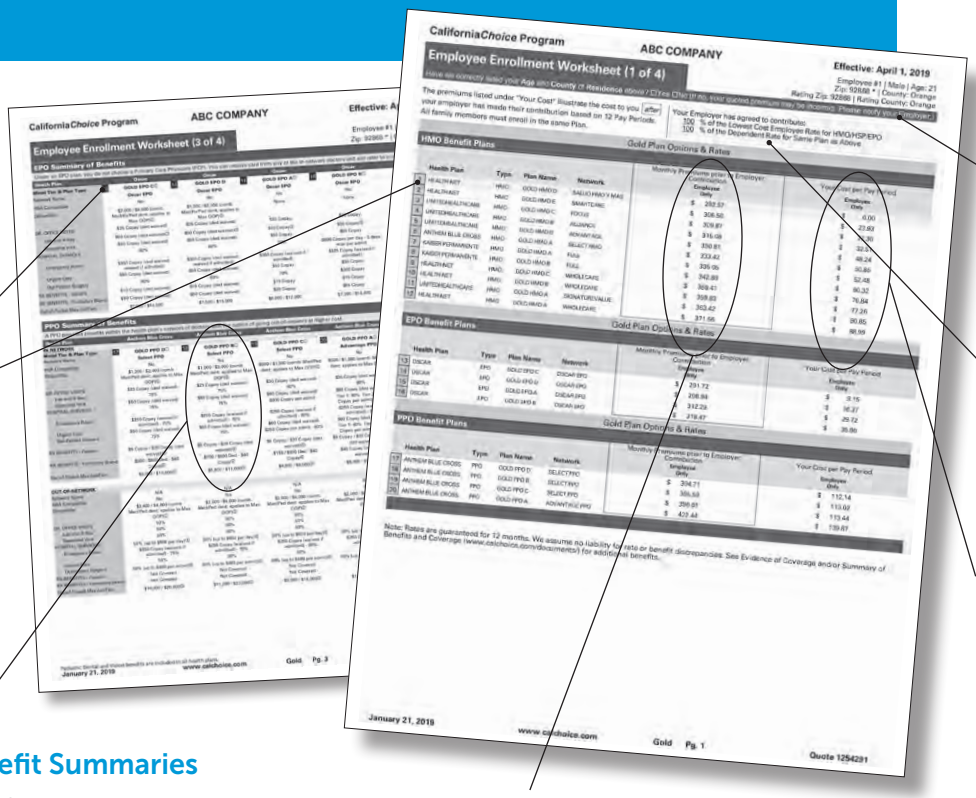
1 Review Your Personalized Enrollment Worksheet

Your Personalized Enrollment Worksheet is a great tool because it shows you all of your benefit choices and the cost associated with each option after your employer's contribution has been applied. This means what you see on your Worksheet is exactly what you'll pay each pay period.

You can also see the costs associated with adding a spouse and/or dependents to your coverage.

Use your Personalized Enrollment Worksheet to:

- **Compare Health Plan Costs** and review your options for copayments, premiums, and out-of-pocket payments.
- **Review Your Benefit Options** to determine which health plan provides the benefits and coverage you need.



Numbered Plans

Available plans numbered so they can be easily referenced on the following benefit summary pages.

Detailed Benefit Summaries

Each health plan's key benefits, including deductibles, doctor co-pays, emergency room visit co-pays, etc, are broken down so that you can select the plan that best fits your budget and health care needs.

Health Plans Sorted by Cost

Health coverage options are sorted by monthly premium, from lowest to highest cost, according to plan type (HMO and PPO).

Verify Your Age, Home Address and Employer Zip Code

Your Employer's Contribution

Your employer's contribution is clearly highlighted.

Your Cost

The premiums listed illustrate the cost to you after your employer has made their contribution based on your pay period. You may choose this plan or select any of the other plan options that fit your needs.

How to Enroll *(continued)*

2 Choose Your Doctor

Before you finalize your choice of plans, visit the CaliforniaChoice® website to select a Primary Care Physician who participates in the provider network for the plan you are considering.

Find a New Doctor – Or Look Up Your Current Doctor

Whether you have a current doctor you would like to get care from, or you're looking for a new Primary Care Physician, CaliforniaChoice makes it easy to quickly look up doctors and specialists in the network for the health plan you select.

Our CaliforniaChoice Provider Network lists all of the physicians affiliated with each of our health plans and networks.

- Go to **calchoice.com**
- Click on "Provider Search" in the top navigation bar
- Select "Medical Carriers"
- Enter the city or ZIP Code in which you wish to find a doctor
- Indicate your gender preference
- Select your insurance carrier from the drop-down list
- Click on the green **"Find Your Doctor"** box

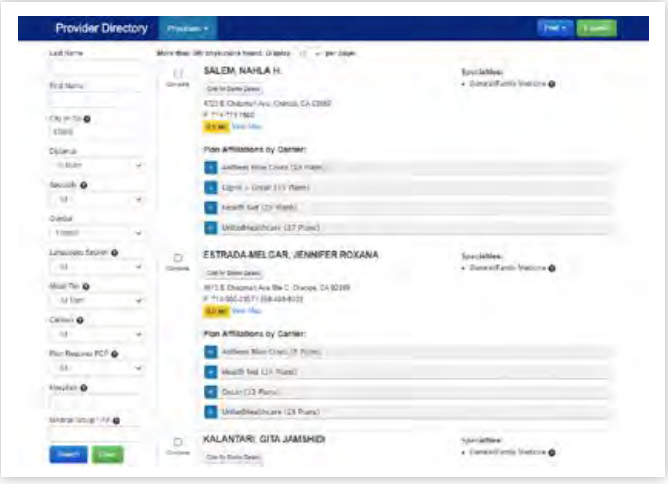
If you are in the middle of treatment AND your current physician is not contracted with the Health Plan you wish to select, please contact our Customer Service Center at 800.558.8003 for further information and assistance.

The Provider Directory will display a list of doctors matching your selected criteria. You can narrow your search further by:

- Entering the last name of the doctor
- Selecting the distance from your city or ZIP Code entry
- Specifying a medical specialty
- Choosing your health plan Metal Tier
- Selecting "yes" or "no" on whether the plan requires a Primary Care Physician

You Can Also Find Out What Plans Cover Specific Drugs

- If you or your insured dependents need a specific drug, you can compare prescription drug coverage by using the online formulary, **CaliforniaChoice Rx Search,** on **calchoice.com.** Just click on "Rx Search" in the top navigation bar.
- You can search alphabetically, by brand and generic name or by therapeutic class. And you can view a list of the health plans and plan designs offering coverage for your specific prescription drugs.



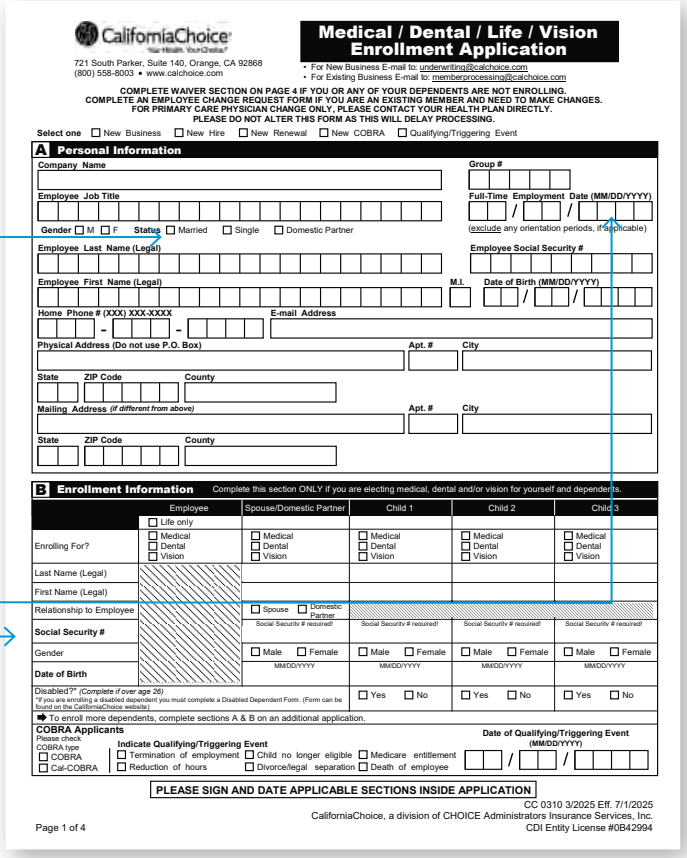
How to Enroll *(continued)*

3 Complete Your Enrollment Application

Your Enrollment Application will only take a few minutes to complete. We recommend once your application is completed, you go over it one last time to make sure all of the required fields are completed.

Remember to:

- Select marital status
- Include date of hire
- Include Social Security Numbers (SSN) for dependents
- Sign the reverse side of your Application to accept coverage



CaliforniaChoice
721 South Parker, Suite 140, Orange, CA 92868
(800) 558-8003 • www.calchoice.com

Medical / Dental / Life / Vision Enrollment Application

- For New Business E-mail to: underwriting@calchoice.com
- For Existing Business E-mail to: memberprocessing@calchoice.com

COMPLETE WAIVER SECTION ON PAGE 4 IF YOU OR ANY OF YOUR DEPENDENTS ARE NOT ENROLLING.
COMPLETE AN EMPLOYEE CHANGE REQUEST FORM IF YOU ARE AN EXISTING MEMBER AND NEED TO MAKE CHANGES.
FOR PRIMARY CARE PHYSICIAN CHANGE ONLY, PLEASE CONTACT YOUR HEALTH PLAN DIRECTLY.
PLEASE DO NOT ALTER THIS FORM AS THIS WILL DELAY PROCESSING.

Select one ☐ New Business ☐ New Hire ☐ New Renewal ☐ New COBRA ☐ Qualifying/Triggering Event

A Personal Information

Company Name | Group #
Employee Job Title | Full-Time Employment Date (MM/DD/YYYY) (exclude any orientation periods, if applicable)
Gender ☐ M ☐ F Status ☐ Married ☐ Single ☐ Domestic Partner
Employee Last Name (Legal) | Employee Social Security #
Employee First Name (Legal) | M.I. | Date of Birth (MM/DD/YYYY)
Home Phone # (XXX) XXX-XXXX | E-mail Address
Physical Address (Do not use P.O. Box) | Apt. # | City
State | ZIP Code | County
Mailing Address *(if different from above)* | Apt. # | City
State | ZIP Code | County

B Enrollment Information Complete this section ONLY if you are electing medical, dental and/or vision for yourself and dependents.

	Employee	Spouse/Domestic Partner	Child 1	Child 2	Child 3
Enrolling For?	☐ Life only ☐ Medical ☐ Dental ☐ Vision	☐ Medical ☐ Dental ☐ Vision	☐ Medical ☐ Dental ☐ Vision	☐ Medical ☐ Dental ☐ Vision	☐ Medical ☐ Dental ☐ Vision
Last Name (Legal)					
First Name (Legal)					
Relationship to Employee		☐ Spouse ☐ Domestic Partner			
Social Security #		Social Security # required!	Social Security # required!	Social Security # required!	Social Security # required!
Gender		☐ Male ☐ Female	☐ Male ☐ Female	☐ Male ☐ Female	☐ Male ☐ Female
Date of Birth		MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Disabled?* *(Complete if over age 26)* *If you are enrolling a disabled dependent you must complete a Disabled Dependent Form. (Form can be found on the CaliforniaChoice website)			☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No

➡ To enroll more dependents, complete sections A & B on an additional application.

COBRA Applicants
Please check COBRA type: ☐ COBRA ☐ Cal-COBRA
Indicate Qualifying/Triggering Event: ☐ Termination of employment ☐ Child no longer eligible ☐ Medicare entitlement ☐ Reduction of hours ☐ Divorce/legal separation ☐ Death of employee
Date of Qualifying/Triggering Event (MM/DD/YYYY)

PLEASE SIGN AND DATE APPLICABLE SECTIONS INSIDE APPLICATION

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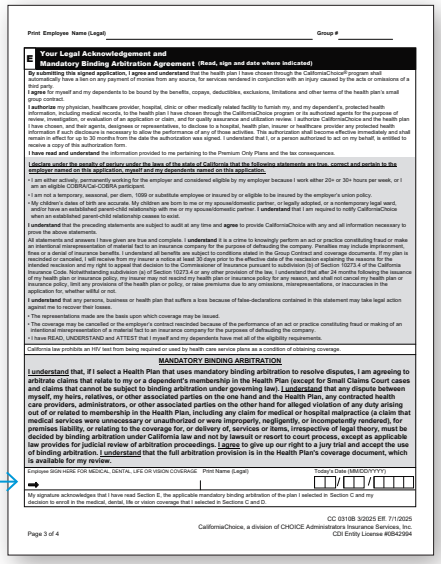

Print Employee Name (Legal) _____ Group # _____

E Your Legal Acknowledgement and Mandatory Binding Arbitration Agreement (Read, sign and date where indicated)

By submitting this signed application, I agree and understand that the health plan I have chosen through the CaliforniaChoice® program shall automatically have a lien on any payment of monies from any source, for services rendered in conjunction with an injury caused by the acts or omissions of a third party.
I agree for myself and my dependents to be bound by the benefits, copays, deductibles, exclusions, limitations and other terms of the health plan's small group contract.
I authorize my physician, healthcare provider, hospital, clinic or other medically related facility to furnish my, and my dependent's, protected health information, including medical records, to the health plan I have chosen through the CaliforniaChoice program or its authorized agents for the purpose of review, investigation or evaluation of an application or claim, and for quality assurance and utilization review. I authorize CaliforniaChoice and the health plan I have chosen through the CaliforniaChoice program to disclose to my physician, healthcare provider, hospital, clinic or other medically related facility information if such disclosure is necessary to allow the performance of one or more of those activities. This authorization shall become effective immediately and shall remain in effect for up to 30 months from the date the authorization was signed. I understand that I, or a person authorized to act on my behalf, is entitled to receive a copy of this authorization form.
I have read and understand the information provided to me pertaining to the Premium Only Plans and the tax consequences.

I declare under the penalty of perjury under the laws of the state of California that the following statements are true, correct and pertain to the employer named on this application, myself and my dependents named on this application.

- I am either actively, permanently working for the employer and considered eligible by my employer because I work either 20+ or 30+ hours per week, or I am an eligible COBRA/Cal-COBRA participant.
- I am not a temporary, seasonal, per diem, 1099 or substitute employee or insured by or eligible to be insured by the employer's union policy.
- My children's dates of birth are accurate. My children are born to me or my spouse/domestic partner, or legally adopted, or a nontemporary legal ward, and/or have an established parent-child relationship with me or my spouse/domestic partner. I understand that I am required to notify CaliforniaChoice when an established parent-child relationship ceases to exist.

I understand that the preceding statements are subject to audit at any time and agree to provide CaliforniaChoice with any and all information necessary to prove the above statements.
All statements and answers I have given are true and complete. I understand it is a crime to knowingly perform an act or practice constituting fraud or make an intentional misrepresentation of material fact to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits. I understand all benefits are subject to conditions stated in the Group Contract and coverage documents. If my plan is rescinded or cancelled, I will receive from my insurer a notice at least 30 days prior to the effective date of the rescission explaining the reasons for the rescission or cancellation. I have the right to appeal the rescission or cancellation pursuant to Section 10384 of the California Insurance Code. Notwithstanding subdivision (a) of Section 10273.4 or any other provision of the law, I understand that after 24 months following the issuance of my health plan or insurance policy, my insurer may not rescind my health plan or insurance policy for any reason, and shall not cancel my health plan or insurance policy, limit any provision of the health plan or policy, or raise premiums due to any omissions, misrepresentations, or inaccuracies in the application for, whether willful or not.
I understand that any persons, business or health plan that suffers a loss because of false-declarations contained in this statement may take legal action against me to recover their losses.

- The representations made are the basis upon which coverage may be issued.
- The coverage may be cancelled or the employer's contract rescinded because of the performance of an act or practice constituting fraud or making of an intentional misrepresentation of a material fact to an insurance company for the purposes of defrauding the company.
- I have READ, UNDERSTAND and ATTEST that I myself and my dependents have met all of the eligibility requirements.

California law prohibits an HIV test from being required or used by health care service plans as a condition of obtaining coverage.

MANDATORY BINDING ARBITRATION

I understand that, if I select a Health Plan that uses mandatory binding arbitration to resolve disputes, I am agreeing to arbitrate claims that relate to my or a dependent's membership in the Health Plan (except for Small Claims Court cases and claims that cannot be subject to binding arbitration under governing law). I understand that any dispute between myself, my heirs, relatives, or other associated parties on the one hand and the Health Plan, any contracted health care providers, administrators, or other associated parties on the other hand for alleged violation of any duty arising out of or related to membership in the Health Plan, including any claim for medical or hospital malpractice (a claim that medical services were unnecessary or unauthorized or were improperly, negligently, or incompetently rendered), for premises liability, or relating to the coverage for, or delivery of, services or items, irrespective of legal theory, must be decided by binding arbitration under California law and not by lawsuit or resort to court process, except as applicable law provides for judicial review of arbitration proceedings. I agree to give up our right to a jury trial and accept the use of binding arbitration. I understand that the full arbitration provision is in the Health Plan's coverage document, which is available for my review.

Employee SIGN HERE FOR MEDICAL, DENTAL, LIFE OR VISION COVERAGE Print Name (Legal) Today's Date (MM/DD/YYYY)
➡
My signature acknowledges that I have read Section E, the applicable mandatory binding arbitration of the plan I selected in Section C and my decision to enroll in the medical, dental, life or vision coverage that I selected in Sections C and D.

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Frequently Missed Sections

- Children's SSN
- Disabled dependent box
- Provider ID#
- Current Patient (if HMO)
- Dentist chosen (if DHMO)
- Life beneficiary (if Life Insurance offered)
- Date of hire
- Marital status

How to Enroll *(continued)*

4 Adding Dependents

Coverage for a Spouse and Children

If you are enrolled and have a spouse and/or children, they may also be eligible for coverage.

SPOUSE: Must be legally married to you in order to be eligible for coverage through the CaliforniaChoice® program.

Married parties are required to submit a state-stamped copy of the Marriage Certificate. If the married parties have not yet received the state-stamped copy of the Marriage Certificate, a county issued receipt displaying the names of the parties and the date of marriage may be acceptable. Married parties agree to provide a copy of the state-stamped Marriage Certificate within 60 days of issuance.

CHILDREN: See below.

Medical, Vision, Chiro, And MetLife & Smilesaver Dental Dependent Eligibility:

- Born to, a step-child or legal ward of, adopted by, or have an established parent-child relationship with the eligible employee, employee spouse, or domestic partner
- Under age 26 (unless disabled, disability diagnosed prior to age 26)

Ameritas Dental Dependent Eligibility:

- Born to, a step-child or legal ward of, adopted by, or have an established parent-child relationship with the eligible employee, employee spouse, or domestic partner
- Financially dependent upon the employee per IRS guidelines
- Unmarried or not involved in a domestic partnership
- Under age 26 (unless disabled, disability diagnosed prior to age 26)

DISABLED DEPENDENTS: Dependents who are incapable of self-support because of continuous mental or physical disability that existed before the age limit are eligible for coverage until the incapacity ends. Documentation of disability will be requested. Once the child reaches the age limit for coverage, verification of eligibility will occur annually at the child's birthday.

- You are not required to extend coverage to either your spouse or your dependent children. If you do not wish to do so, you must check the appropriate boxes and sign the Waiver Form, stating that you decline dependent coverage.
- Any family member enrolling for coverage through the CaliforniaChoice Program must choose the same participating Health Plan and benefit plan, although each is free to choose a different Primary Care Physician (PCP).

Domestic Partner Coverage Requirements

The employee and partner must fall into all of the following categories:

- Both have filed a duly executed Declaration of Domestic Partnership with the Secretary of State and will provide copies to CaliforniaChoice within 60 days of its issue. For out-of-state domestic partners, please complete the Affidavit of Domestic Partnership.
- Agree to notify CaliforniaChoice immediately upon termination of domestic partnership

Domestic Partners are required to submit a state-stamped copy of the Declaration of Domestic Partnership from the California Secretary of State within 60 days of issuance. If domestic partners have filed a Declaration of Domestic Partnership and have not yet received a copy from the state, a signed Affidavit of Domestic Partnership will be accepted. Domestic Partners agree to provide a copy of the Declaration of Domestic Partnership within 60 days of issuance.

How to Enroll *(continued)*

5 Complete Your Waiver Form

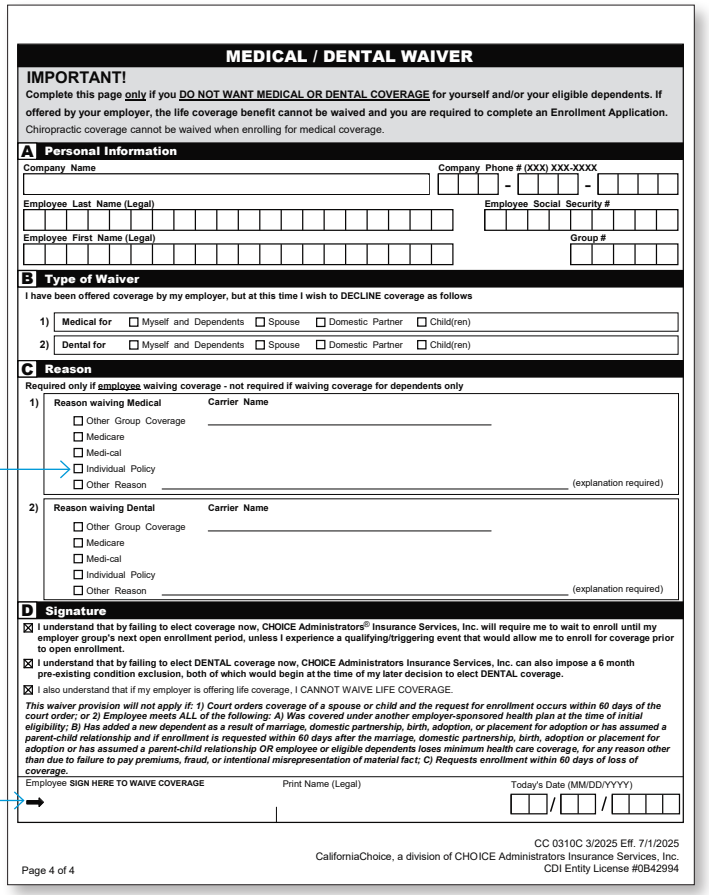
By filling out a Waiver Form, you are telling us that either you or one of your family members would like to waive coverage.

Remember to:

Check-off the correct reason for waiving coverage

Remember to:

Sign here if you are waiving coverage for yourself and/or your dependents



MEDICAL / DENTAL WAIVER

IMPORTANT!

Complete this page only if you DO NOT WANT MEDICAL OR DENTAL COVERAGE for yourself and/or your eligible dependents. If offered by your employer, the life coverage benefit cannot be waived and you are required to complete an Enrollment Application.

Chiropractic coverage cannot be waived when enrolling for medical coverage.

A Personal Information

Company Name | Company Phone # (XXX) XXX-XXXX

Employee Last Name (Legal) | Employee Social Security #

Employee First Name (Legal) | Group #

B Type of Waiver

I have been offered coverage by my employer, but at this time I wish to DECLINE coverage as follows

1) **Medical for** ☐ Myself and Dependents ☐ Spouse ☐ Domestic Partner ☐ Child(ren)

2) **Dental for** ☐ Myself and Dependents ☐ Spouse ☐ Domestic Partner ☐ Child(ren)

C Reason

Required only if employee waiving coverage - not required if waiving coverage for dependents only

1) **Reason waiving Medical** — Carrier Name

☐ Other Group Coverage
☐ Medicare
☐ Medi-cal
☐ Individual Policy
☐ Other Reason (explanation required)

2) **Reason waiving Dental** — Carrier Name

☐ Other Group Coverage
☐ Medicare
☐ Medi-cal
☐ Individual Policy
☐ Other Reason (explanation required)

D Signature

☒ **I understand that by failing to elect coverage now, CHOICE Administrators® Insurance Services, Inc. will require me to wait to enroll until my employer group's next open enrollment period, unless I experience a qualifying/triggering event that would allow me to enroll for coverage prior to open enrollment.**

☒ **I understand that by failing to elect DENTAL coverage now, CHOICE Administrators Insurance Services, Inc. can also impose a 6 month pre-existing condition exclusion, both of which would begin at the time of my later decision to elect DENTAL coverage.**

☒ I also understand that if my employer is offering life coverage, I CANNOT WAIVE LIFE COVERAGE.

This waiver provision will not apply if: 1) Court orders coverage of a spouse or child and the request for enrollment occurs within 60 days of the court order; or 2) Employee meets ALL of the following: A) Was covered under another employer-sponsored health plan at the time of initial eligibility; B) Has added a new dependent as a result of marriage, domestic partnership, birth, adoption, or placement for adoption or has assumed a parent-child relationship and if enrollment is requested within 60 days after the marriage, domestic partnership, birth, adoption or placement for adoption or has assumed a parent-child relationship OR employee or eligible dependents loses minimum health care coverage, for any reason other than due to failure to pay premiums, fraud, or intentional misrepresentation of material fact; C) Requests enrollment within 60 days of loss of coverage.

Employee **SIGN HERE TO WAIVE COVERAGE** ➡ | Print Name (Legal) | Today's Date (MM/DD/YYYY) ☐☐/☐☐/☐☐☐☐

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Important Things to Remember When Waiving Coverage

- If you waive coverage for medical and/or dental benefits, you will have to wait for your company's renewal period in order to be eligible again.
- If you choose to enroll in medical and/or dental benefits, but you want to waive an eligible spouse or dependent child, a Waiver Form must be filled out.
- By failing to elect coverage now, CHOICE Administrators® Insurance Services, Inc. can impose up to a 12-month period of exclusion, which would begin at the time of the individual's later decision to elect coverage.

MEDICAL BENEFIT SUMMARIES

Platinum HMO

Groups Beginning 7.1.2025

Services	HMO A	HMO B	HMO C
Participating Health Plans	Anthem Blue Cross	Anthem Blue Cross	Health Net
Network Name	Select HMO	Vivity	WholeCare
Metal Tier	**Platinum**	**Platinum**	**Platinum**
Calendar Year Deductible*	None	None	None
Out-of-Pocket Max Ind/Fam	$2,500 / $5,000 [9]	$3,350 / $6,700 [9]	$2,700 / $5,400
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	$20 Copay	$20 Copay	$30 Copay
Specialist Visit (SPC)	$40 Copay	$40 Copay	$50 Copay
Laboratory	$10 Copay [18]	$25 Copay [18]	$30 Copay
X-Ray	$10 Copay [18]	$25 Copay [18]	$30 Copay
MRI, CT and PET (office setting)	$100 Copay [20]	$100 Copay [20]	$250 Copay per procedure
Virtual/Telemedicine Office Visit	$20 Copay / $40 Copay [21]	100% / $40 Copay [21]	100%
Hospital Services – In-Patient	$300 Copay per day – 3 days max per admit	$250 Copay per day – 4 days max per admit	$600 Copay per day – 4 days max
In-Patient Physician Fees	100%	100%	100%
Emergency Room (copay waived if admitted)	$275 Copay	$150 Copay	$250 Copay
Urgent Care	$20 Copay	$20 Copay	$30 Copay
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 $250 Copay $200 Copay	 $150 Copay $150 Copay	 $500 Copay $200 Copay [2]
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	$40 Copay	$40 Copay	$50 Copay
Ambulance Services (per trip)	$150 Copay [15]	$150 Copay [15]	$250 Copay
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 Level 1 $5 Copay / Level 2 $15 Copay [16] Level 1 $20 Copay / Level 2 $30 Copay [16] Level 1 $50 Copay / Level 2 $60 Copay [16] Level 1 70% / Level 2 60% (up to $250 per prescription [14]) (prior auth. required) [12, 16]	 Level 1 $5 Copay / Level 2 $15 Copay [16] Level 1 $25 Copay / Level 2 $35 Copay [16] Level 1 $75 Copay / Level 2 $85 Copay [16] Level 1 $250 Copay / Level 2 $250 Copay (prior auth. required) [12, 16]	 $5 Copay [6, 7] $30 Copay [6, 7] $50 Copay [6, 7] 70% (up to $250 per prescription [14]) (prior auth. required) [6, 7]
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	Applicable Rx Copay [16]	Applicable Rx Copay [16]	Applicable Rx Copay [6,7]
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% [4]	100% [4]	100% [4]
Chronic Disease Management	Covered [22]	Covered [22]	$50 Copay
Chemotherapy	$40 Copay	$40 Copay	$30 Copay
Chiropractic (20 visits max per year)	$15 Copay (30 visits max per benefit period) [17]	$15 Copay (30 visits max per benefit period) [17]	Not Covered
Acupuncture	$20 Copay	$20 Copay	$15 Copay [1]
Physical, Occupational, Speech Therapy	$20 Copay [18]	$30 Copay [18]	$30 Copay [18]
Rehabilitative & Habilitative Services and Devices	$20 Copay [18]	$30 Copay [18]	$30 Copay [18]
Home Health Care (Max 100 visits per year)	$40 Copay (Max 100 visits per benefit period) [11]	$40 Copay (Max 100 visits per benefit period) [11]	$30 Copay

Platinum HMO

Groups Beginning 7.1.2025

Services	HMO A	HMO B	HMO C
Participating Health Plans	Anthem Blue Cross	Anthem Blue Cross	Health Net
Network Name	Select HMO	Vivity	WholeCare
Metal Tier	**Platinum**	**Platinum**	**Platinum**
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	$100 Copay per day – 3 days max per admit [19]	$150 Copay per day – 4 days max per admit [19]	$25 Copay per day (no limit)
Hospice (out-patient)	100%	$40 Copay	100%
Durable Medical Equipment (Covered when medically necessary)	50%	$100 Copay	70%
Mental Health			
In-Patient	$300 Copay per day – 3 days max per admit	$250 Copay per day – 4 days max per admit	$600 Copay per day – 4 days max [5]
Out-Patient (office visit)	$20 Copay	$20 Copay	$30 Copay [5]
Drug/Substance Abuse			
In-Patient (Detox Only)	$300 Copay per day – 3 days max per admit	$250 Copay per day – 4 days max per admit	$600 Copay per day – 4 days max
Infertility			
Infertility Evaluation and Treatment	$20 Copay [13]	$20 Copay [13]	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	Anthem Vision	Anthem Vision	EyeMed [10]
Network	Blue View Vision	Blue View Vision	EyeMed
Exam	100%	100%	100%
Contact Lenses	100% (in lieu of eyeglasses)	100% (in lieu of eyeglasses)	100%
Frames	100%	100%	1 pair per calendar year
Maximum Allowance per year	1 per calendar year	1 per calendar year	None
Pediatric Dental			
Carrier	Anthem Dental	Anthem Dental	Dental Benefit Providers [8, 10]
Network	Prime	Prime	Dental Benefit Providers
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100%	100%	100%
Diagnostic & Preventative (D&P)	100%	100%	100%
Basic Services	80%	80%	Copay varies by service
Major Services (no waiting period)	50%	50%	Copay varies by service
Orthodontics (medically necessary)	50%	50%	Copay varies by service

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

* All services are subject to the deductible unless otherwise stated.

1. Must be medically necessary.
2. Cost share varies depending on type of service, see plan specific EOC for cost shares of other service types.
3. Certain services available in Mexico, have a separate out-of-pocket maximum, but out-of-pocket costs for services received in Mexico and California apply toward satisfaction of both out-of-pocket maximums.
4. See plan specific EOC for information on preventive services.
5. Benefits are administered by MHN Services, an affiliate behavioral health administrative services company which provides behavioral health services.
6. The four prescription drug tiers are Tier 1: Generic formulary; Tier 2: Brand formulary; Tier 3: Brand non-formulary; Tier 4: Specialty.
7. See plan specific EOC for information regarding preventive drugs and women's contraceptives.
8. The pediatric dental benefits are provided by Health Net and administered by Dental Benefit Providers of California, Inc. (DBP). DBP is a California licensed specialized dental plan and is not affiliated with Health Net. Additional pediatric dental benefits are covered. See the plan's EOC for details.
9. Family Out-of-Pocket Limit: For any given Member, the Out-of-Pocket Limit is met either after he/she meets their individual Out-of-Pocket Limit, or after the entire family Out-of-Pocket Limit is met. The family Out-of-Pocket Limit can be met by any combination of amounts from any Member; however, no one Member may contribute any more than his/her individual Out-of-Pocket Limit toward the family Out-of-Pocket Limit.
10. Pediatric dental and vision are included on all plans.
11. Limited to 100 4-hour visits per benefit period.
12. Classified specialty drugs must be obtained through Anthem's Specialty Pharmacy Program and are subject to the terms of the program.
13. Evaluation only.
14. Maximum member responsibility.
15. Medical emergency only.
16. The four prescription drug tiers are: tier 1 typically generic drugs and low-cost preferred brand name drugs; tier 2 typically non-preferred generic drugs, preferred brand name drugs; tier 3 typically non-preferred brand name drugs; and tier 4 typically drugs that are biologics or distributed through a specialty pharmacy. Plans use the RxChoice Tiered Network, which includes a choice of two levels of copays -- the first copay listed is for Level 1 pharmacies and the second copay listed is for Level 2.
17. Manipulation Therapy only: benefit maximum of 30 visits per benefit period for office visits.
18. Amount listed is for office visits only, please see plan specific EOC for other settings/services and devices cost shares.
19. Coverage for inpatient rehabilitation and skilled nursing services combined is limited to 100 days per skilled nursing facility benefit period (not per disability).
20. Cost share varies depending on place of service, see plan specific EOC for cost shares of other settings.
21. Dr. Visits (PCP)/ Specialist Visit (SPC). $0 Copay for virtual visits through online provider – LiveHealth Online.
22. The following services are covered in full with deductible waived when member is diagnosed with the corresponding chronic condition: Blood pressure monitor for hypertension; Retinopathy screening for diabetes; Peak flow monitor for asthma; Glucometer for diabetes; Hemoglobin A1C testing for diabetes; International Normalized Ratio (INR) testing for liver disease and/or bleeding disorders. In addition, Anthem offers dedicated support through programs that help members manage specific medical conditions successfully.

Platinum HMO

Groups Beginning 7.1.2025

Services	HMO E	HMO F	HMO G
Participating Health Plans	Health Net	Health Net	Health Net
Network Name	Full	WholeCare	Salud HMO y Mas
Metal Tier	**Platinum**	**Platinum**	**Platinum**
Calendar Year Deductible*	None	None	None
Out-of-Pocket Max Ind/Fam	$2,700 / $5,400	$3,850 / $7,700	$3,850 / $7,700 [11]
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	$30 Copay	100%	100%
Specialist Visit (SPC)	$50 Copay	100%	100%
Laboratory	$30 Copay	100%	100%
X-Ray	$30 Copay	100%	100%
MRI, CT and PET (office setting)	$250 Copay per procedure	$275 Copay per procedure	$275 Copay per procedure
Virtual/Telemedicine Office Visit	100%	100%	100%
Hospital Services – In-Patient	$600 Copay per day – 4 days max	$500 Copay per day – 4 days max	$500 Copay per day – 4 days max
In-Patient Physician Fees	100%	100%	100%
Emergency Room (copay waived if admitted)	$250 Copay	$275 Copay	$275 Copay
Urgent Care	$30 Copay	100%	100%
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 $500 Copay $200 Copay [1]	 $500 Copay $200 Copay [1]	 $500 Copay $200 Copay [1]
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	$50 Copay	100%	100%
Ambulance Services (per trip)	$250 Copay	$275 Copay	$275 Copay
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 $5 Copay [2, 4] $30 Copay [2, 4] $50 Copay [2, 4] 70% (up to $250 per prescription [5]) (prior auth. required) [2, 4]	 100% [2, 4] $30 Copay [2, 4] $50 Copay [2, 4] 70% (up to $250 per prescription [5]) (prior auth. required) [2, 4]	 100% [2, 4] $30 Copay [2, 4] $50 Copay [2, 4] 70% (up to $250 per prescription [5]) (prior auth. required) [2, 4]
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	Applicable Rx Copay [2, 4]	Applicable Rx Copay [2, 4]	Applicable Rx Copay [2, 4]
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% [6]	100% [6]	100% [6]
Chronic Disease Management	$50 Copay	100%	100%
Chemotherapy	$30 Copay	100%	100%
Chiropractic (20 visits max per year)	Not Covered	Not Covered	Not Covered
Acupuncture	$15 Copay [3]	$15 Copay [3]	$15 Copay [3]
Physical, Occupational, Speech Therapy	$30 Copay [7]	100% [7]	100% [7]
Rehabilitative & Habilitative Services and Devices	$30 Copay [7]	100% [7]	100% [7]
Home Health Care (Max 100 visits per year)	$30 Copay	100%	100%

Platinum HMO

Groups Beginning 7.1.2025

Services	HMO E	HMO F	HMO G
Participating Health Plans	Health Net	Health Net	Health Net
Network Name	Full	WholeCare	Salud HMO y Mas
Metal Tier	**Platinum**	**Platinum**	**Platinum**
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	$25 Copay per day (no limit)	$25 Copay per day (no limit)	$25 Copay per day (no limit)
Hospice (out-patient)	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary)	70%	70%	70%
Mental Health			
In-Patient	$600 Copay per day – 4 days max [8]	$500 Copay per day – 4 days max [8]	$500 Copay per day – 4 days max [8]
Out-Patient (office visit)	$30 Copay [8]	100% [8]	100% [8]
Drug/Substance Abuse			
In-Patient (Detox Only)	$600 Copay per day – 4 days max	$500 Copay per day – 4 days max	$500 Copay per day – 4 days max
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	EyeMed [9]	EyeMed [9]	EyeMed [9]
Network	EyeMed	EyeMed	EyeMed
Exam	100%	100%	100%
Contact Lenses	100%	100%	100%
Frames	1 pair per calendar year	1 pair per calendar year	1 pair per calendar year
Maximum Allowance per year	None	None	None
Pediatric Dental			
Carrier	Dental Benefit Providers [9, 10]	Dental Benefit Providers [9, 10]	Dental Benefit Providers [9, 10]
Network	Dental Benefit Providers	Dental Benefit Providers	Dental Benefit Providers
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100%	100%	100%
Diagnostic & Preventative (D&P)	100%	100%	100%
Basic Services	Copay varies by service	Copay varies by service	Copay varies by service
Major Services (no waiting period)	Copay varies by service	Copay varies by service	Copay varies by service
Orthodontics (medically necessary)	Copay varies by service	Copay varies by service	Copay varies by service

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

* All services are subject to the deductible unless otherwise stated.

1. Cost share varies depending on type of service, see plan specific EOC for cost shares of other service types.
2. The four prescription drug tiers are Tier 1: Generic formulary; Tier 2: Brand formulary; Tier 3: Brand non-formulary; Tier 4: Specialty.
3. Must be medically necessary.
4. See plan specific EOC for information regarding preventive drugs and women's contraceptives.
5. Maximum member responsibility.
6. See plan specific EOC for information on preventive services.
7. Amount listed is for office visits only, please see plan specific EOC for other settings/services and devices cost shares.
8. Benefits are administered by MHN Services, an affiliate behavioral health administrative services company which provides behavioral health services.
9. Pediatric dental and vision are included on all plans.
10. The pediatric dental benefits are provided by Health Net and administered by Dental Benefit Providers of California, Inc. (DBP). DBP is a California licensed specialized dental plan and is not affiliated with Health Net. Additional pediatric dental benefits are covered. See the plan's EOC for details.
11. Certain services available in Mexico, have a separate out-of-pocket maximum, but out-of-pocket costs for services received in Mexico and California apply toward satisfaction of both out-of-pocket maximums.

Platinum HMO

Groups Beginning 7.1.2025

Services	HMO H	HMO I	HMO J
Participating Health Plans	Health Net	Health Net	Health Net
Network Name	Full	SmartCare	SmartCare
Metal Tier	**Platinum**	**Platinum**	**Platinum**
Calendar Year Deductible*	None	None	None
Out-of-Pocket Max Ind/Fam	$3,850 / $7,700	$3,850 / $7,700	$2,700 / $5,400
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	100%	100%	$30 Copay
Specialist Visit (SPC)	100%	100%	$50 Copay
Laboratory	100%	100%	$30 Copay
X-Ray	100%	100%	$30 Copay
MRI, CT and PET (office setting)	$275 Copay per procedure	$275 Copay per procedure	$250 Copay per procedure
Virtual/Telemedicine Office Visit	100%	100%	100%
Hospital Services – In-Patient	$500 Copay per day – 4 days max	$500 Copay per day - 4 days max	$600 Copay per day - 4 days max
In-Patient Physician Fees	100%	100%	100%
Emergency Room (copay waived if admitted)	$275 Copay	$275 Copay	$250 Copay
Urgent Care	100%	100%	$30 Copay
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 $500 Copay $200 Copay [8]	 $500 Copay $200 Copay [8]	 $500 Copay $200 Copay [8]
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	100%	100%	$50 Copay
Ambulance Services (per trip)	$275 Copay	$275 Copay	$250 Copay
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 100% [6, 10] $30 Copay [6, 10] $50 Copay [6, 10] 70% (up to $250 per prescription [9]) (prior auth. required) [6, 10]	 100% [6, 10] $30 Copay [6, 10] $50 Copay [6, 10] 70% (up to $250 per prescription [9]) (prior auth. required) [6, 10]	 $5 Copay [6, 10] $30 Copay [6, 10] $50 Copay [6, 10] 70% (up to $250 per prescription [9]) (prior auth. required) [6, 10]
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	Applicable Rx Copay [6, 10]	Applicable Rx Copay [6, 10]	Applicable Rx Copay [6, 10]
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% [5]	100% [5]	100% [5]
Chronic Disease Management	100%	100%	$50 Copay
Chemotherapy	100%	100%	$30 Copay
Chiropractic (20 visits max per year)	Not Covered	Not Covered	Not Covered
Acupuncture	$15 Copay [2]	$15 Copay [2]	$15 Copay [2]
Physical, Occupational, Speech Therapy	100% [3]	100% [3]	$30 Copay [3]
Rehabilitative & Habilitative Services and Devices	100% [3]	100% [3]	$30 Copay [3]
Home Health Care (Max 100 visits per year)	100%	100%	$30 Copay

Platinum HMO

Groups Beginning 7.1.2025

Services	HMO H	HMO I	HMO J
Participating Health Plans	Health Net	Health Net	Health Net
Network Name	Full	SmartCare	SmartCare
Metal Tier	**Platinum**	**Platinum**	**Platinum**
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	$25 Copay per day (no limit)	$25 Copay per day (no limit)	$25 Copay per day (no limit)
Hospice (out-patient)	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary)	70%	70%	70%
Mental Health			
In-Patient	$500 Copay per day – 4 days max[1]	$500 Copay per day – 4 days max[1]	$500 Copay per day – 4 days max[1]
Out-Patient (office visit)	100%[1]	100%[1]	$30 Copay[1]
Drug/Substance Abuse			
In-Patient (Detox Only)	$500 Copay per day – 4 days max	$500 Copay per day – 4 days max	$600 Copay per day – 4 days max
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	EyeMed[7]	EyeMed[7]	EyeMed[7]
Network	EyeMed	EyeMed	EyeMed
Exam	100%	100%	100%
Contact Lenses	100%	100%	100%
Frames	1 pair per calendar year	1 pair per calendar year	1 pair per calendar year
Maximum Allowance per year	None	None	None
Pediatric Dental			
Carrier	Dental Benefit Providers[4, 7]	Dental Benefit Providers[4, 7]	Dental Benefit Providers[4, 7]
Network	Dental Benefit Providers	Dental Benefit Providers	Dental Benefit Providers
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100%	100%	100%
Diagnostic & Preventative (D&P)	100%	100%	100%
Basic Services	Copay varies by service	Copay varies by service	Copay varies by service
Major Services (no waiting period)	Copay varies by service	Copay varies by service	Copay varies by service
Orthodontics (medically necessary)	Copay varies by service	Copay varies by service	Copay varies by service

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

* All services are subject to the deductible unless otherwise stated.

1. Benefits are administered by MHN Services, an affiliate behavioral health administrative services company which provides behavioral health services.
2. Must be medically necessary.
3. Amount listed is for office visits only, please see plan specific EOC for other settings/services and devices cost shares.
4. The pediatric dental benefits are provided by Health Net and administered by Dental Benefit Providers of California, Inc. (DBP). DBP is a California licensed specialized dental plan and is not affiliated with Health Net. Additional pediatric dental benefits are covered. See the plan's EOC for details.
5. See plan specific EOC for information on preventive services.
6. See plan specific EOC for information regarding preventive drugs and women's contraceptives.
7. Pediatric dental and vision are included on all plans.
8. Cost share varies depending on type of service, see plan specific EOC for cost shares of other service types.
9. Maximum member responsibility.
10. The four prescription drug tiers are Tier 1: Generic formulary; Tier 2: Brand formulary; Tier 3: Brand non-formulary; Tier 4: Specialty.
11. Certain services available in Mexico, have a separate out-of-pocket maximum, but out-of-pocket costs for services received in Mexico and California apply toward satisfaction of both out-of-pocket maximums.

Platinum HMO

Groups Beginning 7.1.2025

Services	HMO A	HMO B	HMO C
Participating Health Plans	Kaiser Permanente	Kaiser Permanente	Kaiser Permanente
Network Name	Full	Full	Full
Metal Tier	**Platinum**	**Platinum**	**Platinum**
Calendar Year Deductible*	None	None	$250/ $500 [1] (combined Med/Rx ded) (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	$3,000 / $6,000 [2]	$4,500 / $9,000 [2]	$3,000 / $6,000 [2]
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	$10 Copay	$20 Copay	$30 Copay (ded waived)
Specialist Visit (SPC)	$20 Copay	$30 Copay	$50 Copay (ded waived)
Laboratory	$20 Copay	$20 Copay	$30 Copay (ded waived)
X-Ray	$40 Copay	$30 Copay	$50 Copay (ded waived)
MRI, CT and PET (office setting)	$150 Copay per procedure	$100 Copay per procedure	$150 Copay (ded waived) per procedure
Virtual/Telemedicine Office Visit	100%	100%	100% (ded waived)
Hospital Services – In-Patient	$500 Copay per admit	$250 Copay per day – 5 days max	$500 Copay per admit
In-Patient Physician Fees	100%	100%	100% (ded waived)
Emergency Room (copay waived if admitted)	$200 Copay	$150 Copay	$250 Copay (ded waived)
Urgent Care	$10 Copay	$20 Copay	$30 Copay (ded waived)
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 $300 Copay per procedure $300 Copay per procedure	 $125 Copay per procedure $125 Copay per procedure	 $300 Copay (ded waived) per procedure $300 Copay (ded waived) per procedure
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	$20 Copay	$30 Copay	$50 Copay (ded waived)
Ambulance Services (per trip)	$150 Copay	$150 Copay	$150 Copay (ded waived)
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 $5 Copay $15 Copay $15 Copay (with physician approval) 90% (up to $250 per prescription [3]) (with physician approval)	 $5 Copay $20 Copay $20 Copay (with physician approval) 90% (up to $250 per prescription [3]) (with physician approval)	 $10 Copay (ded waived) $20 Copay (ded waived) $20 Copay (ded waived) (with physician approval) 90% (up to $250 per prescription [3]) (combined Med/Rx ded) (with physician approval)
Oral Contraceptives	100%	100%	100% (ded waived)
Diabetes – Self-Injectable	$15 Copay	$20 Copay	$20 Copay (ded waived)
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% [4]	100% [4]	100% (ded waived) [4]
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness
Chemotherapy	100%	90%	100% (ded waived)
Chiropractic (20 visits max per year)	$15 Copay [10]	Not Covered	$15 Copay (ded waived) [10]
Acupuncture	$10 Copay [10]	$20 Copay	$30 Copay (ded waived) [10]
Physical, Occupational, Speech Therapy	$10 Copay	$20 Copay	$30 Copay (ded waived)
Rehabilitative & Habilitative Services and Devices	$10 Copay	$20 Copay	$30 Copay (ded waived)

Platinum HMO

Groups Beginning 7.1.2025

Services	HMO A	HMO B	HMO C
Participating Health Plans	Kaiser Permanente	Kaiser Permanente	Kaiser Permanente
Network Name	Full	Full	Full
Metal Tier	**Platinum**	**Platinum**	**Platinum**
Home Health Care (Max 100 visits per year)	100% [5]	$20 Copay [5]	100% (ded waived) [5]
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	$250 Copay per admit	$150 Copay per day – 5 days max	$250 Copay per admit
Hospice (out-patient)	100%	100%	100% (ded waived)
Durable Medical Equipment (Covered when medically necessary)	90% [6, 11]	90% [6, 11]	90% [6, 11]
Mental Health			
In-Patient	$500 Copay per admit	$250 Copay per day – 5 days max	$500 Copay per admit
Out-Patient (office visit)	$10 Copay	$20 Copay	$30 Copay (ded waived)
Drug/Substance Abuse			
In-Patient (Detox Only)	$500 Copay per admit	$250 Copay per day – 5 days max	$500 Copay per admit
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	Kaiser Permanente	Kaiser Permanente	Kaiser Permanente
Network	Kaiser Permanente	Kaiser Permanente	Kaiser Permanente
Exam	100%	100%	100% (ded waived)
Contact Lenses	1 pair per calendar year [9]	1 pair per calendar year [9]	1 pair per calendar year [9]
Frames	1 pair per calendar year [9]	1 pair per calendar year [9]	1 pair per calendar year (ded waived) [9]
Maximum Allowance per year	None	None	None
Pediatric Dental			
Carrier	Delta Dental	Delta Dental	Delta Dental
Network	DeltaCare USA	DeltaCare USA	DeltaCare USA
Deductible	None	None	None
Out-of-Pocket Maximum	$350 / $700	$350 / $700	$350 / $700
Office Visit	100%	100%	100% (ded waived)
Diagnostic & Preventative (D&P)	100%	100%	100% (ded waived)
Basic Services	$40 Copay [7]	$40 Copay [7]	$40 Copay [7]
Major Services (no waiting period)	$365 Copay [8]	$365 Copay [8]	$365 Copay [8]
Orthodontics (medically necessary)	$350 Copay	$350 Copay	$350 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

* All services are subject to the deductible unless otherwise stated.

1. Under a family contract, when an insured satisfies the individual deductible amount, no further deductible is required for that insured for the remainder of that calendar year; however, an insured may not contribute an amount greater than the individual deductible toward the family deductible.
2. Under a family contract, an insured can satisfy their individual out-of-pocket maximum; however, an insured may not contribute an amount greater than the individual maximum copayment limit toward the family maximum.
3. Maximum member responsibility.
4. See plan specific EOC for information on preventive services.
5. Home Health Care visit part-time/intermittent coverage (2 hour(s) maximun per visit(s), 3 visit(s) maximum per day(s), 100 visit(s) maximum per calendar year).
6. Certain prosthetics, orthotics and devices may be available at no cost (after deductible, if deductible applies). Please refer to the Evidence of Coverage for more information on Durable Medical Equipment (DME), prosthetics, orthotics and devices. Most DME for home use, prosthetics, orthotics and devices are not covered.
7. DHMO Basic Services copayments vary by procedure within this category. Using a statistically significant set of claims data, the plan's average copay charged for procedures in this category cannot exceed the stated amount.
8. DHMO Major Services copayments vary by procedure within this category. Using a statistically significant set of claims data, the plan's average copay charged for procedures in this category cannot exceed the stated amount.
9. 1 pair of glasses or 1 pair of contact lenses per accumulation period.5. Home Health Care visit part-time/intermittent coverage (2 hour(s) maximum per visit(s), 3 visit(s) maximum per day(s), 100 visit(s) maximum per calendar year).
10. 20 visits max per year combined for Chiropractic and Acupuncture.
11. Supplemental Durable Medical Equipment has a $2,000 annual maximum.

Platinum HMO

Groups Beginning 7.1.2025

Services	HMO A	HMO B	HMO C
Participating Health Plans	Sharp Health Plan	Sharp Health Plan	Sharp Health Plan
Network Name	Premier	Performance	Premier
Metal Tier	**Platinum**	**Platinum**	**Platinum**
Calendar Year Deductible*	None	None	None
Out-of-Pocket Max Ind/Fam	$6,500 / $13,000 [3]	$3,800 / $7,600 [3]	$4,000 / $8,000 [3]
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	$15 Copay	$15 Copay	$10 Copay
Specialist Visit (SPC)	$20 Copay	$30 Copay	$20 Copay
Laboratory	100%	100%	$10 Copay
X-Ray	100%	100%	$40 Copay
MRI, CT and PET (office setting)	$150 Copay	$100 Copay	$150 Copay
Virtual/Telemedicine Office Visit	Covered as any Illness	Covered as any Illness	Covered as any Illness
Hospital Services – In-Patient	$400 Copay	85%	$350 Copay per day – 5 days max
In-Patient Physician Fees	100%	85%	100%
Emergency Room (copay waived if admitted)	$150 Copay	85%	$200 Copay
Urgent Care	$20 Copay	$30 Copay	$20 Copay
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 80% 80%	 85% 85%	 80% 80%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	$20 Copay	$30 Copay	$20 Copay
Ambulance Services (per trip)	$150 Copay	85%	$200 Copay
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 $10 Copay $25 Copay $50 Copay Applicable Rx Copay	 $10 Copay $25 Copay $50 Copay Applicable Rx Copay	 $10 Copay $25 Copay $50 Copay Applicable Rx Copay
Oral Contraceptives	100% (if in formulary)	100% (if in formulary)	100% (if in formulary)
Diabetes – Self-Injectable	Applicable Rx Copay	Applicable Rx Copay	Applicable Rx Copay
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	$400 Copay [7]	85% [7]	$350 Copay per day – 5 days max [7]
Preventive/Wellness Services	100% [4]	100% [4]	100% [4]
Chronic Disease Management	$20 Copay	$30 Copay	$20 Copay
Chemotherapy	Variable [6]	Variable [6]	Variable [6]
Chiropractic (20 visits max per year)	Not Covered	Not Covered	Not Covered
Acupuncture	$15 Copay	$15 Copay	$10 Copay
Physical, Occupational, Speech Therapy	$15 Copay	$15 Copay	$10 Copay
Rehabilitative & Habilitative Services and Devices	$15 Copay	$15 Copay	$10 Copay

Platinum HMO

Groups Beginning 7.1.2025

Services	HMO A	HMO B	HMO C
Participating Health Plans	Sharp Health Plan	Sharp Health Plan	Sharp Health Plan
Network Name	Premier	Performance	Premier
Metal Tier	**Platinum**	**Platinum**	**Platinum**
Home Health Care (Max 100 visits per year)	$15 Copay	$15 Copay	$10 Copay
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	$200 Copay	85%	$200 Copay
Hospice (out-patient)	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary)	50%	50%	50%
Mental Health In-Patient Out-Patient (office visit)	 $400 Copay $15 Copay	 85% $15 Copay	 $150 Copay per day – 5 days max $10 Copay
Drug/Substance Abuse In-Patient (Detox Only)	 $400 Copay	 85%	 $150 Copay per day – 5 days max
Infertility Infertility Evaluation and Treatment Infertility Drugs In Vitro Fertilization (IVF) Gamete Intrafallopian Transfer (GIFT) Zygote Intrafallopian Transfer (ZIFT)	 Not Covered Not Covered Not Covered Not Covered Not Covered	 Not Covered Not Covered Not Covered Not Covered Not Covered	 Not Covered Not Covered Not Covered Not Covered Not Covered
Pediatric Vision Carrier Network Exam Contact Lenses Frames Maximum Allowance per year	 VSP VSP Advantage Network 100% 1 pair in lieu of eyeglasses 100% (Pediatric Exchange collection only) None	 VSP VSP Advantage Network 100% 1 pair in lieu of eyeglasses 100% (Pediatric Exchange collection only) None	 VSP VSP Advantage Network 100% 1 pair in lieu of eyeglasses 100% (Pediatric Exchange collection only) None
Pediatric Dental Carrier Network Deductible Out-of-Pocket Maximum Office Visit Diagnostic & Preventative (D&P) Basic Services Major Services (no waiting period) Orthodontics (medically necessary)	 Delta Dental of California Delta Dental DeltaCare USA None Combined with Medical 100% [5] 100% [8] $25 Copay [1] $300 Copay [2] $1,000 Copay [9]	 Delta Dental of California Delta Dental DeltaCare USA None Combined with Medical 100% [5] 100% [8] $25 Copay [1] $300 Copay [2] $1,000 Copay [9]	 Delta Dental of California Delta Dental DeltaCare USA None Combined with Medical 100% [5] 100% [8] $25 Copay [1] $300 Copay [2] $1,000 Copay [9]

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

* All services are subject to the deductible unless otherwise stated.

1. Refers to procedure code D2140
2. Refers to procedure code D3330
3. Copayments for supplemental benefits (Assisted Reproductive Technologies, Chiropractic Services, Adult Vision, etc.) do not apply to the annual out-of-pocket maximum.
4. See plan specific EOC for information on preventive services.
5. Refers to procedure code D0999
6. Copay/Coinsurance waived if seen by nurse or in an out-patient setting.
7. Amount listed for In-Patient Services only.
8. Refers to procedure codes D0120 and D1120/D1110
9. Refers to procedure code D8080/D8090

Platinum HMO

Groups Beginning 7.1.2025

Services	HMO A	HMO B	HMO A
Participating Health Plans	Sutter Health Plan	Sutter Health Plan	UnitedHealthcare
Network Name	Sutter Health Plan	Sutter Health Plan	SignatureValue
Metal Tier	**Platinum**	**Platinum**	**Platinum**
Calendar Year Deductible*	None	None	None
Out-of-Pocket Max Ind/Fam	$4,500 / $9,000 [11]	$3,500 / $7,000 [11]	$4,000 / $8,000 [3]
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	$20 Copay [14]	$15 Copay [14]	$25 Copay
Specialist Visit (SPC)	$30 Copay	$30 Copay	$50 Copay
Laboratory	$20 Copay	$15 Copay	$25 Copay
X-Ray	$30 Copay per procedure	$25 Copay per procedure	$25 Copay
MRI, CT and PET (office setting)	$100 Copay per procedure	$150 Copay per procedure	$200 Copay per procedure
Virtual/Telemedicine Office Visit	Variable [13]	Variable [13]	100%
Hospital Services – In-Patient	$250 Copay per day – 5 days max per admit	$250 Copay per day – 5 days max per admit	80%
In-Patient Physician Fees	100%	100%	80%
Emergency Room (copay waived if admitted)	$150 Copay	$100 Copay	80%
Urgent Care	$20 Copay	$15 Copay	$75 Copay
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 $100 Copay $100 Copay	 $100 Copay $100 Copay	 80% 80%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	$30 Copay	$30 Copay	$50 Copay
Ambulance Services (per trip)	$150 Copay	$100 Copay	$100 Copay
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 $5 Copay [12] $20 Copay [12] $30 Copay [12] 90% (up to $250 per prescription [5]) [12]	 $5 Copay [12] $15 Copay [12] $30 Copay [12] 90% (up to $250 per prescription [5]) [12]	 Tier 1 Non-specialty $5 Copay / Tier 1 Specialty $5 Copay [4] Tier 2 Non-specialty $40 Copay / Tier 2 Specialty $150 Copay [4] Tier 3 Non-specialty $80 Copay / Tier 3 Specialty $250 Copay [4] Tier 4 75% (up to $250 per prescription [5]) [2]
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	Applicable Rx Copay [12]	Applicable Rx Copay [12]	Applicable Rx Copay
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% [1]	100% [1]	100% [1]
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness
Chemotherapy	90%	90%	$150 Copay [7]
Chiropractic (20 visits max per year)	Not Covered	Not Covered	$15 Copay
Acupuncture	$20 Copay	$15 Copay	$10 Copay
Physical, Occupational, Speech Therapy	$20 Copay	$15 Copay	$25 Copay
Rehabilitative & Habilitative Services and Devices	$20 Copay	$15 Copay	$25 Copay
Home Health Care (Max 100 visits per year)	$20 Copay	$15 Copay	$25 Copay

Platinum HMO

Groups Beginning 7.1.2025

Services	HMO A	HMO B	HMO A
Participating Health Plans	Sutter Health Plan	Sutter Health Plan	UnitedHealthcare
Network Name	Sutter Health Plan	Sutter Health Plan	SignatureValue
Metal Tier	**Platinum**	**Platinum**	**Platinum**
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	$150 Copay per day – 5 days max per admit	$150 Copay per day – 5 days max per admit	80%
Hospice (out-patient)	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary)	90%	90%	$70 Copay
Mental Health			
In-Patient	$250 Copay per day – 5 days max per admit [9]	$250 Copay per day – 5 days max per admit [9]	80%
Out-Patient (office visit)	$20 Copay	$15 Copay	$30 Copay
Drug/Substance Abuse			
In-Patient (Detox Only)	$250 Copay per day – 5 days max per admit [9]	$250 Copay per day – 5 days max per admit [9]	80%
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	VSP	VSP	UnitedHealthcare Vision
Network	Choice Network	Choice Network	UnitedHealthcare Vision
Exam	100% [8]	100% [8]	100%
Contact Lenses	100% (in lieu of eyeglasses) [8, 10]	100% (in lieu of eyeglasses) [8, 10]	80%
Frames	100% (in lieu of contact lenses) [8, 10]	100% (in lieu of contact lenses) [8, 10]	80%
Maximum Allowance per year	1 pair per year	1 pair per year	1 per calendar year
Pediatric Dental			
Carrier	Delta Dental	Delta Dental	UnitedHealthcare Dental
Network	DeltaCare USA	DeltaCare USA	CA DHMO
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	Copay varies by service	Copay varies by service	100%
Diagnostic & Preventative (D&P)	100%	100%	100%
Basic Services	Copay varies by service	Copay varies by service	Copay varies by service
Major Services (no waiting period)	Copay varies by service	Copay varies by service	Copay varies by service
Orthodontics (medically necessary)	$1,000 Copay	$1,000 Copay	$350 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

* All services are subject to the deductible unless otherwise stated.

1. See plan specific EOC for information on preventive services.
2. No change to how Specialty Drugs in Tier 4 are filled today.
3. When an individual member of a family unit has paid an amount of Deductible and Copayments for the Calendar Year equal to the Individual Out-of-Pocket Maximum, no further Copayments will be due for Covered Services for the remainder of that Calendar Year. The remaining family members will continue to pay the applicable Copayment until the member satisfies the Individual Out-of-Pocket Maximum or until the family, as a whole, meets the Family Out-of-Pocket Maximum.
4. Specialty medication is tiered based on their cost efficiency and effectiveness. To see if there is a Specialty equivalent medication in this tier, please visit https://www.uhc.com/ member-resources/pharmacy-benefits/prescription-drug-lists.
5. Maximum member responsibility.
6. Copay/Coinsurance waived if seen by nurse or in an out-patient setting.
7. In instances where the contracted rate is less than your copayment, you will pay only the contracted rate.
8. Pediatric eye exam and glasses or contact lenses are provided annually for members under age 19 as part of the essential health benefit for pediatric vision.
9. Inpatient MH/SUD services include, but are not limited to: inpatient psychiatric hospitalization; inpatient chemical dependency hospitalization, including detoxification; mental health psychiatric observation; substance use disorder treatment for withdrawal; inpatient behavioral health treatment for autism spectrum disorder.
10. A complete pair of glasses or standard contact lenses, in lieu of glasses, are covered every calendar year.
11. Member cost sharing payments for all essential health benefits (EHBs) accumulate toward the OOPM. This includes cost sharing that accumulates toward an applicable deductible. This does not include cost sharing for most optional benefits.
12. Cost sharing applies per prescription for up to a 30-day supply of prescribed and medically necessary generic or brand-name drugs in accordance with formulary guidelines. Except for specialty drugs, up to a 100-day supply is available, at twice the 30-day retail copayment price, through the mail-order pharmacy. Specialty drugs are available for up to a 30-day supply through the specialty pharmacy. Cost sharing for a 12-month supply of FDA-approved, self-administered hormonal contraceptives, when applicable, will be up to four times the retail cost share. Member cost sharing for oral anti-cancer drugs shall not exceed $250 per prescription for up to a 30-day supply. For HDHP plans, this $250 maximum will not apply until after the deductible is met.
13. Cost share for telehealth is the same as the in-person visit, please refer to the specific in-person service amount.
14. Cost sharing also applies to other practitioner office visits. These include therapy visits, and other office visits not provided by either primary care physicians or specialists, or visits not specified in another benefit category such as Sutter Walk-in Care visits.

Platinum HMO

Groups Beginning 7.1.2025

Services	HMO B	HMO C	HMO E
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	SignatureValue	Alliance	SignatureValue
Metal Tier	**Platinum**	**Platinum**	**Platinum**
Calendar Year Deductible*	None	None	None
Out-of-Pocket Max Ind/Fam	$2,500 / $5,000 [1]	$4,000 / $8,000 [1]	$3,000 / $6,000 [1]
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	$20 Copay	$25 Copay	$25 Copay
Specialist Visit (SPC)	$40 Copay	$50 Copay	$50 Copay
Laboratory	$20 Copay	$25 Copay	$25 Copay
X-Ray	$20 Copay	$25 Copay	$25 Copay
MRI, CT and PET (office setting)	$150 Copay per procedure	$200 Copay per procedure	$150 Copay per procedure
Virtual/Telemedicine Office Visit	100%	100%	100%
Hospital Services – In-Patient	$300 Copay per day – 3 days max per admit	80%	$400 Copay per day – 5 days max per admit
In-Patient Physician Fees	100%	80%	100%
Emergency Room (copay waived if admitted)	$250 Copay	80%	$400 Copay
Urgent Care	$75 Copay	$75 Copay	$75 Copay
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 $200 Copay $200 Copay	 80% 80%	 $250 Copay $250 Copay
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	$40 Copay	$50 Copay	$50 Copay
Ambulance Services (per trip)	$100 Copay	$100 Copay	$100 Copay
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 Tier 1 Non-specialty $5 Copay / Tier 1 Specialty $5 Copay [6] Tier 2 Non-specialty $20 Copay / Tier 2 Specialty $150 Copay [6] Tier 3 Non-specialty $50 Copay / Tier 3 Specialty $250 Copay [6] Tier 4 75% (up to $250 per prescription [3]) [2]	 Tier 1 Non-specialty $5 Copay / Tier 1 Specialty $5 Copay [6] Tier 2 Non-specialty $40 Copay / Tier 2 Specialty $150 Copay [6] Tier 3 Non-specialty $80 Copay / Tier 3 Specialty $250 Copay [6] Tier 4 75% (up to $250 per prescription [3]) [2]	 Tier 1 Non-specialty $5 Copay / Tier 1 Specialty $5 Copay [6] Tier 2 Non-specialty $30 Copay / Tier 2 Specialty $150 Copay [6] Tier 3 Non-specialty $60 Copay / Tier 3 Specialty $250 Copay [6] Tier 4 75% (up to $250 per prescription [3]) [2]
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	Applicable Rx Copay	Applicable Rx Copay	Applicable Rx Copay
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% [4]	100% [4]	100% [4]
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness
Chemotherapy	$150 Copay [5]	$150 Copay [5]	$150 Copay [5]
Chiropractic (20 visits max per year)	$15 Copay	$15 Copay	$15 Copay
Acupuncture	$10 Copay	$10 Copay	$10 Copay
Physical, Occupational, Speech Therapy	$20 Copay	$25 Copay	$25 Copay
Rehabilitative & Habilitative Services and Devices	$20 Copay	$25 Copay	$25 Copay

Platinum HMO

Groups Beginning 7.1.2025

Services	HMO B	HMO C	HMO E
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	SignatureValue	Alliance	SignatureValue
Metal Tier	**Platinum**	**Platinum**	**Platinum**
Home Health Care (Max 100 visits per year)	$20 Copay	$25 Copay	$25 Copay
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	$300 Copay per day – 3 days max per admit	80%	$300 Copay per day – 5 days max per admit
Hospice (out-patient)	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary)	$70 Copay	$70 Copay	$70 Copay
Mental Health In-Patient Out-Patient (office visit)	 $300 Copay per day – 3 days max per admit $30 Copay	 80% $30 Copay	 $400 Copay per day – 5 days max per admit $30 Copay
Drug/Substance Abuse In-Patient (Detox Only)	$300 Copay per day – 3 days max per admit	80%	$400 Copay per day – 5 days max per admit
Infertility Infertility Evaluation and Treatment Infertility Drugs In Vitro Fertilization (IVF) Gamete Intrafallopian Transfer (GIFT) Zygote Intrafallopian Transfer (ZIFT)	 Not Covered Not Covered Not Covered Not Covered Not Covered	 Not Covered Not Covered Not Covered Not Covered Not Covered	 Not Covered Not Covered Not Covered Not Covered Not Covered
Pediatric Vision Carrier Network Exam Contact Lenses Frames Maximum Allowance per year	 UnitedHealthcare Vision UnitedHealthcare Vision 100% 90% 90% 1 per calendar year	 UnitedHealthcare Vision UnitedHealthcare Vision 100% 80% 80% 1 per calendar year	 UnitedHealthcare Vision UnitedHealthcare Vision 100% 90% 90% 1 per calendar year
Pediatric Dental Carrier Network Deductible Out-of-Pocket Maximum Office Visit Diagnostic & Preventative (D&P) Basic Services Major Services (no waiting period) Orthodontics (medically necessary)	 UnitedHealthcare Dental CA DHMO None Combined with Medical 100% 100% Copay varies by service Copay varies by service $350 Copay	 UnitedHealthcare Dental CA DHMO None Combined with Medical 100% 100% Copay varies by service Copay varies by service $350 Copay	 UnitedHealthcare Dental CA DHMO None Combined with Medical 100% 100% Copay varies by service Copay varies by service $350 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

* All services are subject to the deductible unless otherwise stated.

1. When an individual member of a family unit has paid an amount of Deductible and Copayments for the Calendar Year equal to the Individual Out-of-Pocket Maximum, no further Copayments will be due for Covered Services for the remainder of that Calendar Year. The remaining family members will continue to pay the applicable Copayment until the member satisfies the Individual Out-of-Pocket Maximum or until the family, as a whole, meets the Family Out-of-Pocket Maximum.
2. No change to how Specialty Drugs in Tier 4 are filled today.
3. Maximum member responsibility.
4. See plan specific EOC for information on preventive services.
5. In instances where the contracted rate is less than your copayment, you will pay only the contracted rate.
6. Specialty medication is tiered based on their cost efficiency and effectiveness. To see if there is a Specialty equivalent medication in this tier, please visit https://www.uhc.com/member-resources/pharmacy-benefits/prescription-drug-lists.

Platinum HMO

Groups Beginning 7.1.2025

Services	HMO G	HMO H	HMO I
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	Alliance	Harmony	Harmony
Metal Tier	**Platinum**	**Platinum**	**Platinum**
Calendar Year Deductible*	None	None	None
Out-of-Pocket Max Ind/Fam	$3,000 / $6,000 [1]	$4,000 / $8,000 [1]	$3,000 / $6,000 [1]
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	$25 Copay	$25 Copay	$25 Copay
Specialist Visit (SPC)	$50 Copay	$50 Copay	$50 Copay
Laboratory	$25 Copay	$25 Copay	$25 Copay
X-Ray	$25 Copay	$25 Copay	$25 Copay
MRI, CT and PET (office setting)	$150 Copay per procedure	$200 Copay per procedure	$150 Copay per procedure
Virtual/Telemedicine Office Visit	100%	100%	100%
Hospital Services – In-Patient	$400 Copay per day – 5 days max per admit	80%	$400 Copay per day – 5 days max per admit
In-Patient Physician Fees	100%	80%	100%
Emergency Room (copay waived if admitted)	$400 Copay	80%	$400 Copay
Urgent Care	$75 Copay	$75 Copay	$75 Copay
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 $250 Copay $250 Copay	 80% 80%	 $250 Copay $250 Copay
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	$50 Copay	$50 Copay	$50 Copay
Ambulance Services (per trip)	$100 Copay	$100 Copay	$100 Copay
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 Tier 1 Non-specialty $5 Copay / Tier 1 Specialty $5 Copay [6] Tier 2 Non-specialty $30 Copay / Tier 2 Specialty $150 Copay [6] Tier 3 Non-specialty $60 Copay / Tier 3 Specialty $250 Copay [6] Tier 4 75% (up to $250 per prescription [3]) [2]	 Tier 1 Non-specialty $5 Copay / Tier 1 Specialty $5 Copay [6] Tier 2 Non-specialty $40 Copay / Tier 2 Specialty $150 Copay [6] Tier 3 Non-specialty $80 Copay / Tier 3 Specialty $250 Copay [6] Tier 4 75% (up to $250 per prescription [3]) [2]	 Tier 1 Non-specialty $5 Copay / Tier 1 Specialty $5 Copay [6] Tier 2 Non-specialty $30 Copay / Tier 2 Specialty $150 Copay [6] Tier 3 Non-specialty $60 Copay / Tier 3 Specialty $250 Copay [6] Tier 4 75% (up to $250 per prescription [3]) [2]
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	Applicable Rx Copay	Applicable Rx Copay	Applicable Rx Copay
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% [4]	100% [4]	100% [4]
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness
Chemotherapy	$150 Copay [5]	$150 Copay [5]	$150 Copay [5]
Chiropractic (20 visits max per year)	$15 Copay	$15 Copay	$15 Copay
Acupuncture	$10 Copay	$10 Copay	$10 Copay
Physical, Occupational, Speech Therapy	$25 Copay	$25 Copay	$25 Copay
Rehabilitative & Habilitative Services and Devices	$25 Copay	$25 Copay	$25 Copay
Home Health Care (Max 100 visits per year)	$25 Copay	$25 Copay	$25 Copay

Platinum HMO

Groups Beginning 7.1.2025

Services	HMO G	HMO H	HMO I
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	Alliance	Harmony	Harmony
Metal Tier	**Platinum**	**Platinum**	**Platinum**
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	$300 Copay per day – 5 days max per admit	80%	$300 Copay per day - 5 days max per admit
Hospice (out-patient)	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary)	$70 Copay	$70 Copay	$70 Copay
Mental Health			
In-Patient	$400 Copay per day – 5 days max per admit	80%	$400 Copay per day - 5 days max per admit
Out-Patient (office visit)	$30 Copay	$30 Copay	$30 Copay
Drug/Substance Abuse			
In-Patient (Detox Only)	$400 Copay per day – 5 days max per admit	80%	$400 Copay per day - 5 days max per admit
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	UnitedHealthcare Vision	UnitedHealthcare Vision	UnitedHealthcare Vision
Network	UnitedHealthcare Vision	UnitedHealthcare Vision	UnitedHealthcare Vision
Exam	100%	100%	100%
Contact Lenses	90%	80%	90%
Frames	90%	80%	90%
Maximum Allowance per year	1 per calendar year	1 per calendar year	1 per calendar year
Pediatric Dental			
Carrier	UnitedHealthcare Dental	UnitedHealthcare Dental	UnitedHealthcare Dental
Network	CA DHMO	CA DHMO	CA DHMO
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100%	100%	100%
Diagnostic & Preventative (D&P)	100%	100%	100%
Basic Services	Copay varies by service	Copay varies by service	Copay varies by service
Major Services (no waiting period)	Copay varies by service	Copay varies by service	Copay varies by service
Orthodontics (medically necessary)	$350 Copay	$350 Copay	$350 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

* All services are subject to the deductible unless otherwise stated.

1. When an individual member of a family unit has paid an amount of Deductible and Copayments for the Calendar Year equal to the Individual Out-of-Pocket Maximum, no further Copayments will be due for Covered Services for the remainder of that Calendar Year. The remaining family members will continue to pay the applicable Copayment until the member satisfies the Individual Out-of-Pocket Maximum or until the family, as a whole, meets the Family Out-of-Pocket Maximum.
2. No change to how Specialty Drugs in Tier 4 are filled today.
3. Maximum member responsibility.
4. See plan specific EOC for information on preventive services.
5. In instances where the contracted rate is less than your copayment, you will pay only the contracted rate.
6. Specialty medication is tiered based on their cost efficiency and effectiveness. To see if there is a Specialty equivalent medication in this tier, please visit https://www.uhc.com/member-resources/pharmacy-benefits/prescription-drug-lists.

Platinum HMO

Groups Beginning 7.1.2025

Services	HMO J	HMO K	HMO L
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	Alliance	Harmony	SignatureValue
Metal Tier	**Platinum**	**Platinum**	**Platinum**
Calendar Year Deductible*	None	None	None
Out-of-Pocket Max Ind/Fam	$3,500 / $7,000 [1]	$3,500 / $7,000 [1]	$3,500 / $7,000 [1]
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	$25 Copay	$25 Copay	$25 Copay
Specialist Visit (SPC)	$50 Copay	$50 Copay	$50 Copay
Laboratory	$25 Copay	$25 Copay	$25 Copay
X-Ray	$25 Copay	$25 Copay	$25 Copay
MRI, CT and PET (office setting)	$200 Copay per procedure	$200 Copay per procedure	$200 Copay per procedure
Virtual/Telemedicine Office Visit	100%	100%	100%
Hospital Services – In-Patient	90%	90%	90%
In-Patient Physician Fees	90%	90%	90%
Emergency Room (copay waived if admitted)	$400 Copay	$400 Copay	$400 Copay
Urgent Care	$75 Copay	$75 Copay	$75 Copay
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 90% 90%	 90% 90%	 90% 90%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	$50 Copay	$50 Copay	$50 Copay
Ambulance Services (per trip)	$100 Copay	$100 Copay	$100 Copay
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 Tier 1 Non-specialty $5 Copay / Tier 1 Specialty $5 Copay [6] Tier 2 Non-specialty $30 Copay / Tier 2 Specialty $150 Copay [6] Tier 3 Non-specialty $60 Copay / Tier 3 Specialty $250 Copay [6] Tier 4 75% (up to $250 per prescription [3]) [2]	 Tier 1 Non-specialty $5 Copay / Tier 1 Specialty $5 Copay [6] Tier 2 Non-specialty $30 Copay / Tier 2 Specialty $150 Copay [6] Tier 3 Non-specialty $60 Copay / Tier 3 Specialty $250 Copay [6] Tier 4 75% (up to $250 per prescription [3]) [2]	 Tier 1 Non-specialty $5 Copay / Tier 1 Specialty $5 Copay [6] Tier 2 Non-specialty $30 Copay /Tier 2 Specialty $150 Copay [6] Tier 3 Non-specialty $60 Copay / Tier 3 Specialty $250 Copay [6] Tier 4 75% (up to $250 per prescription [3]) [2]
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	Applicable Rx Copay	Applicable Rx Copay	Applicable Rx Copay
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% [4]	100% [4]	100% [4]
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness
Chemotherapy	$150 Copay [5]	$150 Copay [5]	$150 Copay [5]
Chiropractic (20 visits max per year)	$15 Copay	$15 Copay	$15 Copay
Acupuncture	$10 Copay	$10 Copay	$10 Copay
Physical, Occupational, Speech Therapy	$25 Copay	$25 Copay	$25 Copay
Rehabilitative & Habilitative Services and Devices	$25 Copay	$25 Copay	$25 Copay
Home Health Care (Max 100 visits per year)	$25 Copay	$25 Copay	$25 Copay

Platinum HMO

Groups Beginning 7.1.2025

Services	HMO J	HMO K	HMO L
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	Alliance	Harmony	SignatureValue
Metal Tier	**Platinum**	**Platinum**	**Platinum**
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	90%	90%	90%
Hospice (out-patient)	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary)	$70 Copay	$70 Copay	$70 Copay
Mental Health			
In-Patient	90%	90%	90%
Out-Patient (office visit)	$30 Copay	$30 Copay	$30 Copay
Drug/Substance Abuse			
In-Patient (Detox Only)	90%	90%	90%
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	UnitedHealthcare Vision	UnitedHealthcare Vision	UnitedHealthcare Vision
Network	UnitedHealthcare Vision	UnitedHealthcare Vision	UnitedHealthcare Vision
Exam	100%	100%	100%
Contact Lenses	90%	90%	90%
Frames	90%	90%	90%
Maximum Allowance per year	1 per calendar year	1 per calendar year	1 per calendar year
Pediatric Dental			
Carrier	UnitedHealthcare Dental	UnitedHealthcare Dental	UnitedHealthcare Dental
Network	CA DHMO	CA DHMO	CA DHMO
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100%	100%	100%
Diagnostic & Preventative (D&P)	100%	100%	100%
Basic Services	Copay varies by service	Copay varies by service	Copay varies by service
Major Services (no waiting period)	Copay varies by service	Copay varies by service	Copay varies by service
Orthodontics (medically necessary)	$350 Copay	$350 Copay	$350 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

* All services are subject to the deductible unless otherwise stated.

1. When an individual member of a family unit has paid an amount of Deductible and Copayments for the Calendar Year equal to the Individual Out-of-Pocket Maximum, no further Copayments will be due for Covered Services for the remainder of that Calendar Year. The remaining family members will continue to pay the applicable Copayment until the member satisfies the Individual Out-of-Pocket Maximum or until the family, as a whole, meets the Family Out-of-Pocket Maximum.
2. No change to how Specialty Drugs in Tier 4 are filled today.
3. Maximum member responsibility.
4. See plan specific EOC for information on preventive services.
5. In instances where the contracted rate is less than your copayment, you will pay only the contracted rate.
6. Specialty medication is tiered based on their cost efficiency and effectiveness. To see if there is a Specialty equivalent medication in this tier, please visit https://www.uhc.com/member-resources/pharmacy-benefits/prescription-drug-lists.

Platinum HMO

Groups Beginning 7.1.2025

Services	HMO M	HMO N	HMO A
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	Western Health Advantage
Network Name	Harmony	Alliance	Full
Metal Tier	**Platinum**	**Platinum**	**Platinum**
Calendar Year Deductible*	None	None	None
Out-of-Pocket Max Ind/Fam	$2,500 / $5,000 [1]	$2,500 / $5,000 [1]	$4,000 / $8,000 [7]
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	$20 Copay	$20 Copay	$25 Copay
Specialist Visit (SPC)	$40 Copay	$40 Copay	$25 Copay
Laboratory	$20 Copay	$20 Copay	100%
X-Ray	$20 Copay	$20 Copay	100%
MRI, CT and PET (office setting)	$150 Copay per procedure	$150 Copay per procedure	$100 Copay
Virtual/Telemedicine Office Visit	100%	100%	Variable [14]
Hospital Services – In-Patient	$300 Copay per day – 3 days max per admit	$300 Copay per day – 3 days max	$250 Copay per day – Days 1-5
In-Patient Physician Fees	100%	100%	100%
Emergency Room (copay waived if admitted)	$250 Copay	$250 Copay	$150 Copay
Urgent Care	$75 Copay	$75 Copay	$50 Copay
Hospital Services – Out-Patient			
Surgical Facility	$200 Copay	$200 Copay	$100 Copay
Ambulatory Surgery Center	$200 Copay	$200 Copay	$100 Copay
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	$40 Copay	$40 Copay	$25 Copay
Ambulance Services (per trip)	$100 Copay	$100 Copay	100%
Rx Benefits			
Generic	Tier 1 Non-specialty $5 Copay / Tier 1 Specialty $5 Copay [6]	Tier 1 Non-specialty $5 Copay / Tier 1 Specialty $5 Copay [6]	$10 Copay
Formulary Brand	Tier 2 Non-specialty $20 Copay / Tier 2 Specialty $150 Copay [6]	Tier 2 Non-specialty $20 Copay / Tier 2 Specialty $150 Copay [6]	$30 Copay [13]
Non-Formulary Brand	Tier 3 Non-specialty $50 Copay / Tier 3 Specialty $250 Copay [6]	Tier 3 Non-specialty $50 Copay / Tier 3 Specialty $250 Copay [6]	$50 Copay [13]
Specialty	Tier 4 75% (up to $250 per prescription [3]) [2]	Tier 4 75% (up to $250 per prescription [3]) [2]	80% (up to $250 per 30 day supply [3]) [9]
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	Applicable Rx Copay	Applicable Rx Copay	$30 Copay
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% [4]	100% [4]	100% [4, 8]
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness
Chemotherapy	$150 Copay [5]	$150 Copay [5]	100%
Chiropractic (20 visits max per year)	$15 Copay	$15 Copay	$15 Copay [13]
Acupuncture	$10 Copay	$10 Copay	$15 Copay
Physical, Occupational, Speech Therapy	$20 Copay	$20 Copay	$25 Copay
Rehabilitative & Habilitative Services and Devices	$20 Copay	$20 Copay	$25 Copay
Home Health Care (Max 100 visits per year)	$20 Copay	$20 Copay	100%

Platinum HMO

Groups Beginning 7.1.2025

Services	HMO M	HMO N	HMO A
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	Western Health Advantage
Network Name	Harmony	Alliance	Full
Metal Tier	**Platinum**	**Platinum**	**Platinum**
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	$300 Copay per day – 3 days max per admit	$300 Copay per day – 3 days max per admit	$250 Copay per day – Days 1-5
Hospice (out-patient)	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary)	$70 Copay	$70 Copay	80% [9, 10]
Mental Health			
In-Patient	$300 Copay per day – 3 days max per admit	$300 Copay per day – 3 days max per admit	$250 Copay per day – Days 1-5
Out-Patient (office visit)	$30 Copay	$30 Copay	$25 Copay
Drug/Substance Abuse			
In-Patient (Detox Only)	$300 Copay per day – 3 days max per admit	$300 Copay per day – 3 days max per admit	$250 Copay per day – Days 1-5
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	UnitedHealthcare Vision	UnitedHealthcare Vision	EyeMed
Network	UnitedHealthcare Vision	UnitedHealthcare Vision	Eyewear Only
Exam	100%	100%	100%
Contact Lenses	90%	90%	100%
Frames	90%	90%	100%
Maximum Allowance per year	1 per calendar year	1 per calendar year	1 per calendar year [11]
Pediatric Dental			
Carrier	UnitedHealthcare Dental	UnitedHealthcare Dental	Delta Dental
Network	CA DHMO	CA DHMO	DeltaCare USA
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100%	100%	100%
Diagnostic & Preventative (D&P)	100%	100%	100%
Basic Services	Copay varies by service	Copay varies by service	Copay varies by service
Major Services (no waiting period)	Copay varies by service	Copay varies by service	Copay varies by service
Orthodontics (medically necessary)	$350 Copay	$350 Copay	$1,000 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

* All services are subject to the deductible unless otherwise stated.

1. When an individual member of a family unit has paid an amount of Deductible and Copayments for the Calendar Year equal to the Individual Out-of-Pocket Maximum, no further Copayments will be due for Covered Services for the remainder of that Calendar Year. The remaining family members will continue to pay the applicable Copayment until the member satisfies the Individual Out-of-Pocket Maximum or until the family, as a whole, meets the Family Out-of-Pocket Maximum.
2. No change to how Specialty Drugs in Tier 4 are filled today.
3. Maximum member responsibility.
4. See plan specific EOC for information on preventive services.
5. In instances where the contracted rate is less than your copayment, you will pay only the contracted rate.
6. Specialty medication is tiered based on their cost efficiency and effectiveness. To see if there is a Specialty equivalent medication in this tier, please visit https://www.uhc.com/ member-resources/pharmacy-benefits/prescription-drug-lists.
7. The annual out-of-pocket maximum is the total amount the member must pay for certain services in a calendar year.
8. There may be an office visit copay if the primary purpose of a visit is not preventive or other services are provided.
9. Percentage copayment amounts are based on WHA's contracted rates with the provider of service or medication.
10. See copayment summary for applicable prosthetic/orthotic device copayment amount.
11. Limited to one pair of glasses with standard lenses and provider designated frames or one pair of conventional, six months supply of monthly or 2-week disposable, or 3 months supply of daily disposable contact lenses instead of glasses.
12. Copayments do not contribute to out-of-pocket maximum.
13. If a Tier 1 medication is available but the member elects to receive a medication from Tier 2, 3 or 4 without medical indication from the Prescribing Provider, the member will be responsible for the applicable Tier 2-4 copayment plus the difference in cost between the Tier 1 medication and the purchased medication. The amount paid for the difference in cost does not apply to the deductible (when applicable) or contribute to the out-of-pocket maximum.
14. Cost share amount varies based on type of services rendered.

Platinum HMO

Groups Beginning 7.1.2025

Services	HMO B	HMO C
Participating Health Plans	Western Health Advantage	Western Health Advantage
Network Name	Full	Full
Metal Tier	**Platinum**	**Platinum**
Calendar Year Deductible*	None	None
Out-of-Pocket Max Ind/Fam	$4,500 / $9,000 [1]	$5,500 / $11,000 [1]
Lifetime Maximum	Unlimited	Unlimited
Dr. Office Visits (PCP)	$20 Copay	$20 Copay
Specialist Visit (SPC)	$30 Copay	$20 Copay
Laboratory	$20 Copay	100%
X-Ray	$30 Copay	100%
MRI, CT and PET (office setting)	$100 Copay	$150 Copay
Virtual/Telemedicine Office Visit	Variable [10]	Variable [10]
Hospital Services – In-Patient	$250 Copay per day – Days 1-5	100%
In-Patient Physician Fees	100%	100%
Emergency Room (copay waived if admitted)	$150 Copay	$150 Copay
Urgent Care	$20 Copay	$50 Copay
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 $100 Copay $100 Copay	 $150 Copay $150 Copay
Hospital Pre-Authorization	Required	Required
2nd Surgical Opinion	$30 Copay	$20 Copay
Ambulance Services (per trip)	$150 Copay	100%
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 $5 Copay $20 Copay [9] $30 Copay [9] 90% (up to $250 per 30 day supply [6]) [3]	 $5 Copay $30 Copay [9] $50 Copay [9] 80% (up to $250 per 30 day supply [6]) [3]
Oral Contraceptives	100%	100%
Diabetes – Self-Injectable	$20 Copay	$30 Copay
Pre-Existing Conditions	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% [2, 5]	100% [2, 5]
Chronic Disease Management	Covered as any Illness	Covered as any Illness
Chemotherapy	90% [3]	100%
Chiropractic (20 visits max per year)	$15 Copay [8]	$15 Copay [8]
Acupuncture	$15 Copay	$15 Copay
Physical, Occupational, Speech Therapy	$20 Copay	$20 Copay
Rehabilitative & Habilitative Services and Devices	$20 Copay	$20 Copay
Home Health Care (Max 100 visits per year)	$20 Copay	100%

Platinum HMO

Groups Beginning 7.1.2025

Services	HMO B	HMO C
Participating Health Plans	Western Health Advantage	Western Health Advantage
Network Name	Full	Full
Metal Tier	**Platinum**	**Platinum**
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	$150 Copay per day – Days 1-5	100%
Hospice (out-patient)	100%	100%
Durable Medical Equipment (Covered when medically necessary)	90% [3, 4]	80% [3, 4]
Mental Health		
In-Patient	$250 Copay per day – Days 1-5	100%
Out-Patient (office visit)	$20 Copay	$20 Copay
Drug/Substance Abuse		
In-Patient (Detox Only)	$250 Copay per day – Days 1-5	100%
Infertility		
Infertility Evaluation and Treatment	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered
Pediatric Vision		
Carrier	EyeMed	EyeMed
Network	Eyewear Only	Eyewear Only
Exam	100%	100%
Contact Lenses	100%	100%
Frames	100%	100%
Maximum Allowance per year	1 per calendar year [7]	1 per calendar year [7]
Pediatric Dental		
Carrier	Delta Dental	Delta Dental
Network	DeltaCare USA	DeltaCare USA
Deductible	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical
Office Visit	100%	100%
Diagnostic & Preventative (D&P)	100%	100%
Basic Services	Copay varies by service	Copay varies by service
Major Services (no waiting period)	Copay varies by service	Copay varies by service
Orthodontics (medically necessary)	$1,000 Copay	$1,000 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

* All services are subject to the deductible unless otherwise stated.

1. The annual out-of-pocket maximum is the total amount the member must pay for certain services in a calendar year.
2. There may be an office visit copay if the primary purpose of a visit is not preventive or other services are provided.
3. Percentage copayment amounts are based on WHA's contracted rates with the provider of service or medication.
4. See copayment summary for applicable prosthetic/orthotic device copayment amount.
5. See plan specific EOC for information on preventive services.
6. Maximum member responsibility.
7. Limited to one pair of glasses with standard lenses and provider designated frames or one pair of conventional, six months supply of monthly or 2-week disposable, or 3 months supply of daily disposable contact lenses instead of glasses.
8. Copayments do not contribute to out-of-pocket maximum.
9. If a Tier 1 medication is available but the member elects to receive a medication from Tier 2, 3 or 4 without medical indication from the Prescribing Provider, the member will be responsible for the applicable Tier 2-4 copayment plus the difference in cost between the Tier 1 medication and the purchased medication. The amount paid for the difference in cost does not apply to the deductible (when applicable) or contribute to the out-of-pocket maximum.
10. Cost share amount varies based on type of services rendered.

Platinum PPO

Groups Beginning 7.1.2025

Services	PPO A		PPO B	
Participating Health Plans	Anthem Blue Cross		Anthem Blue Cross	
Network Name	Prudent Buyer – Small Group		Prudent Buyer – Small Group	
Metal Tier	**Platinum**		**Platinum**	
	In-Network	Out-of-Network [9]	In-Network	Out-of-Network [9]
Calendar Year Deductible*	None	$2,000 / $4,000 [17] (applies to Max OOP)	None	$2,000 / $4,000 [17] (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	$8,000 / $16,000 [1]	$16,000 / $32,000 [1]	$5,000 / $10,000 [1]	$10,000 / $20,000 [1]
Lifetime Maximum	Unlimited		Unlimited	
Dr. Office Visits (PCP)	$10 Copay	50%	$10 Copay	50%
Specialist Visit (SPC)	$35 Copay	50%	$35 Copay	50%
Laboratory	$10 Copay	50%	$10 Copay	50%
X-Ray	$10 Copay	50%	$10 Copay	50%
MRI, CT and PET (office setting)	90% [14]	50% (up to $800 per test) [5]	90% [14]	50% (up to $800 per test) [5]
Virtual/Telemedicine Office Visit	$10 Copay / $35 Copay [15]	50%	$10 Copay / $35 Copay [15]	50%
Hospital Services – In-Patient	90%	50% (up to $650 per day) [5]	90%	50% (up to $650 per day) [5]
In-Patient Physician Fees	90%	50%	90%	50%
Emergency Room (copay waived if admitted)	$500 Copay – 90%		$500 Copay – 90%	
Urgent Care	$10 Copay	50%	$10 Copay	50%
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 $200 Copay per admit – 90% $50 Copay per admit – 90%	 50% (up to $380 per admit) [5] 50% (up to $380 per admit) [5]	 $200 Copay per admit – 90% $50 Copay per admit – 90%	 50% (up to $380 per admit) [5] 50% (up to $380 per admit) [5]
Hospital Pre-Authorization	Not Required		Not Required	
2nd Surgical Opinion	$35 Copay	50%	$35 Copay	50%
Ambulance Services (per trip)	90% [13]		90% [13]	
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 Level 1 $5 Copay / Level 2 $15 Copay [2] Level 1 $15 Copay / Level 2 $25 Copay [2] Level 1 $45 Copay / Level 2 $55 Copay [2] Level 1 70% / Level 2 60% (up to $250 per prescription [8]) (prior auth. required) [2, 6]	 Not Covered Not Covered Not Covered Not Covered	 Level 1 $5 Copay / Level 2 $15 Copay [2] Level 1 $15 Copay / Level 2 $25 Copay [2] Level 1 $45 Copay / Level 2 $55 Copay [2] Level 1 70% / Level 2 60% (up to $250 per prescription [8]) (prior auth. required) [2, 6]	 Not Covered Not Covered Not Covered Not Covered
Oral Contraceptives	100%	Not Covered	100%	Not Covered
Diabetes – Self-Injectable	Applicable Rx Copay	Not Covered	Applicable Rx Copay	Not Covered
Pre-Existing Conditions	Covered		Covered	
Maternity and Newborn Care	Covered as any Illness		Covered as any Illness	
Preventive/Wellness Services	100% [3]	50% [3]	100% [3]	50% [3]
Chronic Disease Management	Covered [16]		Covered [16]	
Chemotherapy	90%	50% [14]	90%	50% [14]
Chiropractic (20 visits max per year)	$15 Copay (20 visits max per benefit period) [10]	Not Covered	$15 Copay (20 visits max per benefit period) [10]	Not Covered
Acupuncture	$10 Copay	Not Covered	$10 Copay	Not Covered

Platinum PPO

Groups Beginning 7.1.2025

Services	PPO A		PPO B	
Participating Health Plans	Anthem Blue Cross		Anthem Blue Cross	
Network Name	Prudent Buyer – Small Group		Prudent Buyer – Small Group	
Metal Tier	**Platinum**		**Platinum**	
	In-Network	Out-of-Network [9]	In-Network	Out-of-Network [9]
Physical, Occupational, Speech Therapy	$10 Copay	50% [14]	$10 Copay	50% [14]
Rehabilitative & Habilitative Services and Devices	$10 Copay [11]	50% [11]	$10 Copay [11]	50% [11]
Home Health Care (Max 100 visits per year)	90% (Max 100 visits per benefit period) [4]	50% (up to $75 per visit)(Max 100 visits per benefit period) [4, 5]	90% (Max 100 visits per benefit period) [4]	50% (up to $75 per visit)(Max 100 visits per benefit period) [4, 5]
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	90% [12]	50% (up to $150 per day) [5, 12]	90% [12]	50% (up to $150 per day) [5, 12]
Hospice (out-patient)	100%	50%	100%	50%
Durable Medical Equipment (Covered when medically necessary)	50%		50%	
Mental Health				
In-Patient	90%	50% (up to $650 per day) [5]	90%	50% (up to $650 per day) [5]
Out-Patient (office visit)	$10 Copay	50%	$10 Copay	50%
Drug/Substance Abuse				
In-Patient (Detox Only)	90%	50% (up to $650 per day) [5]	90%	50% (up to $650 per day) [5]
Infertility				
Infertility Evaluation and Treatment	$10 Copay [7]	50% [7]	$10 Copay [7]	50% [7]
Infertility Drugs	Not Covered	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered	Not Covered
Pediatric Vision				
Carrier	Anthem Vision	Anthem Vision	Anthem Vision	Anthem Vision
Network	Blue View Vision		Blue View Vision	
Exam	100%	$0 Copayment plus any charges in excess of maximum allowed amount (ded waived)	100%	$0 Copayment plus any charges in excess of maximum allowed amount (ded waived)
Contact Lenses	100% (in lieu of eyeglasses)	$0 Copayment plus any charges in excess of maximum allowed amount (ded waived)	100% (in lieu of eyeglasses)	$0 Copayment plus any charges in excess of maximum allowed amount (ded waived)
Frames	100% (1 per calendar year)	$0 Copayment plus any charges in excess of maximum allowed amount (ded waived)	100% (1 per calendar year)	$0 Copayment plus any charges in excess of maximum allowed amount (ded waived)
Maximum Allowance per year	1 per calendar year	1 per calendar year	1 per calendar year	1 per calendar year
Pediatric Dental				
Carrier	Anthem Dental	Anthem Dental	Anthem Dental	Anthem Dental
Network	Prime		Prime	
Deductible	None	None	None	None
Out-of-Pocket Maximum	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)
Office Visit	100%	100%	100%	100%
Diagnostic &Preventative (D&P)	100%	100%	100%	100%
Basic Services	80%	80%	80%	80%
Major Services (no waiting period)	50%	50%	50%	50%
Orthodontics (medically necessary)	50%	50%	50%	50%

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

(Footnotes continued on page 102)

Gold HMO

Groups Beginning 7.1.2025

Services	HMO A	HMO B	HMO C
Participating Health Plans	Anthem Blue Cross	Anthem Blue Cross	Anthem Blue Cross
Network Name	Select HMO	CaliforniaCare HMO	Priority Select HMO
Metal Tier	**Gold**	**Gold**	**Gold**
Calendar Year Deductible *	None	None	None
Out-of-Pocket Max Ind/Fam	$7,250 / $14,500 [4]	$7,250 / $14,500 [4]	$7,250 / $14,500 [4]
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	$30 Copay	$30 Copay	$30 Copay
Specialist Visit (SPC)	$60 Copay	$60 Copay	$60 Copay
Laboratory	$15 Copay [7]	$15 Copay [7]	$15 Copay [7]
X-Ray	$15 Copay [7]	$15 Copay [7]	$15 Copay [7]
MRI, CT and PET (office setting)	$100 Copay [12]	$100 Copay [12]	$100 Copay [12]
Virtual/Telemedicine Office Visit	$30 Copay / $60 Copay [13]	$30 Copay / $60 Copay [13]	$30 Copay / $60 Copay [13]
Hospital Services – In-Patient	$550 Copay per day – 4 days max per admit	$550 Copay per day – 4 days max per admit	$550 Copay per day – 4 days max per admit
In-Patient Physician Fees	100%	100%	100%
Emergency Room (copay waived if admitted)	$325 Copay	$325 Copay	$325 Copay
Urgent Care	$30 Copay	$30 Copay	$30 Copay
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 $500 Copay $450 Copay	 $500 Copay $450 Copay	 $500 Copay $450 Copay
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	$60 Copay	$60 Copay	$60 Copay
Ambulance Services (per trip)	$150 Copay [1]	$150 Copay [1]	$150 Copay [1]
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 Level 1 $10 Copay / Level 2 $20 Copay [2] Level 1 $50 Copay / Level 2 $60 Copay [2] Level 1 $90 Copay / Level 2 $100 Copay [2] Level 1 70% / Level 2 60% (up to $250 per prescription [10]) (prior auth. required) [2, 8]	 Level 1 $10 Copay / Level 2 $20 Copay [2] Level 1 $50 Copay / Level 2 $60 Copay [2] Level 1 $90 Copay / Level 2 $100 Copay [2] Level 1 70% / Level 2 60% (up to $250 per prescription [10]) (prior auth. required) [2, 8]	 Level 1 $10 Copay / Level 2 $20 Copay [2] Level 1 $50 Copay / Level 2 $60 Copay [2] Level 1 $90 Copay / Level 2 $100 Copay [2] Level 1 70% / Level 2 60% (up to $250 per prescription [10]) (prior auth. required) [2, 8]
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	Applicable Rx Copay [2]	Applicable Rx Copay [2]	Applicable Rx Copay [2]
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% [3]	100% [3]	100% [3]
Chronic Disease Management	Covered [14]	Covered [14]	Covered [14]
Chemotherapy	$60 Copay	$60 Copay	$60 Copay
Chiropractic (20 visits max per year)	$15 Copay (30 visits max per benefit period) [6]	$15 Copay (30 visits max per benefit period) [6]	$15 Copay (30 visits max per benefit period) [6]
Acupuncture	$30 Copay	$30 Copay	$30 Copay
Physical, Occupational, Speech Therapy	$30 Copay [7]	$30 Copay [7]	$30 Copay [7]
Rehabilitative & Habilitative Services and Devices	$30 Copay [7]	$30 Copay [7]	$30 Copay [7]

Gold HMO

Groups Beginning 7.1.2025

Services	HMO A	HMO B	HMO C
Participating Health Plans	Anthem Blue Cross	Anthem Blue Cross	Anthem Blue Cross
Network Name	Select HMO	CaliforniaCare HMO	Priority Select HMO
Metal Tier	**Gold**	**Gold**	**Gold**
Home Health Care (Max 100 visits per year)	$60 Copay (Max 100 visits per benefit period)[5]	$60 Copay (Max 100 visits per benefit period)[5]	$60 Copay (Max 100 visits per benefit period)[5]
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	$300 Copay per day – 4 days max per admit [11]	$300 Copay per day – 4 days max per admit [11]	$300 Copay per day – 4 days max per admit [11]
Hospice (out-patient)	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary)	50%	50%	50%
Mental Health			
In-Patient	$550 Copay per day – 4 days max per admit	$550 Copay per day – 4 days max per admit	$550 Copay per day – 4 days max per admit
Out-Patient (office visit)	$30 Copay	$30 Copay	$30 Copay
Drug/Substance Abuse			
In-Patient (Detox Only)	$550 Copay per day – 4 days max per admit	$550 Copay per day – 4 days max per admit	$550 Copay per day – 4 days max per admit
Infertility			
Infertility Evaluation and Treatment	$30 Copay [9]	$30 Copay [9]	$30 Copay [9]
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	Anthem Vision	Anthem Vision	Anthem Vision
Network	Blue View Vision	Blue View Vision	Blue View Vision
Exam	100%	100%	100%
Contact Lenses	100% (in lieu of eyeglasses)	100% (in lieu of eyeglasses)	100% (in lieu of eyeglasses)
Frames	100%	100%	100%
Maximum Allowance per year	1 per calendar year	1 per calendar year	1 per calendar year
Pediatric Dental			
Carrier	Anthem Dental	Anthem Dental	Anthem Dental
Network	Prime	Prime	Prime
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100%	100%	100%
Diagnostic & Preventative (D&P)	100%	100%	100%
Basic Services	80%	80%	80%
Major Services (no waiting period)	50%	50%	50%
Orthodontics (medically necessary)	50%	50%	50%

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

* All services are subject to the deductible unless otherwise stated.

1. Medical emergency only.
2. The four prescription drug tiers are: tier 1 typically generic drugs and low-cost preferred brand name drugs; tier 2 typically non-preferred generic drugs, preferred brand name drugs; tier 3 typically non-preferred brand name drugs; and tier 4 typically drugs that are biologics or distributed through a specialty pharmacy. Plans use the RxChoice Tiered Network, which includes a choice of two levels of copays -- the first copay listed is for Level 1 pharmacies and the second copay listed is for Level 2.
3. See plan specific EOC for information on preventive services.
4. Family Out-of-Pocket Limit: For any given Member, the Out-of-Pocket Limit is met either after he/she meets their individual Out-of-Pocket Limit, or after the entire family Out-of-Pocket Limit is met. The family Out-of-Pocket Limit can be met by any combination of amounts from any Member; however, no one Member may contribute any more than his/her individual Out-of-Pocket Limit toward the family Out-of-Pocket Limit.
5. Limited to 100 4-hour visits per benefit period.
6. Manipulation Therapy only: benefit maximum of 30 visits per benefit period for office visits.
7. Amount listed is for office visits only, please see plan specific EOC for other settings/services and devices cost shares.
8. Classified specialty drugs must be obtained through Anthem's Specialty Pharmacy Program and are subject to the terms of the program.
9. Evaluation only.
10. Maximum member responsibility.
11. Coverage for inpatient rehabilitation and skilled nursing services combined is limited to 100 days per skilled nursing facility benefit period (not per disability).
12. Cost share varies depending on place of service, see plan specific EOC for cost shares of other settings.
13. Dr. Visits (PCP)/ Specialist Visit (SPC). $0 Copay for virtual visits through online provider – LiveHealth Online.
14. The following services are covered in full with deductible waived when member is diagnosed with the corresponding chronic condition: Blood pressure monitor for hypertension; Retinopathy screening for diabetes; Peak flow monitor for asthma; Glucometer for diabetes; Hemoglobin A1C testing for diabetes; International Normalized Ratio (INR) testing for liver disease and/or bleeding disorders. In addition, Anthem offers dedicated support through programs that help members manage specific medical conditions successfully.

Gold HMO

Groups Beginning 7.1.2025

Services	HMO A	HMO B	HMO C
Participating Health Plans	Health Net	Health Net	Health Net
Network Name	WholeCare	WholeCare	WholeCare
Metal Tier	**Gold**	**Gold**	**Gold**
Calendar Year Deductible*	None	None	None
Out-of-Pocket Max Ind/Fam	$7,250 / $14,500	$7,500 / $15,000	$7,350 / $14,700
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	$30 Copay	$40 Copay	$35 Copay
Specialist Visit (SPC)	$50 Copay	$60 Copay	$55 Copay
Laboratory	$40 Copay	$40 Copay	$40 Copay
X-Ray	$40 Copay	$50 Copay	$50 Copay
MRI, CT and PET (office setting)	$325 Copay per procedure	$350 Copay per procedure	$325 Copay per procedure
Virtual/Telemedicine Office Visit	100%	100%	100%
Hospital Services – In-Patient	$750 Copay per day – 4 days max	$750 Copay per day – 5 days max	$750 Copay per day – 4 days max
In-Patient Physician Fees	100%	100%	100%
Emergency Room (copay waived if admitted)	$325 Copay	$350 Copay	$325 Copay
Urgent Care	$30 Copay	$40 Copay	$35 Copay
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 $900 Copay $360 Copay [2]	 $1,200 Copay $480 Copay [2]	 $1,200 Copay $480 Copay [2]
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	$50 Copay	$60 Copay	$55 Copay
Ambulance Services (per trip)	$325 Copay	$350 Copay	$325 Copay
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 $20 Copay [5, 7] $50 Copay [5, 7] $70 Copay [5, 7] 70% (up to $250 per prescription [10]) (prior auth. required) [5, 7]	 $15 Copay [5, 7] $50 Copay [5, 7] $70 Copay [5, 7] 70% (up to $250 per prescription [10]) (prior auth. required) [5, 7]	 $15 Copay [5, 7] $50 Copay [5, 7] $70 Copay [5, 7] 70% (up to $250 per prescription [10]) (prior auth. required) [5, 7]
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	Applicable Rx Copay [5, 7]	Applicable Rx Copay [5, 7]	Applicable Rx Copay [5, 7]
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% [3]	100% [3]	100% [3]
Chronic Disease Management	$50 Copay	$60 Copay	$55 Copay
Chemotherapy	$30 Copay	$40 Copay	$35 Copay
Chiropractic (20 visits max per year)	Not Covered	Not Covered	Not Covered
Acupuncture	$15 Copay [1]	$15 Copay [1]	$15 Copay [1]
Physical, Occupational, Speech Therapy	$30 Copay [6]	$40 Copay [6]	$35 Copay [6]
Rehabilitative & Habilitative Services and Devices	$30 Copay [6]	$40 Copay [6]	$35 Copay [6]
Home Health Care (Max 100 visits per year)	$30 Copay	$40 Copay	$35 Copay

Gold HMO

Groups Beginning 7.1.2025

Services	HMO A	HMO B	HMO C
Participating Health Plans	Health Net	Health Net	Health Net
Network Name	WholeCare	WholeCare	WholeCare
Metal Tier	**Gold**	**Gold**	**Gold**
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	$25 Copay per day (no limit)	$25 Copay per day (no limit)	$25 Copay per day (no limit)
Hospice (out-patient)	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary)	70%	60%	70%
Mental Health			
In-Patient	$750 Copay per day – 4 days max [4]	$750 Copay per day – 5 days max [4]	$750 Copay per day – 4 days max [4]
Out-Patient (office visit)	$30 Copay [4]	$40 Copay [4]	$35 Copay [4]
Drug/Substance Abuse			
In-Patient (Detox Only)	$750 Copay per day – 4 days max	$750 Copay per day – 5 days max	$750 Copay per day – 4 days max
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	EyeMed [9]	EyeMed [9]	EyeMed [9]
Network	EyeMed	EyeMed	EyeMed
Exam	100%	100%	100%
Contact Lenses	100%	100%	100%
Frames	1 pair per calendar year	1 pair per calendar year	1 pair per calendar year
Maximum Allowance per year	None	None	None
Pediatric Dental			
Carrier	Dental Benefit Providers [8, 9]	Dental Benefit Providers [8, 9]	Dental Benefit Providers [8, 9]
Network	Dental Benefit Providers	Dental Benefit Providers	Dental Benefit Providers
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100%	100%	100%
Diagnostic & Preventative (D&P)	100%	100%	100%
Basic Services	Copay varies by service	Copay varies by service	Copay varies by service
Major Services (no waiting period)	Copay varies by service	Copay varies by service	Copay varies by service
Orthodontics (medically necessary)	Copay varies by service	Copay varies by service	Copay varies by service

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

* All services are subject to the deductible unless otherwise stated.

1. Must be medically necessary.
2. Cost share varies depending on type of service, see plan specific EOC for cost shares of other service types.
3. See plan specific EOC for information on preventive services.
4. Benefits are administered by MHN Services, an affiliate behavioral health administrative services company which provides behavioral health services.
5. The four prescription drug tiers are Tier 1: Generic formulary; Tier 2: Brand formulary; Tier 3: Brand non-formulary; Tier 4: Specialty.
6. Amount listed is for office visits only, please see plan specific EOC for other settings/services and devices cost shares.
7. See plan specific EOC for information regarding preventive drugs and women's contraceptives.
8. The pediatric dental benefits are provided by Health Net and administered by Dental Benefit Providers of California, Inc. (DBP). DBP is a California licensed specialized dental plan and is not affiliated with Health Net. Additional pediatric dental benefits are covered. See the plan's EOC for details.
9. Pediatric dental and vision are included on all plans.
10. Maximum member responsibility.

Gold HMO

Groups Beginning 7.1.2025

Services	HMO D	HMO E	HMO G
Participating Health Plans	Health Net	Health Net	Health Net
Network Name	Salud HMO y Mas	Full	Full
Metal Tier	**Gold**	**Gold**	**Gold**
Calendar Year Deductible*	None	None	None
Out-of-Pocket Max Ind/Fam	$7,350 / $14,700 [1]	$7,350 / $14,700	$7,250 / $14,500
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	$35 Copay	$35 Copay	$30 Copay
Specialist Visit (SPC)	$55 Copay	$55 Copay	$50 Copay
Laboratory	$40 Copay	$40 Copay	$40 Copay
X-Ray	$50 Copay	$50 Copay	$40 Copay
MRI, CT and PET (office setting)	$325 Copay per procedure	$325 Copay per procedure	$325 Copay per procedure
Virtual/Telemedicine Office Visit	100%	100%	100%
Hospital Services – In-Patient	$750 Copay per day – 4 days max	$750 Copay per day – 4 days max	$750 Copay per day – 4 days max
In-Patient Physician Fees	100%	100%	100%
Emergency Room (copay waived if admitted)	$325 Copay	$325 Copay	$325 Copay
Urgent Care	$35 Copay	$35 Copay	$30 Copay
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 $1,200 Copay $480 Copay [2]	 $1,200 Copay $480 Copay [2]	 $900 Copay $360 Copay [2]
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	$55 Copay	$55 Copay	$50 Copay
Ambulance Services (per trip)	$325 Copay	$325 Copay	$325 Copay
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 $15 Copay [3, 6] $50 Copay [3, 6] $70 Copay [3, 6] 70% (up to $250 per prescription [11]) (prior auth. required) [3, 6]	 $15 Copay [3, 6] $50 Copay [3, 6] $70 Copay [3, 6] 70% (up to $250 per prescription [11]) (prior auth. required) [3, 6]	 $20 Copay [3, 6] $50 Copay [3, 6] $70 Copay [3, 6] 70% (up to $250 per prescription [11]) prior auth. required) [3, 6]
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	Applicable Rx Copay [3, 6]	Applicable Rx Copay [3, 6]	Applicable Rx Copay [3, 6]
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% [5]	100% [5]	100% [5]
Chronic Disease Management	$55 Copay	$55 Copay	$50 Copay
Chemotherapy	$35 Copay	$35 Copay	$30 Copay
Chiropractic (20 visits max per year)	Not Covered	Not Covered	Not Covered
Acupuncture	$15 Copay [4]	$15 Copay [4]	$15 Copay [4]
Physical, Occupational, Speech Therapy	$35 Copay [7]	$35 Copay [7]	$30 Copay [7]
Rehabilitative & Habilitative Services and Devices	$35 Copay [7]	$35 Copay [7]	$30 Copay [7]
Home Health Care (Max 100 visits per year)	$35 Copay	$35 Copay	$30 Copay

Gold HMO

Groups Beginning 7.1.2025

Services	HMO D	HMO E	HMO G
Participating Health Plans	Health Net	Health Net	Health Net
Network Name	Salud HMO y Mas	Full	Full
Metal Tier	**Gold**	**Gold**	**Gold**
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	$25 Copay per day (no limit)	$25 Copay per day (no limit)	$25 Copay per day (no limit)
Hospice (out-patient)	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary)	70%	70%	70%
Mental Health			
In-Patient	$750 Copay per day – 4 days max [10]	$750 Copay per day – 4 days max [10]	$750 Copay per day – 4 days max [10]
Out-Patient (office visit)	$35 Copay [10]	$35 Copay [10]	$30 Copay [10]
Drug/Substance Abuse			
In-Patient (Detox Only)	$750 Copay per day – 4 days max	$750 Copay per day – 4 days max	$750 Copay per day – 4 days max
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	EyeMed [8]	EyeMed [8]	EyeMed [8]
Network	EyeMed	EyeMed	EyeMed
Exam	100%	100%	100%
Contact Lenses	100%	100%	100%
Frames	1 pair per calendar year	1 pair per calendar year	1 pair per calendar year
Maximum Allowance per year	None	None	None
Pediatric Dental			
Carrier	Dental Benefit Providers [8, 9]	Dental Benefit Providers [8, 9]	Dental Benefit Providers [8, 9]
Network	Dental Benefit Providers	Dental Benefit Providers	Dental Benefit Providers
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100%	100%	100%
Diagnostic & Preventative (D&P)	100%	100%	100%
Basic Services	Copay varies by service	Copay varies by service	Copay varies by service
Major Services (no waiting period)	Copay varies by service	Copay varies by service	Copay varies by service
Orthodontics (medically necessary)	Copay varies by service	Copay varies by service	Copay varies by service

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

* All services are subject to the deductible unless otherwise stated.

1. Certain services available in Mexico, have a separate out-of-pocket maximum, but out-of-pocket costs for services received in Mexico and California apply toward satisfaction of both out-of-pocket maximums.
2. Cost share varies depending on type of service, see plan specific EOC for cost shares of other service types.
3. See plan specific EOC for information regarding preventive drugs and women's contraceptives.
4. Must be medically necessary.
5. See plan specific EOC for information on preventive services.
6. The four prescription drug tiers are Tier 1: Generic formulary; Tier 2: Brand formulary; Tier 3: Brand non-formulary; Tier 4: Specialty.
7. Amount listed is for office visits only, please see plan specific EOC for other settings/services and devices cost shares.
8. Pediatric dental and vision are included on all plans.
9. The pediatric dental benefits are provided by Health Net and administered by Dental Benefit Providers of California, Inc. (DBP). DBP is a California licensed specialized dental plan and is not affiliated with Health Net. Additional pediatric dental benefits are covered. See the plan's EOC for details.
10. Benefits are administered by MHN Services, an affiliate behavioral health administrative services company which provides behavioral health services.
11. Maximum member responsibility.

Gold HMO

Groups Beginning 7.1.2025

Services	HMO H	HMO I	HMO B
Participating Health Plans	Health Net	Health Net	Kaiser Permanente
Network Name	SmartCare	SmartCare	Full
Metal Tier	**Gold**	**Gold**	**Gold**
Calendar Year Deductible*	None	None	$250 / $500[16] (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	$7,350 / $14,700	$7,500 / $15,000	$7,800 / $15,600[17]
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	$35 Copay	$40 Copay	$35 Copay (ded waived)
Specialist Visit (SPC)	$55 Copay	$60 Copay	$55 Copay (ded waived)
Laboratory	$40 Copay	$40 Copay	$35 Copay (ded waived)
X-Ray	$50 Copay	$50 Copay	$55 Copay (ded waived)
MRI, CT and PET (office setting)	$325 Copay per procedure	$350 Copay per procedure	$250 Copay per procedure
Virtual/Telemedicine Office Visit	100%	100%	100% (ded waived)
Hospital Services – In-Patient	$750 Copay per day - 4 days max	$750 Copay per day - 5 days max	$600 Copay per day – 5 days max
In-Patient Physician Fees	100%	100%	100% (ded waived)
Emergency Room (copay waived if admitted)	$325 Copay	$350 Copay	$250 Copay
Urgent Care	$35 Copay	$40 Copay	$35 Copay (ded waived)
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 $1,200 Copay $480 Copay[9]	 $1,200 Copay $480 Copay[9]	 $335 Copay per procedure $335 Copay per procedure
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	$55 Copay	$60 Copay	$55 Copay (ded waived)
Ambulance Services (per trip)	$325 Copay	$350 Copay	$250 Copay
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 $15 Copay[3,6] $50 Copay[3,6] $70 Copay[3,6] 70% (up to $250 per prescription[8]) (prior auth. required)[3,6]	 $15 Copay[3,6] $50 Copay[3,6] $70 Copay[3,6] 70% (up to $250 per prescription[8]) (prior auth. required)[3,6]	 $15 Copay (overall ded waived) $40 Copay (overall ded waived) $40 Copay (overall ded waived) (with physician approval) 80% (up to $250 per prescription[8]) (overall ded waived) (with physician approval)
Oral Contraceptives	100%	100%	100% (ded waived)
Diabetes – Self-Injectable	Applicable Rx Copay[3,6]	Applicable Rx Copay[3,6]	$40 Copay (overall ded waived)
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100%[5]	100%[5]	100% (ded waived)[5]
Chronic Disease Management	$55 Copay	$60 Copay	Covered as any Illness
Chemotherapy	$35 Copay	$40 Copay	80% (ded waived)
Chiropractic (20 visits max per year)	Not Covered	Not Covered	Not Covered
Acupuncture	$15 Copay[4]	$15 Copay[4]	$35 Copay (ded waived)
Physical, Occupational, Speech Therapy	$35 Copay[7]	$40 Copay[7]	$35 Copay (ded waived)
Rehabilitative & Habilitative Services and Devices	$35 Copay[7]	$40 Copay[7]	$35 Copay (ded waived)

Gold HMO

Groups Beginning 7.1.2025

Services	HMO H	HMO I	HMO B
Participating Health Plans	Health Net	Health Net	Kaiser Permanente
Network Name	SmartCare	SmartCare	Full
Metal Tier	**Gold**	**Gold**	**Gold**
Home Health Care (Max 100 visits per year)	$35 copay	$40 Copay	$30 Copay (ded waived) [12]
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	$25 Copay per day (no limit)	$25 Copay per day (no limit)	$300 Copay per day – 5 days max
Hospice (out-patient)	100%	100%	100% (ded waived)
Durable Medical Equipment (Covered when medically necessary)	70%	60%	80% [11, 18]
Mental Health			
In-Patient	$750 Copay per day – 4 days max [10]	$750 Copay per day – 5 days max [10]	$600 Copay per day – 5 days max
Out-Patient (office visit)	$35 Copay [10]	$40 Copay [10]	$35 Copay (ded waived)
Drug/Substance Abuse			
In-Patient (Detox Only)	$750 Copay per day - 4 days max	$750 Copay per day – 5 days max	$600 Copay per day – 5 days max
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	EyeMed [2]	EyeMed [2]	Kaiser Permanente
Network	EyeMed	EyeMed	Kaiser Permanente
Exam	100%	100%	100% (ded waived)
Contact Lenses	100%	100%	1 pair per calendar year [15]
Frames	1 pair per calendar year	1 pair per calendar year	1 pair per calendar year (ded waived) [15]
Maximum Allowance per year	None	None	None
Pediatric Dental			
Carrier	Dental Benefit Providers [1,2]	Dental Benefit Providers [1,2]	Delta Dental
Network	Dental Benefit Providers	Dental Benefit Providers	DeltaCare USA
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	$350 / $700
Office Visit	100%	100%	100% (ded waived)
Diagnostic & Preventative (D&P)	100%	100%	100% (ded waived)
Basic Services	Copay varies by service	Copay varies by service	$40 Copay [13]
Major Services (no waiting period)	Copay varies by service	Copay varies by service	$365 Copay [14]
Orthodontics (medically necessary)	Copay varies by service	Copay varies by service	$350 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

* All services are subject to the deductible unless otherwise stated.

1. The pediatric dental benefits are provided by Health Net and administered by Dental Benefit Providers of California, Inc. (DBP). DBP is a California licensed specialized dental plan and is not affiliated with Health Net. Additional pediatric dental benefits are covered. See the plan's EOC for details.
2. Pediatric dental and vision are included on all plans.
3. See plan specific EOC for information regarding preventive drugs and women's contraceptives.
4. Must be medically necessary.
5. See plan specific EOC for information on preventive services.
6. The four prescription drug tiers are Tier 1: Generic formulary; Tier 2: Brand formulary; Tier 3: Brand non-formulary; Tier 4: Specialty.
7. Amount listed is for office visits only, please see plan specific EOC for other settings/services and devices cost shares.
8. Maximum member responsibility.
9. Cost share varies depending on type of service, see plan specific EOC for cost shares of other service types.
10. Benefits are administered by MHN Services, an affiliate behavioral health administrative services company which provides behavioral health services.
11. Supplemental Durable Medical Equipment has a $2,000 annual maximum.
12. Home Health Care visit part-time/intermittent coverage (2 hour(s) maximum per visit(s), 3 visit(s) maximum per day(s), 100 visit(s) maximum per calendar year).
13. DHMO Basic Services copayments vary by procedure within this category. Using a statistically significant set of claims data, the plan's average copay charged for procedures in this category cannot exceed the stated amount.
14. DHMO Major Services copayments vary by procedure within this category. Using a statistically significant set of claims data, the plan's average copay charged for procedures in this category cannot exceed the stated amount.
15. 1 pair of glasses or 1 pair of contact lenses per accumulation period.
16. Under a family contract, when an insured satisfies the individual deductible amount, no further deductible is required for that insured for the remainder of that calendar year; however, an insured may not contribute an amount greater than the individual deductible toward the family deductible.
17. Under a family contract, an insured can satisfy their individual out-of-pocket maximum; however, an insured may not contribute an amount greater than the individual maximum copayment limit toward the family maximum.
18. Certain prosthetics, orthotics and devices may be available at no cost (after deductible, if deductible applies). Please refer to the Evidence of Coverage for more information on Durable Medical Equipment (DME), prosthetics, orthotics and devices. Most DME for home use, prosthetics, orthotics and devices are not covered.

Gold HMO

Groups Beginning 7.1.2025

Services	HMO C	HMO D	HMO E† HSA Qualified
Participating Health Plans	Kaiser Permanente	Kaiser Permanente	Kaiser Permanente
Network Name	Full	Full	Full
Metal Tier	**Gold**	**Gold**	**Gold**
Calendar Year Deductible*	None	$1,000 / $2,000 [6] (applies to Max OOP)	$1,750 / $3,300 / $3,500 [6, 12] (combined Med/Rx ded) (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	$7,700 / $15,400 [7]	$8,200 / $16,400 [7]	$4,000 / $8,000 [7]
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	$35 Copay	$40 Copay (ded waived)	85%
Specialist Visit (SPC)	$60 Copay	$60 Copay (ded waived)	85%
Laboratory	$30 Copay	$30 Copay (ded waived)	85%
X-Ray	$40 Copay	$60 Copay (ded waived)	85%
MRI, CT and PET (office setting)	$250 Copay per procedure	$350 Copay per procedure	85% per procedure
Virtual/Telemedicine Office Visit	100%	100% (ded waived)	100%
Hospital Services – In-Patient	$600 Copay per day – 5 days max	$600 Copay per day – 5 days max	85%
In-Patient Physician Fees	100%	100% (ded waived)	85%
Emergency Room (copay waived if admitted)	$350 Copay	$350 Copay (ded waived)	85%
Urgent Care	$35 Copay	$40 Copay (ded waived)	85%
Hospital Services – Out-Patient			
Surgical Facility	$320 Copay per procedure	$350 Copay per procedure (ded waived)	85%
Ambulatory Surgery Center	$320 Copay per procedure	$350 Copay per procedure (ded waived)	85%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	$60 Copay	$60 Copay (ded waived)	85%
Ambulance Services (per trip)	$250 Copay	$350 Copay (ded waived)	85%
Rx Benefits			
Generic	$15 Copay	$20 Copay (ded waived)	$15 Copay (combined Med/Rx ded)
Formulary Brand	$50 Copay	$250 / $500 Ded – $50 Copay	$45 Copay (combined Med/Rx ded)
Non-Formulary Brand	$50 Copay (with physician approval)	$250 / $500 Ded - $50 Copay (with physician approval)	$45 Copay (combined Med/Rx ded) (with physician approval)
Specialty	80% (up to $250 per prescription [10]) (with physician approval)	$250 / $500 Ded - 80% (up to $250 per prescription [10]) (with physician approval)	85% (up to $250 per prescription [11]) (combined Med/Rx ded) (with physician approval)
Oral Contraceptives	100%	100% (ded waived)	100% (ded waived)
Diabetes – Self-Injectable	$50 Copay	$250 / $500 Ded - $50 Copay	$45 Copay (combined Med/Rx ded)
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% [5]	100% (ded waived) [5]	100% (ded waived) [5]
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness
Chemotherapy	100%	100% (ded waived)	85%
Chiropractic (20 visits max per year)	$15 Copay [4]	$15 Copay (ded waived) [4]	Not Covered
Acupuncture	$35 Copay [4]	$40 Copay (ded waived) [4]	85%
Physical, Occupational, Speech Therapy	$35 Copay	$40 Copay (ded waived)	85%
Rehabilitative & Habilitative Services and Devices	$35 Copay	$40 Copay (ded waived)	85%

Gold HMO

Groups Beginning 7.1.2025

Services	HMO C	HMO D	HMO E† HSA Qualified
Participating Health Plans	Kaiser Permanente	Kaiser Permanente	Kaiser Permanente
Network Name	Full	Full	Full
Metal Tier	**Gold**	**Gold**	**Gold**
Home Health Care (Max 100 visits per year)	100% [1]	100% (ded waived) [1]	85% [1]
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	$300 Copay per day – 5 days max	$300 Copay per day – 5 days max	85%
Hospice (out-patient)	100%	100% (ded waived)	100%
Durable Medical Equipment (Covered when medically necessary)	80% [8, 11]	80% [8, 11]	85% [8, 11]
Mental Health			
In-Patient	$600 Copay per day – 5 days max	$600 Copay per day – 5 days max	85%
Out-Patient (office visit)	$35 Copay	$40 Copay (ded waived)	85%
Drug/Substance Abuse			
In-Patient (Detox Only)	$600 Copay per day – 5 days max	$600 Copay per day – 5 days max	85%
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	Kaiser Permanente	Kaiser Permanente	Kaiser Permanente
Network	Kaiser Permanente	Kaiser Permanente	Kaiser Permanente
Exam	100%	100% (ded waived)	100% (ded waived)
Contact Lenses	1 pair per calendar year [9]	1 pair per calendar year [9]	1 pair per calendar year [9]
Frames	1 pair per calendar year [9]	1 pair per calendar year (ded waived) [9]	1 pair per calendar year (ded waived) [9]
Maximum Allowance per year	None	None	None
Pediatric Dental			
Carrier	Delta Dental	Delta Dental	Delta Dental
Network	DeltaCare USA	DeltaCare USA	DeltaCare USA
Deductible	None	None	None
Out-of-Pocket Maximum	$350 / $700	$350 / $700	$350 / $700
Office Visit	100%	100% (ded waived)	100% (ded waived)
Diagnostic & Preventative (D&P)	100%	100% (ded waived)	100% (ded waived)
Basic Services	$40 Copay [2]	$40 Copay [2]	$40 Copay [2]
Major Services (no waiting period)	$365 Copay [3]	$365 Copay [3]	$365 Copay [3]
Orthodontics (medically necessary)	$350 Copay	$350 Copay	$350 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

* All services are subject to the deductible unless otherwise stated.

1. Home Health Care visit part-time/intermittent coverage (2 hour(s) maximum per visit(s), 3 visit(s) maximum per day(s), 100 visit(s) maximum per calendar year).
2. DHMO Basic Services copayments vary by procedure within this category. Using a statistically significant set of claims data, the plan's average copay charged for procedures in this category cannot exceed the stated amount.
3. DHMO Major Services copayments vary by procedure within this category. Using a statistically significant set of claims data, the plan's average copay charged for procedures in this category cannot exceed the stated amount.
4. 20 visits max per year combined for Chiropractic and Acupuncture.
5. See plan specific EOC for information on preventive services.
6. Under a family contract, when an insured satisfies the individual deductible amount, no further deductible is required for that insured for the remainder of that calendar year; however, an insured may not contribute an amount greater than the individual deductible toward the family deductible.
7. Under a family contract, an insured can satisfy their individual out-of-pocket maximum; however, an insured may not contribute an amount greater than the individual maximum copayment limit toward the family maximum.
8. Certain prosthetics, orthotics and devices may be available at no cost (after deductible, if deductible applies). Please refer to the Evidence of Coverage for more information on Durable Medical Equipment (DME), prosthetics, orthotics and devices. Most DME for home use, prosthetics, orthotics and devices are not covered.
9. 1 pair of glasses or 1 pair of contact lenses per accumulation period.
10. Maximum member responsibility.
11. Supplemental Durable Medical Equipment has a $2,000 annual maximum.
12. $1,750 Self only enrollment, $3,300 for any one member within a Family enrollment. $3,500 for an entire Family. Does not apply to preventive care.

Gold HMO

Groups Beginning 7.1.2025

Services	HMO A	HMO B	HMO D
Participating Health Plans	Sharp Health Plan	Sharp Health Plan	Sharp Health Plan
Network Name	Performance	Premier	Performance
Metal Tier	**Gold**	**Gold**	**Gold**
Calendar Year Deductible*	None	None	None
Out-of-Pocket Max Ind/Fam	$9,200 / $18,400 [3]	$9,200 / $18,400 [3]	$9,150 / $18,300 [3]
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	$20 Copay	$40 Copay	$35 Copay
Specialist Visit (SPC)	$50 Copay	$60 Copay	$55 Copay
Laboratory	$15 Copay	$15 Copay	$15 Copay
X-Ray	$20 Copay	$60 Copay	$55 Copay
MRI, CT and PET (office setting)	$275 Copay	$250 Copay	$175 Copay
Virtual/Telemedicine Office Visit	Covered as any Illness	Covered as any Illness	Covered as any Illness
Hospital Services – In-Patient	70%	$600 Copay per day – 5 days max	$1,500 Copay
In-Patient Physician Fees	70%	100%	100%
Emergency Room (copay waived if admitted)	70%	$400 Copay	$300 Copay
Urgent Care	$50 Copay	$60 Copay	$55 Copay
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 70% 70%	 75% 75%	 $600 Copay $600 Copay
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	$50 Copay	$60 Copay	$55 Copay
Ambulance Services (per trip)	70%	$200 Copay	$200 Copay
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 $16 Copay (ded waived) $250 / $500 Ded – $35 Copay $250 / $500 Ded – $70 Copay $250 / $500 Ded – Applicable Rx Copay	 $16 Copay (ded waived) $500 / $1,000 Ded – $45 Copay $500 / $1,000 Ded – $75 Copay $500 / $1,000 Ded – Applicable Rx Copay	 $16 Copay $35 Copay $70 Copay Applicable Rx Copay
Oral Contraceptives	100% (if in formulary)	100% (if in formulary)	100% (if in formulary)
Diabetes – Self-Injectable	$250 / $500 Ded – Applicable Rx Copay	$500 / $1,000 Ded – Applicable Rx Copay	Applicable Rx Copay
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	70% [9]	$600 Copay per day – 5 days max [9]	$1,500 Copay [9]
Preventive/Wellness Services	100% [4]	100% [4]	100% [4]
Chronic Disease Management	$50 Copay	$60 Copay	$55 Copay
Chemotherapy	Variable [6]	Variable [6]	Variable [6]
Chiropractic (20 visits max per year)	Not Covered	Not Covered	Not Covered
Acupuncture	$20 Copay	$40 Copay	$35 Copay
Physical, Occupational, Speech Therapy	$20 Copay	$40 Copay	$35 Copay
Rehabilitative & Habilitative Services and Devices	$20 Copay	$40 Copay	$35 Copay

Gold HMO

Groups Beginning 7.1.2025

Services	HMO A	HMO B	HMO D
Participating Health Plans	Sharp Health Plan	Sharp Health Plan	Sharp Health Plan
Network Name	Performance	Premier	Performance
Metal Tier	**Gold**	**Gold**	**Gold**
Home Health Care (Max 100 visits per year)	$20 Copay	$40 Copay	$35 Copay
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	70%	$25 Copay per day	$175 Copay
Hospice (out-patient)	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary)	50%	50%	50%
Mental Health In-Patient Out-Patient (office visit)	 70% $20 Copay	 $150 Copay per day – 5 days max $40 Copay	 $750 Copay $35 Copay
Drug/Substance Abuse In-Patient (Detox Only)	 70%	 $150 Copay per day – 5 days max	 $750 Copay
Infertility Infertility Evaluation and Treatment Infertility Drugs In Vitro Fertilization (IVF) Gamete Intrafallopian Transfer (GIFT) Zygote Intrafallopian Transfer (ZIFT)	 Not Covered Not Covered Not Covered Not Covered Not Covered	 Not Covered Not Covered Not Covered Not Covered Not Covered	 Not Covered Not Covered Not Covered Not Covered Not Covered
Pediatric Vision Carrier Network Exam Contact Lenses Frames Maximum Allowance per year	 VSP VSP Advantage Network 100% 1 pair in lieu of eyeglasses 100% (Pediatric Exchange collection only) None	 VSP VSP Advantage Network 100% 1 pair in lieu of eyeglasses 100% (Pediatric Exchange collection only) None	 VSP VSP Advantage Network 100% 1 pair in lieu of eyeglasses 100% (Pediatric Exchange collection only) None
Pediatric Dental Carrier Network Deductible Out-of-Pocket Maximum Office Visit Diagnostic & Preventative (D&P) Basic Services Major Services (no waiting period) Orthodontics (medically necessary)	 Delta Dental of California Delta Dental DeltaCare USA None Combined with Medical 100% [5] 100% [8] $25 Copay [7] $300 Copay [2] $1,000 Copay [1]	 Delta Dental of California Delta Dental DeltaCare USA None Combined with Medical 100% [5] 100% [8] $25 Copay [7] $300 Copay [2] $1,000 Copay [1]	 Delta Dental of California Delta Dental DeltaCare USA None Combined with Medical 100% [5] 100% [8] $25 Copay [7] $300 Copay [2] $1,000 Copay [1]

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

* All services are subject to the deductible unless otherwise stated.

1. Refers to procedure code D8080/D8090
2. Refers to procedure code D3330
3. Copayments for supplemental benefits (Assisted Reproductive Technologies, Chiropractic Services, Adult Vision, etc.) do not apply to the annual out-of-pocket maximum.
4. See plan specific EOC for information on preventive services.
5. Refers to procedure code D0999
6. Copay/Coinsurance waived if seen by nurse or in an out-patient setting.
7. Refers to procedure code D2140
8. Refers to procedure codes D0120 and D1120/D1110
9. Amount listed for In-Patient Services only.

Gold HMO

Groups Beginning 7.1.2025

Services	HMO A	HMO B	HMO C† HSA Qualified
Participating Health Plans	Sutter Health Plan	Sutter Health Plan	Sutter Health Plan
Network Name	Sutter Health Plan	Sutter Health Plan	Sutter Health Plan
Metal Tier	**Gold**	**Gold**	**Gold**
Calendar Year Deductible*	$1,500 / $3,000[2] (applies to Max OOP)	$250 / $500[2] (applies to Max OOP)	$1,650 / $3,300 / $3,300[2,4] (combined Med/Rx ded) (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	$5,000 / $10,000[6]	$7,800 / $15,600[6]	$6,000 / $12,000[6]
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	$30 Copay[7]	$35 Copay (ded waived)[7]	80%[7]
Specialist Visit (SPC)	$50 Copay	$55 Copay (ded waived)	80%
Laboratory	$30 Copay	$35 Copay (ded waived)	80%
X-Ray	$50 Copay per procedure	$55 Copay per procedure (ded waived)	80%
MRI, CT and PET (office setting)	$175 Copay per procedure	$250 Copay per procedure	80%
Virtual/Telemedicine Office Visit	Variable[9]	Variable[9]	Variable[9]
Hospital Services – In-Patient	80%	$600 Copay per day – 5 days max per admit	80%
In-Patient Physician Fees	80%	100% (ded waived)	80%
Emergency Room (copay waived if admitted)	$200 Copay	$250 Copay	80%
Urgent Care	$30 Copay	$35 Copay (ded waived)	80%
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 80% 80%	 $300 Copay $300 Copay	 80% 80%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	$50 Copay	$55 Copay (ded waived)	80%
Ambulance Services (per trip)	$200 Copay	$250 Copay	80%
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 $15 Copay (overall ded waived)[8] $30 Copay (overall ded waived)[8] $50 Copay (overall ded waived)[8] 80% (up to $250 per prescription[5]) (overall ded waived)[8]	 $15 Copay (overall ded waived)[8] $40 Copay (overall ded waived)[8] $70 Copay (overall ded waived)[8] 80% (up to $250 per prescription[5]) (overall ded waived)[8]	 $15 Copay (combined Med/Rx ded)[8] $50 Copay (combined Med/Rx ded)[8] $80 Copay (combined Med/Rx ded)[8] 80% (up to $250 per prescription[5]) (combined Med/Rx ded)[8]
Oral Contraceptives	100% (overall ded waived)	100% (ded waived)	100% (ded waived)
Diabetes – Self-Injectable	Applicable Rx Copay (overall ded waived)[8]	Applicable Rx Copay (overall ded waived)[8]	Applicable Rx Copay (combined Med/Rx ded)[8]
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% (ded waived)[1]	100% (ded waived)[1]	100% (ded waived)[1]
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness
Chemotherapy	80%	80% (ded waived)	80%
Chiropractic (20 visits max per year)	Not Covered	Not Covered	Not Covered
Acupuncture	$30 Copay	$35 Copay (ded waived)	80%
Physical, Occupational, Speech Therapy	$30 Copay	$35 Copay (ded waived)	80%
Rehabilitative & Habilitative Services and Devices	$30 Copay	$35 Copay (ded waived)	80%

Gold HMO

Groups Beginning 7.1.2025

Services	HMO A	HMO B	HMO C † HSA Qualified
Participating Health Plans	Sutter Health Plan	Sutter Health Plan	Sutter Health Plan
Network Name	Sutter Health Plan	Sutter Health Plan	Sutter Health Plan
Metal Tier	**Gold**	**Gold**	**Gold**
Home Health Care (Max 100 visits per year)	80%	$30 Copay (ded waived)	80%
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	80%	$300 Copay per day – 5 days max per admit	80%
Hospice (out-patient)	100% (ded waived)	100% (ded waived)	100%
Durable Medical Equipment (Covered when medically necessary)	80%	80% (ded waived)	80%
Mental Health			
In-Patient	80% [3]	$600 Copay per day – 5 days max per admit [3]	80% [3]
Out-Patient (office visit)	$30 Copay	$35 Copay (ded waived)	80%
Drug/Substance Abuse			
In-Patient (Detox Only)	80% [3]	$600 Copay per day – 5 days max per admit [3]	80% [3]
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	VSP	VSP	VSP
Network	Choice Network	Choice Network	Choice Network
Exam	100% (ded waived) [10]	100% (ded waived) [10]	100% (ded waived) [10]
Contact Lenses	100% (in lieu of eyeglasses) (ded waived) [10, 11]	100% (in lieu of eyeglasses) (ded waived) [10, 11]	100% (in lieu of eyeglasses) (ded waived) [10, 11]
Frames	100% (in lieu of contact lenses) (ded waived) [10, 11]	100% (in lieu of contact lenses) (ded waived) [10, 11]	100% (in lieu of contact lenses) (ded waived) [10, 11]
Maximum Allowance per year	1 pair per year	1 pair per year	1 pair per year
Pediatric Dental			
Carrier	Delta Dental	Delta Dental	Delta Dental
Network	DeltaCare USA	DeltaCare USA	DeltaCare USA
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	Copay varies by service (ded waived)	Copay varies by service (ded waived)	Copay varies by service (ded waived)
Diagnostic & Preventative (D&P)	100% (ded waived)	100% (ded waived)	100% (ded waived)
Basic Services	Copay varies by service (ded waived)	Copay varies by service (ded waived)	Copay varies by service (ded waived)
Major Services (no waiting period)	Copay varies by service (ded waived)	Copay varies by service (ded waived)	Copay varies by service (ded waived)
Orthodontics (medically necessary)	$1,000 Copay (ded waived)	$1,000 Copay (ded waived)	$1,000 Copay (ded waived)

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

† HSA Qualified High Deductible Plan

* All services are subject to the deductible unless otherwise stated.

1. See plan specific EOC for information on preventive services.
2. For members who are not part of a family plan, once the member meets the "single" deductible, if applicable, the member is responsible for the specific cost sharing until the "single" OOPM is met. Once the "single" OOPM is met, Sutter Health Plan pays all costs for covered services. For members who are part of a family plan, once an individual member of the family meets the "individual family member" deductible, if applicable, only the individual member is responsible for the specific cost sharing until either that member meets the "individual family member" OOPM, or until the family as a whole meets the "family" OOPM, whichever comes first. Once the family as a whole meets the "family" deductible, if applicable, all members of the family are responsible for the specific cost sharing, regardless of whether each family member met their "individual family member" deductible, until either an individual member meets the "individual family member" OOPM, or until the family as a whole meets the "family" OOPM, whichever comes first. Once an individual member of the family meets the "individual family member" OOPM, Sutter Health Plan pays all costs for covered services only for that individual member. Once the family as a whole meets the "family" OOPM, Sutter Health Plan pays all costs for covered services for all family members, regardless of whether each family member met their "individual family member" OOPM. For high-deductible health plans (HDHPs), in a "family" plan, an "individual family member" deductible must be the higher of the specified "single" deductible amount or the Internal Revenue Service (IRS) minimum of $3,300 for 2025 plans.
3. Inpatient MH/SUD services include, but are not limited to: inpatient psychiatric hospitalization; inpatient chemical dependency hospitalization, including detoxification; mental health psychiatric observation; mental health residential treatment; substance use disorder treatment for withdrawal; inpatient behavioral health treatment for autism spectrum disorder.
4. Individual with self-only coverage amount / Individual with family coverage amount / Family coverage amount.
5. Maximum member responsibility.
6. Member cost sharing payments for all essential health benefits (EHBs) accumulate toward the OOPM. This includes cost sharing that accumulates toward an applicable deductible. This does not include cost sharing for most optional benefits.
7. Cost sharing also applies to other practitioner office visits. These include therapy visits, and other office visits not provided by either primary care physicians or specialists, or visits not specified in another benefit category such as Sutter Walk-in Care visits.
8. Cost sharing applies per prescription for up to a 30-day supply of prescribed and medically necessary generic or brand-name drugs in accordance with formulary guidelines. Except for specialty drugs, up to a 100-day supply is available, at twice the 30-day retail copayment price, through the mail-order pharmacy. Specialty drugs are available for up to a 30-day supply through the specialty pharmacy. Cost sharing for a 12-month supply of FDA-approved, self-administered hormonal contraceptives, when applicable, will be up to four times the retail cost share. Member cost sharing for oral anti-cancer drugs shall not exceed $250 per prescription for up to a 30-day supply. For HDHP plans, this $250 maximum will not apply until after the deductible is met.
9. Cost share for telehealth is the same as the in-person visit, please refer to the specific in-person service amount.
10. Pediatric eye exam and glasses or contact lenses are provided annually for members under age 19 as part of the essential health benefit for pediatric vision.
11. A complete pair of glasses or standard contact lenses, in lieu of glasses, are covered every calendar year.

Gold HMO

Groups Beginning 7.1.2025

Services	HMO A	HMO B	HMO F
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	SignatureValue	Alliance	SignatureValue
Metal Tier	**Gold**	**Gold**	**Gold**
Calendar Year Deductible*	$1,250 / $2,500 [6] (applies to Max OOP)	$1,250 / $2,500 [6] (applies to Max OOP)	None
Out-of-Pocket Max Ind/Fam	$6,750 / $13,500 [1]	$6,750 / $13,500 [1]	$7,500 / $15,000 [1]
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	$35 Copay (ded waived)	$35 Copay (ded waived)	$35 Copay
Specialist Visit (SPC)	$70 Copay (ded waived)	$70 Copay (ded waived)	$70 Copay
Laboratory	$40 Copay (ded waived)	$40 Copay (ded waived)	$40 Copay
X-Ray	$40 Copay (ded waived)	$40 Copay (ded waived)	$40 Copay
MRI, CT and PET (office setting)	$300 Copay per procedure (ded waived)	$300 Copay per procedure (ded waived)	$300 Copay per procedure
Virtual/Telemedicine Office Visit	100% (ded waived)	100% (ded waived)	100%
Hospital Services – In-Patient	75%	75%	$700 Copay per day – 5 days max per admit
In-Patient Physician Fees	75% (ded waived)	75% (ded waived)	100%
Emergency Room (copay waived if admitted)	$500 Copay	$500 Copay	$500 Copay
Urgent Care	$100 Copay (ded waived)	$100 Copay (ded waived)	$100 Copay
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 75% 75%	 75% 75%	 $500 Copay $500 Copay
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	$70 Copay (ded waived)	$70 Copay (ded waived)	$70 Copay
Ambulance Services (per trip)	$100 Copay (ded waived)	$100 Copay (ded waived)	$100 Copay
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 Tier 1 Non-specialty $15 Copay / Tier 1 Specialty $15 Copay (ded waived) [7] $100 / $200 Ded – Tier 2 Non-specialty $50 Copay / Tier 2 Specialty $150 Copay [7] $100 / $200 Ded – Tier 3 Non-specialty $100 Copay / Tier 3 Specialty $250 Copay [7] $100 / $200 Ded – Tier 4 75% (up to $250 per prescription [3]) [2]	 Tier 1 Non-specialty $15 Copay / Tier 1 Specialty $15 Copay (ded waived) [7] $100 / $200 Ded – Tier 2 Non-specialty $50 Copay / Tier 2 Specialty $150 Copay [7] $100 / $200 Ded – Tier 3 Non-specialty $100 Copay / Tier 3 Specialty $250 Copay [7] $100 / $200 Ded – Tier 4 75% (up to $250 per prescription [3]) [2]	 Tier 1 Non-specialty $15 Copay / Tier 1 Specialty $15 Copay [7] Tier 2 Non-specialty $50 Copay / Tier 2 Specialty $150 Copay [7] Tier 3 Non-specialty $100 Copay / Tier 3 Specialty $250 Copay [7] Tier 4 75% (up to $250 per prescription [3]) [2]
Oral Contraceptives	100% (ded waived)	100% (ded waived)	100%
Diabetes – Self-Injectable	Applicable Ded / Rx Copay	Applicable Ded / Rx Copay	Applicable Rx Copay
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% (ded waived) [4]	100% (ded waived) [4]	100% [4]
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness
Chemotherapy	$150 Copay (ded waived) [5]	$150 Copay (ded waived) [5]	$150 Copay [5]
Chiropractic (20 visits max per year)	$15 Copay (ded waived)	$15 Copay (ded waived)	$15 Copay
Acupuncture	$10 Copay (ded waived)	$10 Copay (ded waived)	$10 Copay
Physical, Occupational, Speech Therapy	$35 Copay (ded waived)	$35 Copay (ded waived)	$35 Copay
Rehabilitative & Habilitative Services and Devices	$35 Copay (ded waived)	$35 Copay (ded waived)	$35 Copay

Gold HMO

Groups Beginning 7.1.2025

Services	HMO A	HMO B	HMO F
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	SignatureValue	Alliance	SignatureValue
Metal Tier	**Gold**	**Gold**	**Gold**
Home Health Care (Max 100 visits per year)	$35 Copay (ded waived)	$35 Copay (ded waived)	$35 Copay
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	75%	75%	$300 per day - 5 days max per admit
Hospice (out-patient)	100% (ded waived)	100% (ded waived)	100%
Durable Medical Equipment (Covered when medically necessary)	$70 Copay (ded waived)	$70 Copay (ded waived)	$70 Copay
Mental Health In-Patient Out-Patient (office visit)	 75% $35 Copay (ded waived)	 75% $35 Copay (ded waived)	 $600 Copay per day - 4 days max per admit $35 Copay
Drug/Substance Abuse In-Patient (Detox Only)	75%	75%	$600 Copay per day - 4 days max per admit
Infertility Infertility Evaluation and Treatment Infertility Drugs In Vitro Fertilization (IVF) Gamete Intrafallopian Transfer (GIFT) Zygote Intrafallopian Transfer (ZIFT)	 Not Covered Not Covered Not Covered Not Covered Not Covered	 Not Covered Not Covered Not Covered Not Covered Not Covered	 Not Covered Not Covered Not Covered Not Covered Not Covered
Pediatric Vision Carrier Network Exam Contact Lenses Frames Maximum Allowance per year	 UnitedHealthcare Vision UnitedHealthcare Vision 100% (ded waived) 75% (ded waived) 75% (ded waived) 1 per calendar year	 UnitedHealthcare Vision UnitedHealthcare Vision 100% (ded waived) 75% (ded waived) 75% (ded waived) 1 per calendar year	 UnitedHealthcare Vision UnitedHealthcare Vision 100% 90% 90% 1 per calendar year
Pediatric Dental Carrier Network Deductible Out-of-Pocket Maximum Office Visit Diagnostic & Preventative (D&P) Basic Services Major Services (no waiting period) Orthodontics (medically necessary)	 UnitedHealthcare Dental CA DHMO None Combined with Medical 100% (ded waived) 100% (ded waived) Copay varies by service Copay varies by service $350 Copay	 UnitedHealthcare Dental CA DHMO None Combined with Medical 100% (ded waived) 100% (ded waived) Copay varies by service Copay varies by service $350 Copay	 UnitedHealthcare Dental CA DHMO None Combined with Medical 100% 100% Copay varies by service Copay varies by service $350 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

* All services are subject to the deductible unless otherwise stated.

1. When an individual member of a family unit has paid an amount of Deductible and Copayments for the Calendar Year equal to the Individual Out-of-Pocket Maximum, no further Copayments will be due for Covered Services for the remainder of that Calendar Year. The remaining family members will continue to pay the applicable Copayment until the member satisfies the Individual Out-of-Pocket Maximum or until the family, as a whole, meets the Family Out-of-Pocket Maximum.
2. No change to how Specialty Drugs in Tier 4 are filled today.
3. Maximum member responsibility.
4. See plan specific EOC for information on preventive services.
5. In instances where the contracted rate is less than your copayment, you will pay only the contracted rate.
6. The Family Deductible is an embedded deductible. When an individual member of a family unit satisfies the Individual Deductible for the Calendar Year, no further Deductible will be required for that individual member for the remainder of the Calendar Year. The remaining family members will continue to pay full member charges for services that are subject to the deductible until the member satisfies the Individual Deductible or until the family, as a whole, meets the Family Deductible.
7. Specialty medication is tiered based on their cost efficiency and effectiveness. To see if there is a Specialty equivalent medication in this tier, please visit https://www.uhc.com/member-resources/pharmacy-benefits/prescription-drug-lists.

Gold HMO

Groups Beginning 7.1.2025

Services	HMO G	HMO H	HMO J
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	Alliance	SignatureValue	Alliance
Metal Tier	**Gold**	**Gold**	**Gold**
Calendar Year Deductible*	None	$500 / $1,000[1] (applies to Max OOP)	$500 / $1,000[1] (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	$7,500 / $15,000[2]	$8,000 / $16,000[2]	$8,000 / $16,000[2]
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	$35 Copay	$35 Copay (ded waived)	$35 Copay (ded waived)
Specialist Visit (SPC)	$70 Copay	$70 Copay (ded waived)	$70 Copay (ded waived)
Laboratory	$40 Copay	$40 Copay (ded waived)	$40 Copay (ded waived)
X-Ray	$40 Copay	$40 Copay (ded waived)	$40 Copay (ded waived)
MRI, CT and PET (office setting)	$300 Copay per procedure	$300 Copay per procedure (ded waived)	$300 Copay per procedure (ded waived)
Virtual/Telemedicine Office Visit	100%	100% (ded waived)	100% (ded waived)
Hospital Services – In-Patient	$700 Copay per day – 5 days max per admit	80%	80%
In-Patient Physician Fees	100%	80% (ded waived)	80% (ded waived)
Emergency Room (copay waived if admitted)	$500 Copay	$500 Copay	$500 Copay
Urgent Care	$100 Copay	$100 Copay (ded waived)	$100 Copay (ded waived)
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 $500 Copay $500 Copay	 80% 80%	 80% 80%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	$70 Copay	$70 Copay (ded waived)	$70 Copay (ded waived)
Ambulance Services (per trip)	$100 Copay	$100 Copay (ded waived)	$100 Copay (ded waived)
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 Tier 1 Non-specialty $15 Copay / Tier 1 Specialty $15 Copay[7] Tier 2 Non-specialty $50 Copay / Tier 2 Specialty $150 Copay[7] Tier 3 Non-specialty $100 Copay / Tier 3 Specialty $250 Copay[7] Tier 4 75% (up to $250 per prescription[4])[3]	 Tier 1 Non-specialty $15 Copay / Tier 1 Specialty $15 Copay (ded waived)[7] $100 / $200 Ded – Tier 2 Non-specialty $50 Copay / Tier 2 Specialty $150 Copay[7] $100 / $200 Ded – Tier 3 Non-specialty $100 Copay / Tier 3 Specialty $250 Copay[7] $100 / $200 Ded – Tier 4 75% (up to $250 per prescription[4])[3]	 Tier 1 Non-specialty $15 Copay / Tier 1 Specialty $15 Copay (ded waived)[7] $100 / $200 Ded – Tier 2 Non-specialty $50 Copay / Tier 2 Specialty $150 Copay[7] $100 / $200 Ded – Tier 3 Non-specialty $100 Copay / Tier 3 Specialty $250 Copay[7] $100 / $200 Ded – Tier 4 75% (up to $250 per prescription[4])[3]
Oral Contraceptives	100%	100% (ded waived)	100% (ded waived)
Diabetes – Self-Injectable	Applicable Rx Copay	Applicable Ded / Rx Copay	Applicable Ded / Rx Copay
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100%[5]	100% (ded waived)[5]	100% (ded waived)[5]
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness
Chemotherapy	$150 Copay[6]	$150 Copay (ded waived)[6]	$150 Copay (ded waived)[6]
Chiropractic (20 visits max per year)	$15 Copay	$15 Copay (ded waived)	$15 Copay (ded waived)
Acupuncture	$10 Copay	$10 Copay (ded waived)	$10 Copay (ded waived)
Physical, Occupational, Speech Therapy	$35 Copay	$35 Copay (ded waived)	$35 Copay (ded waived)
Rehabilitative & Habilitative Services and Devices	$35 Copay	$35 Copay (ded waived)	$35 Copay (ded waived)
Home Health Care (Max 100 visits per year)	$35 Copay	$35 Copay (ded waived)	$35 Copay (ded waived)

Gold HMO

Groups Beginning 7.1.2025

Services	HMO G	HMO H	HMO J
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	Alliance	SignatureValue	Alliance
Metal Tier	**Gold**	**Gold**	**Gold**
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	$300 per day - 5 days max per admit	80%	80%
Hospice (out-patient)	100%	100% (ded waived)	100% (ded waived)
Durable Medical Equipment (Covered when medically necessary)	$70 Copay	$70 Copay (ded waived)	$70 Copay (ded waived)
Mental Health			
In-Patient	$600 Copay per day - 4 days max per admit	80%	80%
Out-Patient (office visit)	$35 Copay	$35 Copay (ded waived)	$35 Copay (ded waived)
Drug/Substance Abuse			
In-Patient (Detox Only)	$600 Copay per day - 4 days max per admit	80%	80%
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	UnitedHealthcare Vision	UnitedHealthcare Vision	UnitedHealthcare Vision
Network	UnitedHealthcare Vision	UnitedHealthcare Vision	UnitedHealthcare Vision
Exam	100%	100% (ded waived)	100% (ded waived)
Contact Lenses	90%	80% (ded waived)	80% (ded waived)
Frames	90%	80% (ded waived)	80% (ded waived)
Maximum Allowance per year	1 per calendar year	1 per calendar year	1 per calendar year
Pediatric Dental			
Carrier	UnitedHealthcare Dental	UnitedHealthcare Dental	UnitedHealthcare Dental
Network	CA DHMO	CA DHMO	CA DHMO
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100%	100% (ded waived)	100% (ded waived)
Diagnostic & Preventative (D&P)	100%	100% (ded waived)	100% (ded waived)
Basic Services	Copay varies by service	Copay varies by service	Copay varies by service
Major Services (no waiting period)	Copay varies by service	Copay varies by service	Copay varies by service
Orthodontics (medically necessary)	$350 Copay	$350 Copay	$350 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

* All services are subject to the deductible unless otherwise stated.

1. The Family Deductible is an embedded deductible. When an individual member of a family unit satisfies the Individual Deductible for the Calendar Year, no further Deductible will be required for that individual member for the remainder of the Calendar Year. The remaining family members will continue to pay full member charges for services that are subject to the deductible until the member satisfies the Individual Deductible or until the family, as a whole, meets the Family Deductible.
2. When an individual member of a family unit has paid an amount of Deductible and Copayments for the Calendar Year equal to the Individual Out-of-Pocket Maximum, no further Copayments will be due for Covered Services for the remainder of that Calendar Year. The remaining family members will continue to pay the applicable Copayment until the member satisfies the Individual Out-of-Pocket Maximum or until the family, as a whole, meets the Family Out-of-Pocket Maximum.
3. No change to how Specialty Drugs in Tier 4 are filled today.
4. Maximum member responsibility.
5. See plan specific EOC for information on preventive services.
6. In instances where the contracted rate is less than your copayment, you will pay only the contracted rate.
7. Specialty medication is tiered based on their cost efficiency and effectiveness. To see if there is a Specialty equivalent medication in this tier, please visit https://www.uhc.com/member-resources/pharmacy-benefits/prescription-drug-lists.

Gold HMO

Groups Beginning 7.1.2025

Services	HMO L	HMO M	HMO N
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	Harmony	Harmony	Harmony
Metal Tier	**Gold**	**Gold**	**Gold**
Calendar Year Deductible*	$1,250 / $2,500[1] (applies to Max OOP)	None	$500 / $1,000[1] (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	$6,750 / $13,500[2]	$7,500 / $15,000[2]	$8,000 / $16,000[2]
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	$35 Copay (ded waived)	$35 Copay	$35 Copay (ded waived)
Specialist Visit (SPC)	$70 Copay (ded waived)	$70 Copay	$70 Copay (ded waived)
Laboratory	$40 Copay (ded waived)	$40 Copay	$40 Copay (ded waived)
X-Ray	$40 Copay (ded waived)	$40 Copay	$40 Copay (ded waived)
MRI, CT and PET (office setting)	$300 Copay per procedure (ded waived)	$300 Copay per procedure	$300 Copay per procedure (ded waived)
Virtual/Telemedicine Office Visit	100% (ded waived)	100%	100% (ded waived)
Hospital Services – In-Patient	75%	$700 Copay per day – 5 days max per admit	80%
In-Patient Physician Fees	75% (ded waived)	100%	80% (ded waived)
Emergency Room (copay waived if admitted)	$500 Copay	$500 Copay	$500 Copay
Urgent Care	$100 Copay (ded waived)	$100 Copay	$100 Copay (ded waived)
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 75% 75%	 $500 Copay $500 Copay	 80% 80%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	$70 Copay (ded waived)	$70 Copay	$70 Copay (ded waived)
Ambulance Services (per trip)	$100 Copay (ded waived)	$100 Copay	$100 Copay (ded waived)
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 Tier 1 Non-specialty $15 Copay / Tier 1 Specialty $15 Copay (ded waived)[7] $100 / $200 Ded – Tier 2 Non-specialty $50 Copay / Tier 2 Specialty $150 Copay[7] $100 / $200 Ded – Tier 3 Non-specialty $100 Copay / Tier 3 Specialty $250 Copay[7] $100 / $200 Ded – Tier 4 75% (up to $250 per prescription[4])[3]	 Tier 1 Non-specialty $15 Copay / Tier 1 Specialty $15 Copay[7] Tier 2 Non-specialty $50 Copay / Tier 2 Specialty $150 Copay[7] Tier 3 Non-specialty $100 Copay / Tier 3 Specialty $250 Copay[7] Tier 4 75% (up to $250 per prescription[4])[3]	 Tier 1 Non-specialty $15 Copay / Tier 1 Specialty $15 Copay (ded waived)[7] $100 / $200 Ded – Tier 2 Non-specialty $50 Copay / Tier 2 Specialty $150 Copay[7] $100 / $200 Ded – Tier 3 Non-specialty $100 Copay / Tier 3 Specialty $250 Copay[7] $100 / $200 Ded – Tier 4 75% (up to $250 per prescription[4])[3]
Oral Contraceptives	100% (ded waived)	100%	100% (ded waived)
Diabetes – Self-Injectable	Applicable Ded / Rx Copay	Applicable Rx Copay	Applicable Ded / Rx Copay
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% (ded waived)[5]	100%[5]	100% (ded waived)[5]
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness
Chemotherapy	$150 Copay (ded waived)[6]	$150 Copay[6]	$150 Copay (ded waived)[6]
Chiropractic (20 visits max per year)	$15 Copay (ded waived)	$15 Copay	$15 Copay (ded waived)
Acupuncture	$10 Copay (ded waived)	$10 Copay	$10 Copay (ded waived)
Physical, Occupational, Speech Therapy	$35 Copay (ded waived)	$35 Copay	$35 Copay (ded waived)
Rehabilitative & Habilitative Services and Devices	$35 Copay (ded waived)	$35 Copay	$35 Copay (ded waived)
Home Health Care (Max 100 visits per year)	$35 Copay (ded waived)	$35 Copay	$35 Copay (ded waived)

Gold HMO

Groups Beginning 7.1.2025

Services	HMO L	HMO M	HMO N
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	Harmony	Harmony	Harmony
Metal Tier	**Gold**	**Gold**	**Gold**
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	75%	$300 Copay per day – 5 days max per admit	80%
Hospice (out-patient)	100% (ded waived)	100%	100% (ded waived)
Durable Medical Equipment (Covered when medically necessary)	$70 Copay (ded waived)	$70 Copay	$70 Copay (ded waived)
Mental Health			
In-Patient	75%	$600 Copay per day – 4 days max per admit	80%
Out-Patient (office visit)	$35 Copay (ded waived)	$35 Copay	$35 Copay (ded waived)
Drug/Substance Abuse			
In-Patient (Detox Only)	75%	$600 Copay per day – 4 days max per admit	80%
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	UnitedHealthcare Vision	UnitedHealthcare Vision	UnitedHealthcare Vision
Network	UnitedHealthcare Vision	UnitedHealthcare Vision	UnitedHealthcare Vision
Exam	100% (ded waived)	100%	100% (ded waived)
Contact Lenses	75% (ded waived)	90%	80% (ded waived)
Frames	75% (ded waived)	90%	80% (ded waived)
Maximum Allowance per year	1 per calendar year	1 per calendar year	1 per calendar year
Pediatric Dental			
Carrier	UnitedHealthcare Dental	UnitedHealthcare Dental	UnitedHealthcare Dental
Network	CA DHMO	CA DHMO	CA DHMO
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100% (ded waived)	100%	100% (ded waived)
Diagnostic & Preventative (D&P)	100% (ded waived)	100%	100% (ded waived)
Basic Services	Copay varies by service	Copay varies by service	Copay varies by service
Major Services (no waiting period)	Copay varies by service	Copay varies by service	Copay varies by service
Orthodontics (medically necessary)	$350 Copay	$350 Copay	$350 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

* All services are subject to the deductible unless otherwise stated.

1. The Family Deductible is an embedded deductible. When an individual member of a family unit satisfies the Individual Deductible for the Calendar Year, no further Deductible will be required for that individual member for the remainder of the Calendar Year. The remaining family members will continue to pay full member charges for services that are subject to the deductible until the member satisfies the Individual Deductible or until the family, as a whole, meets the Family Deductible.
2. When an individual member of a family unit has paid an amount of Deductible and Copayments for the Calendar Year equal to the Individual Out-of-Pocket Maximum, no further Copayments will be due for Covered Services for the remainder of that Calendar Year. The remaining family members will continue to pay the applicable Copayment until the member satisfies the Individual Out-of-Pocket Maximum or until the family, as a whole, meets the Family Out-of-Pocket Maximum.
3. No change to how Specialty Drugs in Tier 4 are filled today.
4. Maximum member responsibility.
5. See plan specific EOC for information on preventive services.
6. In instances where the contracted rate is less than your copayment, you will pay only the contracted rate.
7. Specialty medication is tiered based on their cost efficiency and effectiveness. To see if there is a Specialty equivalent medication in this tier, please visit https://www.uhc.com/member-resources/pharmacy-benefits/prescription-drug-lists.

Gold HMO

Groups Beginning 7.1.2025

Services	HMO O	HMO P	HMO Q
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	Alliance	Harmony	SignatureValue
Metal Tier	**Gold**	**Gold**	**Gold**
Calendar Year Deductible*	None	None	None
Out-of-Pocket Max Ind/Fam	$7,500 / $15,000 [2]	$7,500 / $15,000 [2]	$7,500 / $15,000 [2]
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	$35 Copay	$35 Copay	$35 Copay
Specialist Visit (SPC)	$70 Copay	$70 Copay	$70 Copay
Laboratory	$40 Copay	$40 Copay	$40 Copay
X-Ray	$40 Copay	$40 Copay	$40 Copay
MRI, CT and PET (office setting)	$200 Copay per procedure	$200 Copay per procedure	$200 Copay per procedure
Virtual/Telemedicine Office Visit	100%	100%	100%
Hospital Services – In-Patient	$600 Copay per day - 4 days max per admit	$600 Copay per day - 4 days max per admit	$600 Copay per day - 4 days max per admit
In-Patient Physician Fees	100%	100%	100%
Emergency Room (copay waived if admitted)	$400 Copay	$400 Copay	$400 Copay
Urgent Care	$100 Copay	$100 Copay	$100 Copay
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 $400 Copay $400 Copay	 $400 Copay $400 Copay	 $400 Copay $400 Copay
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	$70 Copay	$70 Copay	$70 Copay
Ambulance Services (per trip)	$100 Copay	$100 Copay	$70 Copay
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 Tier 1 Non-specialty $15 Copay / Tier 1 Specialty $15 Copay [1] Tier 2 Non-specialty $50 Copay / Tier 2 Specialty $150 Copay [1] Tier 3 Non-specialty $85 Copay / Tier 3 Specialty $250 Copay [1] Tier 4 75% (up to $250 per prescription [4]) [3]	 Tier 1 Non-specialty $15 Copay / Tier 1 Specialty $15 Copay [1] Tier 2 Non-specialty $50 Copay / Tier 2 Specialty $150 Copay [1] Tier 3 Non-specialty $85 Copay / Tier 3 Specialty $250 Copay [1] Tier 4 75% (up to $250 per prescription [4]) [3]	 Tier 1 Non-specialty $15 Copay / Tier 1 Specialty $15 Copay [1] Tier 2 Non-specialty $50 Copay / Tier 2 Specialty $150 Copay [1] Tier 3 Non-specialty $85 Copay / Tier 3 Specialty $250 Copay [1] Tier 4 75% (up to $250 per prescription [4]) [3]
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	Applicable Rx Copay	Applicable Rx Copay	Applicable Rx Copay
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% [5]	100% [5]	100% [5]
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness
Chemotherapy	$150 Copay [6]	$150 Copay [6]	$150 Copay [6]
Chiropractic (20 visits max per year)	$15 Copay	$15 Copay	$15 Copay
Acupuncture	$10 Copay	$10 Copay	$10 Copay
Physical, Occupational, Speech Therapy	$35 Copay	$35 Copay	$35 Copay
Rehabilitative & Habilitative Services and Devices	$35 Copay	$35 Copay	$35 Copay
Home Health Care (Max 100 visits per year)	$35 Copay	$35 Copay	$35 Copay

Gold HMO

Groups Beginning 7.1.2025

Services	HMO O	HMO P	HMO Q
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Network Name	Alliance	Harmony	SignatureValue
Metal Tier	**Gold**	**Gold**	**Gold**
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	$300 Copay per day - 4 days max per admit	$300 Copay per day - 4 days max per admit	$300 Copay per day - 4 days max per admit
Hospice (out-patient)	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary)	$70 Copay	$70 Copay	$70 Copay
Mental Health			
In-Patient	$600 Copay per day - 4 days max per admit	$600 Copay per day - 4 days max per admit	$600 Copay per day - 4 days max per admit
Out-Patient (office visit)	$35 Copay	$35 Copay	$35 Copay
Drug/Substance Abuse			
In-Patient (Detox Only)	$600 Copay per day - 4 days max per admit	$600 Copay per day - 4 days max per admit	$600 Copay per day - 4 days max per admit
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	UnitedHealthcare Vision	UnitedHealthcare Vision	UnitedHealthcare Vision
Network	UnitedHealthcare Vision	UnitedHealthcare Vision	UnitedHealthcare Vision
Exam	100%	100%	100%
Contact Lenses	90%	90%	90%
Frames	90%	90%	90%
Maximum Allowance per year	1 per calendar year	1 per calendar year	1 per calendar year
Pediatric Dental			
Carrier	UnitedHealthcare Dental	UnitedHealthcare Dental	UnitedHealthcare Dental
Network	CA DHMO	CA DHMO	CA DHMO
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100%	100%	100%
Diagnostic & Preventative (D&P)	100%	100%	100%
Basic Services	Copay varies by service	Copay varies by service	Copay varies by service
Major Services (no waiting period)	Copay varies by service	Copay varies by service	Copay varies by service
Orthodontics (medically necessary)	$350 Copay	$350 Copay	$350 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

* All services are subject to the deductible unless otherwise stated.

1. Specialty medication is tiered based on their cost efficiency and effectiveness. To see if there is a Specialty equivalent medication in this tier, please visit https://www.uhc.com/member-resources/pharmacy-benefits/prescription-drug-lists.
2. When an individual member of a family unit has paid an amount of Deductible and Copayments for the Calendar Year equal to the Individual Out-of-Pocket Maximum, no further Copayments will be due for Covered Services for the remainder of that Calendar Year. The remaining family members will continue to pay the applicable Copayment until the member satisfies the Individual Out-of-Pocket Maximum or until the family, as a whole, meets the Family Out-of-Pocket Maximum.
3. No change to how Specialty Drugs in Tier 4 are filled today.
4. Maximum member responsibility.
5. See plan specific EOC for information on preventive services.
6. In instances where the contracted rate is less than your copayment, you will pay only the contracted rate.
7. The Family Deductible is an embedded deductible. When an individual member of a family unit satisfies the Individual Deductible for the Calendar Year, no further Deductible will be required for that individual member for the remainder of the Calendar Year. The remaining family members will continue to pay full member charges for services that are subject to the deductible until the member satisfies the Individual Deductible or until the family, as a whole, meets the Family Deductible.

Gold HMO

Groups Beginning 7.1.2025

Services	HMO A	HMO B	HMO C
Participating Health Plans	Western Health Advantage	Western Health Advantage	Western Health Advantage
Network Name	Full	Full	Full
Metal Tier	**Gold**	**Gold**	**Gold**
Calendar Year Deductible*	None	$250 / $500 [1, 3] (applies to Max OOP)	$1,000 / $2,000 [1, 3] (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	$7,500 / $15,000 [2]	$7,800 / $15,600 [2, 3]	$7,800 / $15,600 [2, 3]
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	$40 Copay	$35 Copay (ded waived)	$40 Copay (ded waived)
Specialist Visit (SPC)	$40 Copay	$55 Copay (ded waived)	$40 Copay (ded waived)
Laboratory	$40 Copay	$35 Copay (ded waived)	100% (ded waived)
X-Ray	$40 Copay	$55 Copay (ded waived)	$40 Copay (ded waived)
MRI, CT and PET (office setting)	$300 Copay	$250 Copay [1]	$300 Copay (ded waived)
Virtual/Telemedicine Office Visit	Variable [4]	Variable [4]	Variable [13]
Hospital Services – In-Patient	$600 Copay per day	$600 Copay per day [1] – Days 1-5	$500 Copay per day [1] – Days 1-5
In-Patient Physician Fees	100%	100% (ded waived)	100% (ded waived)
Emergency Room (copay waived if admitted)	$300 Copay	$250 Copay [1]	$300 Copay [1]
Urgent Care	$100 Copay	$35 Copay (ded waived)	$50 Copay (ded waived)
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 $300 Copay $300 Copay	 $300 Copay [1] $300 Copay [1]	 $500 Copay [1] $500 Copay [1]
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	$40 Copay	$55 Copay (ded waived)	$40 Copay (ded waived)
Ambulance Services (per trip)	100%	$250 Copay [1]	100% (ded waived)
Rx Benefits Generic	 $20 Copay	 $15 Copay (overall ded waived)	 $10 Copay (ded waived)
Formulary Brand	$50 Copay [6]	$40 Copay (overall ded waived) [6]	$500 / $1,000 Ded – $50 Copay [1, 6]
Non-Formulary Brand	$75 Copay [6]	$70 Copay (overall ded waived) [6]	$500 / $1,000 Ded – $75 Copay [1, 6]
Specialty	80% (up to $250 per 30 day supply [11]) [5]	80% (up to $250 per 30 day supply [11]) (overall ded waived) [5]	$500 / $1,000 Ded – 80% (up to $250 per 30 day supply [3, 7]) [1, 5]
Oral Contraceptives	100%	100% (ded waived)	100% (ded waived)
Diabetes – Self-Injectable	$50 Copay	$40 Copay (overall ded waived)	$500 / $1,000 Ded – $50 Copay [1]
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% [7, 12]	100% (ded waived) [7, 12]	100% (ded waived) [7, 12]
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness
Chemotherapy	100%	80% (ded waived) [5]	100% (ded waived)
Chiropractic (20 visits max per year)	$15 Copay [8]	$15 Copay (ded waived) [8]	$15 Copay (ded waived) [8]
Acupuncture	$15 Copay	$15 Copay (ded waived)	$15 Copay (ded waived)
Physical, Occupational, Speech Therapy	$40 Copay	$35 Copay (ded waived)	$40 Copay (ded waived)
Rehabilitative & Habilitative Services and Devices	$40 Copay	$35 Copay (ded waived)	$40 Copay (ded waived)
Home Health Care (Max 100 visits per year)	100%	$30 Copay (ded waived)	100% (ded waived)

Gold HMO

Groups Beginning 7.1.2025

Services	HMO A	HMO B	HMO C
Participating Health Plans	Western Health Advantage	Western Health Advantage	Western Health Advantage
Network Name	Full	Full	Full
Metal Tier	**Gold**	**Gold**	**Gold**
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	$600 Copay per day	$300 Copay per day[1] – Days 1-5	$500 Copay per day[1] – Days 1-5
Hospice (out-patient)	100%	100% (ded waived)	100% (ded waived)
Durable Medical Equipment (Covered when medically necessary)	80%[5, 9]	80% (ded waived)[5, 9]	80% (ded waived)[5, 9]
Mental Health			
In-Patient	$600 Copay per day	$600 Copay per day[1] – Days 1-5	$500 Copay per day[1] – Days 1-5
Out-Patient (office visit)	$40 Copay	$35 Copay (ded waived)	$40 Copay (ded waived)
Drug/Substance Abuse			
In-Patient (Detox Only)	$600 Copay per day	$600 Copay per day[1] – Days 1-5	$500 Copay per day[1] – Days 1-5
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	EyeMed	EyeMed	EyeMed
Network	Eyewear Only	Eyewear Only	Eyewear Only
Exam	100%	100% (ded waived)	100% (ded waived)
Contact Lenses	100%	100% (ded waived)	100% (ded waived)
Frames	100%	100% (ded waived)	100% (ded waived)
Maximum Allowance per year	1 per calendar year[10]	1 per calendar year[10]	1 per calendar year[10]
Pediatric Dental			
Carrier	Delta Dental	Delta Dental	Delta Dental
Network	DeltaCare USA	DeltaCare USA	DeltaCare USA
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100%	100%	100%
Diagnostic & Preventative (D&P)	100%	100%	100%
Basic Services	Copay varies by service	Copay varies by service	Copay varies by service
Major Services (no waiting period)	Copay varies by service	Copay varies by service	Copay varies by service
Orthodontics (medically necessary)	$1,000 Copay	$1,000 Copay	$1,000 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

* All services are subject to the deductible unless otherwise stated.

1. Medical or prescription services may be subject to a deductible. The member must pay for these services when services are rendered until the deductible is met in that calendar year. Charges under the deductible are based on WHA's contracted rates with the provider of service.
2. The annual out-of-pocket maximum is the total amount that the member must pay for certain services in a calendar year.
3. The deductible and annual out-of-pocket maximum amounts are embedded, i.e. each member in the family must meet the individual amount or the family must meet the family amount before benefits will apply for that member.
4. Cost share amount varies based on type of services rendered.
5. Percentage copayment amounts are based on WHA's contracted rates with the provider of service or medication.
6. If a Tier 1 medication is available but the member elects to receive a medication from Tier 2, 3 or 4 without medical indication from the Prescribing Provider, the member will be responsible for the applicable Tier 2-4 copayment plus the difference in cost between the Tier 1 medication and the purchased medication. The amount paid for the difference in cost does not apply to the deductible (when applicable) or contribute to the out-of-pocket maximum.
7. There may be an office visit copay if the primary purpose of a visit is not preventive or other services are provided.
8. Copayments do not contribute to out-of-pocket maximum.
9. See copayment summary for applicable prosthetic/orthotic device copayment amount.
10. Limited to one pair of glasses with standard lenses and provider designated frames or one pair of conventional, six months supply of monthly or 2-week disposable, or 3 months supply of daily disposable contact lenses instead of glasses.
11. Maximum member responsibility.
12. See plan specific EOC for information on preventive services.

Gold HMO

Groups Beginning 7.1.2025

Services	HMO D† HSA Qualified
Participating Health Plans	Western Health Advantage
Network Name	Full
Metal Tier	**Gold**
Calendar Year Deductible*	$2,600 / $3,300 / $5,200 [1, 9, 11] (combined Med/Rx ded) (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	$4,800 / $9,600 [2, 11]
Lifetime Maximum	Unlimited
Dr. Office Visits (PCP)	100% [1]
Specialist Visit (SPC)	100% [1]
Laboratory	100% [1]
X-Ray	100% [1]
MRI, CT and PET (office setting)	100% [1]
Virtual/Telemedicine Office Visit	Variable [13]
Hospital Services – In-Patient	100% [1]
In-Patient Physician Fees	100% [1]
Emergency Room (copay waived if admitted)	100% [1]
Urgent Care	100% [1]
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 100% [1] 100% [1]
Hospital Pre-Authorization	Required
2nd Surgical Opinion	100% [1]
Ambulance Services (per trip)	100% [1]
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 100% (combined Med/Rx ded) [1] $40 Copay (combined Med/Rx ded) [1, 10] $60 Copay (combined Med/Rx ded) [1, 10] 80% (up to $250 per 30 day supply [7]) (combined Med/Rx ded) [1, 8]
Oral Contraceptives	100% (ded waived)
Diabetes – Self-Injectable	100% (combined Med/Rx ded) [1]
Pre-Existing Conditions	Covered
Maternity and Newborn Care	Covered as any Illness
Preventive/Wellness Services	100% (ded waived) [3,5]
Chronic Disease Management	Covered as any Illness
Chemotherapy	100% [1]
Chiropractic (20 visits max per year)	100% [1, 12]
Acupuncture	100% [1]
Physical, Occupational, Speech Therapy	100% [1]
Rehabilitative & Habilitative Services and Devices	100% [1]
Home Health Care (Max 100 visits per year)	100% [1]

Gold HMO

Groups Beginning 7.1.2025

Services	HMO D† HSA Qualified
Participating Health Plans	Western Health Advantage
Network Name	Full
Metal Tier	**Gold**
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	100% [1]
Hospice (out-patient)	100% [1]
Durable Medical Equipment (Covered when medically necessary)	100% [1,4]
Mental Health	
In-Patient	100% [1]
Out-Patient (office visit)	100% [1]
Drug/Substance Abuse	
In-Patient (Detox Only)	100% [1]
Infertility	
Infertility Evaluation and Treatment	Not Covered
Infertility Drugs	Not Covered
In Vitro Fertilization (IVF)	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered
Pediatric Vision	
Carrier	EyeMed
Network	Eyewear Only
Exam	100% (ded waived)
Contact Lenses	100% (ded waived)
Frames	100% (ded waived)
Maximum Allowance per year	1 per calendar year [6]
Pediatric Dental	
Carrier	Delta Dental
Network	DeltaCare USA
Deductible	None
Out-of-Pocket Maximum	Combined with Medical
Office Visit	100%
Diagnostic & Preventative (D&P)	100%
Basic Services	Copay varies by service
Major Services (no waiting period)	Copay varies by service
Orthodontics (medically necessary)	$1,000 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

† HSA Qualified High Deductible Plan

* All services are subject to the deductible unless otherwise stated.

1. Medical or prescription services may be subject to a deductible. The member must pay for these services when services are rendered until the deductible is met in that calendar year. Charges under the deductible are based on WHA's contracted rates with the provider of service.
2. The annual out-of-pocket maximum is the total amount that the member must pay for certain services in a calendar year.
3. There may be an office visit copay if the primary purpose of a visit is not preventive or other services are provided.
4. See copayment summary for applicable prosthetic/orthotic device copayment amount.
5. See plan specific EOC for information on preventive services.
6. Limited to one pair of glasses with standard lenses and provider designated frames or one pair of conventional, six months supply of monthly or 2-week disposable, or 3 months supply of daily disposable contact lenses instead of glasses.
7. Maximum member responsibility.
8. Percentage copayment amounts are based on WHA's contracted rates with the provider of service or medication.
9. Individual with self-only coverage amount / Individual with family coverage amount / Family coverage amount.
10. If a Tier 1 medication is available but the member elects to receive a medication from Tier 2, 3 or 4 without medical indication from the Prescribing Provider, the member will be responsible for the applicable Tier 2-4 copayment plus the difference in cost between the Tier 1 medication and the purchased medication. The amount paid for the difference in cost does not apply to the deductible (when applicable) or contribute to the out-of-pocket maximum.
11. The deductible and annual out-of-pocket maximum amounts are embedded, i.e. each member in the family must meet the individual amount or the family must meet the family amount before benefits will apply for that member.
12. Copayments do not contribute to out-of-pocket maximum.
13. Cost share amount varies based on type of services rendered.

Gold PPO

Groups Beginning 7.1.2025

Services	PPO B		PPO C	
Participating Health Plans	Anthem Blue Cross		Anthem Blue Cross	
Network Name	Select PPO		Select PPO	
Metal Tier	**Gold**		**Gold**	
	In-Network	Out-of-Network [9]	In-Network	Out-of-Network [9]
Calendar Year Deductible*	$1,000 / $3,000 (applies to Max OOP)	$2,000 / $4,000 (applies to Max OOP)	$500 / $1,500 (applies to Max OOP)	$2,000 / $4,000 (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	$7,800 / $15,600 [1]	$15,600 / $31,200 [1]	$7,700 / $15,400 [1]	$15,400 / $30,800 [1]
Lifetime Maximum	Unlimited		Unlimited	
Dr. Office Visits (PCP)	$25 Copay (ded waived)	50%	$30 Copay (ded waived)	50%
Specialist Visit (SPC)	$50 Copay (ded waived)	50%	$60 Copay (ded waived)	50%
Laboratory	$15 Copay (ded waived)	50%	$15 Copay (ded waived)	50%
X-Ray	$15 Copay (ded waived)	50%	$15 Copay (ded waived)	50%
MRI, CT and PET (office setting)	75% [14]	50% (up to $800 per test) [5]	80% [14]	50% (up to $800 per test) [5]
Virtual/Telemedicine Office Visit	$25 Copay / $50 Copay (ded waived) [15]	50%	$30 Copay / $60 Copay (ded waived) [15]	50%
Hospital Services –In-Patient	75%	50% (up to $650 per day) [5]	80%	50% (up to $650 per day) [5]
In-Patient Physician Fees	75%	50%	80%	50%
Emergency Room (copay waived if admitted)	$250 Copay – 75%		$250 Copay – 80%	
Urgent Care	$25 Copay (ded waived)	50%	$30 Copay (ded waived)	50%
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 $250 Copay per admit - 75% $50 Copay per admit - 75%	 50% (up to $380 per admit) [5] 50% (up to $380 per admit) [5]	 $250 Copay per admit - 80% $50 Copay per admit - 80%	 50% (up to $380 per admit) [5] 50% (up to $380 per admit) [5]
Hospital Pre-Authorization	Not Required		Not Required	
2nd Surgical Opinion	$50 Copay (ded waived)	50%	$60 Copay (ded waived)	50%
Ambulance Services (per trip)	75% [13]		80% [13]	
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 Level 1 $10 Copay / Level 2 $20 Copay (ded waived) [2] $250 / $500 Ded – Level 1 $50 Copay / Level 2 $60 Copay [2] $250 / $500 Ded – Level 1 $90 Copay / Level 2 $100 Copay [2] $250 / $500 Ded – Level 1 70% / Level 2 60% (up to $250 per prescription [8]) (prior auth.required) [2, 6]	 Not Covered Not Covered Not Covered Not Covered	 Level 1 $10 Copay / Level 2 $20 Copay (overall ded waived) [2] Level 1 $50 Copay / Level 2 $60 Copay (overall ded waived) [2] Level 1 $90 Copay / Level 2 $100 Copay (overall ded waived) [2] Level 1 70% / Level 2 60% (up to $250 per prescription [8]) (overall ded waived) (prior auth. required) [2, 6]	 Not Covered Not Covered Not Covered Not Covered
Oral Contraceptives	100%	Not Covered	100%	Not Covered
Diabetes – Self-Injectable	Applicable Ded / Rx Copay [2]	Not Covered	Applicable Rx Copay [2]	Not Covered
Pre-Existing Conditions	Covered		Covered	
Maternity and Newborn Care	Covered as any Illness		Covered as any Illness	
Preventive/Wellness Services	100% (ded waived) [3]	50% [3]	100% (ded waived) [3]	50% [3]
Chronic Disease Management	Covered [16]		Covered [16]	
Chemotherapy	75%	50% [14]	80%	50% [14]
Chiropractic (20 visits max per year)	$15 Copay (ded waived) (20 visits max per benefit period) [10]	Not Covered	$15 Copay (ded waived) (20 visits max per benefit period) [10]	Not Covered

Gold PPO

Groups Beginning 7.1.2025

Services	PPO B		PPO C	
Participating Health Plans	Anthem Blue Cross		Anthem Blue Cross	
Network Name	Select PPO		Select PPO	
Metal Tier	**Gold**		**Gold**	
	In-Network	Out-of-Network [9]	In-Network	Out-of-Network [9]
Acupuncture	$25 Copay (ded waived)	Not Covered	$30 Copay (ded waived)	Not Covered
Physical, Occupational, Speech Therapy	$25 Copay (ded waived)	50% [14]	$30 Copay (ded waived)	50% [14]
Rehabilitative & Habilitative Services and Devices	$25 Copay (ded waived) [11]	50% [11]	$30 Copay (ded waived) [11]	50% [11]
Home Health Care (Max 100 visits per year)	75% (Max 100 visits per benefit period) [4]	50% (up to $75 per visit) (Max 100 visits per benefit period) [4, 5]	80% (Max 100 visits per benefit period) [4]	50% (up to $75 per visit)(Max 100 visits per benefit period) [4, 5]
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	75% [12]	50% (up to $150 per day) [5, 12]	80% [12]	50% (up to $150 per day) [5, 12]
Hospice (out-patient)	100%	50%	100%	50%
Durable Medical Equipment (Covered when medically necessary)		50%		50%
Mental Health In-PatientOut-Patient (office visit)	 75% $25 Copay (ded waived)	 50% (up to $650 per day) [5] 50%	 80% $30 Copay (ded waived)	 50% (up to $650 per day) [5] 50%
Drug/Substance Abuse In-Patient (Detox Only)	 75%	 50% (up to $650 per day) [5]	 80%	 50% (up to $650 per day) [5]
Infertility Infertility Evaluation and Treatment Infertility Drugs In Vitro Fertilization (IVF) Gamete Intrafallopian Transfer (GIFT) Zygote Intrafallopian Transfer (ZIFT)	 $25 Copay (ded waived) [7] Not Covered Not Covered Not Covered Not Covered	 50% [7] Not Covered Not Covered Not Covered Not Covered	 $30 Copay (ded waived) [7] Not Covered Not Covered Not Covered Not Covered	 50% [7] Not Covered Not Covered Not Covered Not Covered
Pediatric Vision Carrier Network Exam Contact Lenses Frames Maximum Allowance per year	 Anthem Vision Blue View Vision 100% (ded waived) 100% (in lieu of eyeglasses) 100% (ded waived) (1 per calendar year) 1 per calendar year	 Anthem Vision $0 Copayment plus any charges in excess of the maximum allowed amount (ded waived) $0 Copayment plus any charges in excess of the maximum allowed amount (in lieu of eyeglasses) $0 Copayment plus any charges in excess of the maximum allowed amount (ded waived) (1 per calendar year) 1 per calendar year	 Anthem Vision Blue View Vision 100% (ded waived) 100% (in lieu of eyeglasses) 100% (ded waived) (1 per calendar year) 1 per calendar year	 Anthem Vision $0 Copayment plus any charges in excess of the maximum allowed amount (ded waived) $0 Copayment plus any charges in excess of the maximum allowed amount (in lieu of eyeglasses) $0 Copayment plus any charges in excess of the maximum allowed amount (ded waived) (1 per calendar year) 1 per calendar year
Pediatric Dental Carrier Network Deductible Out-of-Pocket Maximum Office Visit Diagnostic & Preventative (D&P) Basic Services Major Services (no waiting period) Orthodontics (medically necessary)	 Anthem Dental Prime None Combined with Medical (IN & OON) 100% 100% 80% 50% 50%	 Anthem Dental None Combined with Medical (IN & OON) 100% 100% 80% 50% 50%	 Anthem Dental Prime None Combined with Medical (IN & OON) 100% 100% 80% 50% 50%	 Anthem Dental None Combined with Medical (IN & OON) 100% 100% 80% 50% 50%

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

(Footnotes continued on page 102)

Gold PPO

Groups Beginning 7.1.2025

Services	PPO D		PPO E	
Participating Health Plans	Anthem Blue Cross		Anthem Blue Cross	
Network Name	Select PPO		Prudent Buyer – Small Group	
Metal Tier	**Gold**		**Gold**	
	In-Network	Out-of-Network [9]	In-Network	Out-of-Network [9]
Calendar Year Deductible*	$1,500 / $3,000 (applies to Max OOP)	$3,000 / $6,000 (applies to Max OOP)	$500 / $1,500 (applies to Max OOP)	$2,000 / $4,000 (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	$6,600 / $13,200 [1]	$13,200 / $26,400 [1]	$7,700 / $15,400 [1]	$15,400 / $30,800 [1]
Lifetime Maximum	Unlimited		Unlimited	
Dr. Office Visits (PCP)	$30 Copay (ded waived)	50%	$30 Copay (ded waived)	50%
Specialist Visit (SPC)	$60 Copay (ded waived)	50%	$60 Copay (ded waived)	50%
Laboratory	$15 Copay (ded waived)	50%	$15 Copay (ded waived)	50%
X-Ray	$15 Copay (ded waived)	50%	$15 Copay (ded waived)	50%
MRI, CT and PET (office setting)	75% [14]	50% (up to $800 per test) [5]	80% [14]	50% (up to $800 per test) [5]
Virtual/Telemedicine Office Visit	$30 Copay / $60 Copay (ded waived) [15]	50%	$30 Copay / $60 Copay (ded waived) [15]	50%
Hospital Services – In-Patient	75%	50% (up to $650 per day) [5]	80%	50% (up to $650 per day) [5]
In-Patient Physician Fees	75%	50%	80%	50%
Emergency Room (copay waived if admitted)	$250 Copay – 75%		$250 Copay – 80%	
Urgent Care	$30 Copay (ded waived)	50%	$30 Copay (ded waived)	50%
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 $250 Copay per admit - 75% $50 Copay per admit - 75%	 50% (up to $380 per admit) [5] 50% (up to $380 per admit) [5]	 $250 Copay per admit - 80% $50 Copay per admit - 80%	 50% (up to $380 per admit) [5] 50% (up to $380 per admit) [5]
Hospital Pre-Authorization	Not Required		Not Required	
2nd Surgical Opinion	$60 Copay (ded waived)	50%	$60 Copay (ded waived)	50%
Ambulance Services (per trip)	75% [13]		80% [13]	
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 Level 1 $10 Copay / Level 2 $20 Copay (ded waived) [2] $250 / $500 Ded - Level 1 $50 Copay / Level 2 $60 Copay [2] $250 / $500 Ded - Level 1 $90 Copay / Level 2 $100 Copay [2] $250 / $500 Ded – Level 1 70% / Level 2 60% (up to $250 per prescription [8]) (prior auth. required) [2, 6]	 Not Covered Not Covered Not Covered Not Covered	 Level 1 $10 Copay / Level 2 $20 Copay (overall ded waived) [2] Level 1 $50 Copay / Level 2 $60 Copay (overall ded waived) [2] Level 1 $90 Copay / Level 2 $100 Copay (overall ded waived) [2] Level 1 70% / Level 2 60% (up to $250 per prescription [8]) (overall ded waived) (prior auth. required) [2, 6]	 Not Covered Not Covered Not Covered Not Covered
Oral Contraceptives	100%	Not Covered	100%	Not Covered
Diabetes – Self-Injectable	Applicable Ded / Rx Copay [2]	Not Covered	Applicable Rx Copay [2]	Not Covered
Pre-Existing Conditions	Covered		Covered	
Maternity and Newborn Care	Covered as any Illness		Covered as any Illness	
Preventive/Wellness Services	100% (ded waived) [3]	50% [3]	100% (ded waived) [3]	50% [3]
Chronic Disease Management	Covered [16]		Covered [16]	
Chemotherapy	75%	50% [14]	80%	50% [14]
Chiropractic (20 visits max per year)	$15 Copay (ded waived) (20 visits max per benefit period) [10]	Not Covered	$15 Copay (ded waived) (20 visits max per benefit period) [10]	Not Covered
Acupuncture	$30 Copay (ded waived)	Not Covered	$30 Copay (ded waived)	Not Covered

Gold PPO

Groups Beginning 7.1.2025

Services	PPO D		PPO E	
Participating Health Plans	Anthem Blue Cross		Anthem Blue Cross	
Network Name	Select PPO		Prudent Buyer - Small Group	
Metal Tier	**Gold**		**Gold**	
	In-Network	Out-of-Network [9]	In-Network	Out-of-Network [9]
Physical, Occupational, Speech Therapy	$30 Copay (ded waived)	50% [14]	$30 Copay (ded waived)	50% [14]
Rehabilitative & Habilitative Services and Devices	$30 Copay (ded waived) [11]	50% [11]	$30 Copay (ded waived) [11]	50% [11]
Home Health Care (Max 100 visits per year)	75% (Max 100 visits per benefit period) [4]	50% (up to $75 per visit) (Max 100 visits per benefit period) [4, 5]	80% (Max 100 visits per benefit period) [4]	50% (up to $75 per visit) (Max 100 visits per benefit period) [4, 5]
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	75% [12]	50% (up to $150 per day) [5, 12]	80% [12]	50% (up to $150 per day) [5, 12]
Hospice (out-patient)	100%	50%	100%	50%
Durable Medical Equipment (Covered when medically necessary)	50%		50%	
Mental Health				
In-Patient	75%	50% (up to $650 per day) [5]	80%	50% (up to $650 per day) [5]
Out-Patient (office visit)	$30 Copay (ded waived)	50%	$30 Copay (ded waived)	50%
Drug/Substance Abuse				
In-Patient (Detox Only)	75%	50% (up to $650 per day) [5]	80%	50% (up to $650 per day) [5]
Infertility				
Infertility Evaluation and Treatment	$30 Copay (ded waived) [7]	50% [7]	$30 Copay (ded waived) [7]	50% [7]
Infertility Drugs	Not Covered	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered	Not Covered
Pediatric Vision				
Carrier	Anthem Vision	Anthem Vision	Anthem Vision	Anthem Vision
Network	Blue View Vision		Blue View Vision	
Exam	100% (ded waived)	$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)	100% (ded waived)	$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)
Contact Lenses	100% (in lieu of eyeglasses)	$0 Copayment plus any charges in excess of the maximum allowed amount (in lieu of eyeglasses)	100% (in lieu of eyeglasses)	$0 Copayment plus any charges in excess of the maximum allowed amount (in lieu of eyeglasses)
Frames	100% (ded waived) (1 per calendar year)	$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived) (1 per calendar year)	100% (ded waived) (1 per calendar year)	$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived) (1 per calendar year)
Maximum Allowance per year	1 per calendar year	1 per calendar year	1 per calendar year	1 per calendar year
Pediatric Dental				
Carrier	Anthem Dental	Anthem Dental	Anthem Dental	Anthem Dental
Network	Prime		Prime	
Deductible	None	None	None	None
Out-of-Pocket Maximum	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)
Office Visit	100%	100%	100%	100%
Diagnostic &Preventative (D&P)	100%	100%	100%	100%
Basic Services	80%	80%	80%	80%
Major Services (no waiting period)	50%	50%	50%	50%
Orthodontics (medically necessary)	50%	50%	50%	50%

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

(Footnotes continued on page 103)

Silver HMO

Groups Beginning 7.1.2025

Services	HMO A	HMO B	HMO A
Participating Health Plans	Anthem Blue Cross	Anthem Blue Cross	Health Net
Network Name	Select HMO	CaliforniaCare HMO	WholeCare
Metal Tier	**Silver**	**Silver**	**Silver**
Calendar Year Deductible*	$2,200 / $4,400 [2] (applies to Max OOP)	$2,200 / $4,400 [2] (applies to Max OOP)	None
Out-of-Pocket Max Ind/Fam	$9,100 / $18,200 [3]	$9,100 / $18,200 [3]	$9,200 / $18,400
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	$60 Copay (ded waived)	$60 Copay (ded waived)	$55 Copay
Specialist Visit (SPC)	$95 Copay (ded waived)	$95 Copay (ded waived)	$90 Copay
Laboratory	$20 Copay (ded waived) [12]	$20 Copay (ded waived) [12]	$40 Copay
X-Ray	$20 Copay (ded waived) [12]	$20 Copay (ded waived) [12]	$60 Copay
MRI, CT and PET (office setting)	$200 Copay (ded waived) [14]	$200 Copay (ded waived) [14]	$400 Copay per procedure
Virtual/Telemedicine Office Visit	$60 Copay / $95 Copay (ded waived) [15]	$60 Copay / $95 Copay (ded waived) [15]	100%
Hospital Services – In-Patient	55%	55%	$750 Copay per day - 5 days max
In-Patient Physician Fees	100% (ded waived)	100% (ded waived)	100%
Emergency Room (copay waived if admitted)	$350 Copay – 55%	$350 Copay – 55%	50%
Urgent Care	$60 Copay (ded waived)	$60 Copay (ded waived)	$55 Copay
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 55% $600 Copay	 55% $600 Copay	 50% 60% [6]
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	$95 Copay (ded waived)	$95 Copay (ded waived)	$90 Copay
Ambulance Services (per trip)	55% [8]	55% [8]	50%
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 Level 1 $10 Copay / Level 2 $20 Copay (ded waived) [9] $300 / $600 Ded – Level 1 $70 Copay / Level 2 $80 Copay [9] $300 / $600 Ded – Level 1 $110 Copay / Level 2 $120 Copay [9] $300 / $600 Ded – Level 1 70% / Level 2 60% (up to $250 per prescription [7]) (prior auth. required) [5, 9]	 Level 1 $10 Copay / Level 2 $20 Copay (ded waived) [9] $300 / $600 Ded - Level 1 $70 Copay / Level 2 $80 Copay [9] $300 / $600 Ded - Level 1 $110 Copay / Level 2 $120 Copay [9] $300 / $600 Ded – Level 1 70% / Level 2 60% (up to $250 per prescription [7]) (prior auth. required) [5, 9]	 $20 Copay (ded waived) [18, 19] $500 / $1,000 Ded – 50% (up to $250 per prescription [7]) [18, 19] $500 / $1,000 Ded – 50% (up to $250 per prescription [7]) [18, 19] $500 / $1,000 Ded – 50% (up to $250 per prescription [7]) (prior auth. required) [18, 19]
Oral Contraceptives	100%	100%	100%
Diabetes – Self-Injectable	Applicable Ded / Rx Copay [9]	Applicable Ded / Rx Copay [9]	$500 / $1,000 Ded – Applicable Rx Copay [18, 19]
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% (ded waived) [1]	100% (ded waived) [1]	100% [1]
Chronic Disease Management	Covered [16]	Covered [16]	$90 Copay
Chemotherapy	55% (ded waived) [10]	55% (ded waived) [10]	$55 Copay
Chiropractic (20 visits max per year)	$15 Copay (ded waived) (30 visits max per benefit period) [11]	$15 Copay (ded waived) (30 visits max per benefit period) [11]	Not Covered
Acupuncture	$60 Copay (ded waived)	$60 Copay (ded waived)	$15 Copay [23]
Physical, Occupational, Speech Therapy	$60 Copay (ded waived) [12]	$60 Copay (ded waived) [12]	$55 Copay [20]

Silver HMO

Groups Beginning 7.1.2025

Services	HMO A	HMO B	HMO A
Participating Health Plans	Anthem Blue Cross	Anthem Blue Cross	Health Net
Network Name	Select HMO	CaliforniaCare HMO	WholeCare
Metal Tier	**Silver**	**Silver**	**Silver**
Rehabilitative & Habilitative Services and Devices	$60 Copay (ded waived) [12]	$60 Copay (ded waived) [12]	$55 Copay [20]
Home Health Care (Max 100 visits per year)	$95 Copay (ded waived) (Max 100 visits per benefit period) [4]	$95 Copay (ded waived) (Max 100 visits per benefit period) [4]	$55 Copay
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	55% [13]	55% [13]	$25 Copay per day (no limit)
Hospice (out-patient)	100%	100%	100%
Durable Medical Equipment (Covered when medically necessary)	50%	50%	50%
Mental Health			
In-Patient	55%	55%	$750 Copay per day - 5 days max [17]
Out-Patient (office visit)	$60 Copay (ded waived)	$60 Copay (ded waived)	$55 Copay [17]
Drug/Substance Abuse			
In-Patient (Detox Only)	55%	55%	$750 Copay per day - 5 days max
Infertility			
Infertility Evaluation and Treatment	$60 Copay (ded waived) [6]	$60 Copay (ded waived) [6]	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	Anthem Vision	Anthem Vision	EyeMed [24]
Network	Blue View Vision	Blue View Vision	EyeMed
Exam	100% (ded waived)	100% (ded waived)	100%
Contact Lenses	100% (in lieu of eyeglasses)	100% (in lieu of eyeglasses)	100%
Frames	100% (ded waived)	100% (ded waived)	1 pair per calendar year
Maximum Allowance per year	1 per calendar year	1 per calendar year	None
Pediatric Dental			
Carrier	Anthem Dental	Anthem Dental	Dental Benefit Providers [22, 24]
Network	Prime	Prime	Dental Benefit Providers
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100%	100%	100%
Diagnostic & Preventative (D&P)	100%	100%	100%
Basic Services	80%	80%	Copay varies by service
Major Services (no waiting period)	50%	50%	Copay varies by service
Orthodontics (medically necessary)	50%	50%	Copay varies by service

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

* All services are subject to the deductible unless otherwise stated.

1. See plan specific EOC for information on preventive services.
2. Family Deductible: For any given Member, cost share applies either after he/she meets their individual Deductible, or after the entire family Deductible is met. The family Deductible can be met by any combination of amounts from any Member; however, no one Member may contribute any more than his/her individual Deductible toward the family Deductible.
3. Family Out-of-Pocket Limit: For any given Member, the Out-of-Pocket Limit is met either after he/she meets their individual Out-of-Pocket Limit, or after the entire family Out-of-Pocket Limit is met. The family Out-of-Pocket Limit can be met by any combination of amounts from any Member; however, no one Member may contribute any more than his/her individual Out-of-Pocket Limit toward the family Out-of-Pocket Limit.
4. Limited to 100 4-hour visits per benefit period.
5. Classified specialty drugs must be obtained through Anthem's Specialty Pharmacy Program and are subject to the terms of the program.
6. Evaluation only.
7. Maximum member responsibility.
8. Medical emergency only.
9. The four prescription drug tiers are: tier 1 typically generic drugs and low-cost preferred brand name drugs; tier 2 typically non-preferred generic drugs, preferred brand name drugs; tier 3 typically non-preferred brand name drugs; and tier 4 typically drugs that are biologics or distributed through a specialty pharmacy. Plans use the RxChoice Tiered Network, which includes a choice of two levels of copays -- the first copay listed is for Level 1 pharmacies and the second copay listed is for Level 2.
10. In an office setting.
11. Manipulation Therapy only: benefit maximum of 30 visits per benefit period for office visits.
12. Amount listed is for office visits only, please see plan specific EOC for other settings/services and devices cost shares.
13. Coverage for inpatient rehabilitation and skilled nursing services combined is limited to 100 days per skilled nursing facility benefit period (not per disability).
14. Cost share varies depending on place of service, see plan specific EOC for cost shares of other settings.
15. Dr. Visits (PCP)/ Specialist Visit (SPC). $0 Copay for virtual visits through online provider – LiveHealth Online.
16. The following services are covered in full with deductible waived when member is diagnosed with the corresponding chronic condition: Blood pressure monitor for hypertension; Retinopathy screening for diabetes; Peak flow monitor for asthma; Glucometer for diabetes; Hemoglobin A1C testing for diabetes; International Normalized Ratio (INR) testing for liver disease and/or bleeding disorders. In addition, Anthem offers dedicated support through programs that help members manage specific medical conditions successfully.
17. Benefits are administered by MHN Services, an affiliate behavioral health administrative services company which provides behavioral health services.
18. See plan specific EOC for information regarding preventive drugs and women's contraceptives.
19. The four prescription drug tiers are Tier 1: Generic formulary; Tier 2: Brand formulary; Tier 3: Brand non-formulary; Tier 4: Specialty.
20. Amount listed is for office visits only, please see plan specific EOC for other settings/services and devices cost shares.

(Footnotes continued on page 103)

Silver HMO

Groups Beginning 7.1.2025

Services	HMO A	HMO B	HMO C
Participating Health Plans	Kaiser Permanente	Kaiser Permanente	Kaiser Permanente
Network Name	Full	Full	Full
Metal Tier	**Silver**	**Silver**	**Silver**
Calendar Year Deductible*	$2,300 / $4,600 [3] (applies to Max OOP)	$1,900 / $3,800 [3] (combined Med/Rx ded) (applies to Max OOP)	$2,500 / $5,000 [3] (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	$8,750 / $17,500 [8]	$8,750 / $17,500 [8]	$8,750 / $17,500 [8]
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	$65 Copay (ded waived)	$65 Copay (ded waived)	$55 Copay (ded waived)
Specialist Visit (SPC)	$100 Copay (ded waived)	$100 Copay (ded waived)	$90 Copay (ded waived)
Laboratory	$30 Copay (ded waived)	$30 Copay (ded waived)	$55 Copay (ded waived)
X-Ray	$75 Copay (ded waived)	$75 Copay (ded waived)	$90 Copay (ded waived)
MRI, CT and PET (office setting)	$400 Copay per procedure	$400 Copay per procedure	$300 Copay per procedure
Virtual/Telemedicine Office Visit	100% (ded waived)	100% (ded waived)	100% (ded waived)
Hospital Services – In-Patient	55%	55%	65%
In-Patient Physician Fees	55%	55%	65%
Emergency Room (copay waived if admitted)	55%	55%	65%
Urgent Care	$65 Copay (ded waived)	$65 Copay (ded waived)	$55 Copay (ded waived)
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 55% 55%	 55% 55%	 65% 65%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	$100 Copay (ded waived)	$100 Copay (ded waived)	$90 Copay (ded waived)
Ambulance Services (per trip)	55%	55%	65%
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 $20 Copay (ded waived) $500 / $1,000 Ded - $100 Copay $500 / $1,000 Ded - $100 Copay (with physician approval) $500 / $1,000 Ded – 80% (up to $250 per prescription [9]) (with physician approval)	 $20 Copay (ded waived) $100 Copay (ded waived) $100 Copay (ded waived) (with physician approval) 80% (up to $250 per prescription [9]) (combined Med/Rx ded) (with physician approval)	 $19 Copay (ded waived) $300 / $600 Ded - $85 Copay $300 / $600 Ded - $85 Copay (with physician approval) $300 / $600 Ded – 70% (up to $250 per prescription [9]) (with physician approval)
Oral Contraceptives	100% (ded waived)	100% (ded waived)	100% (ded waived)
Diabetes – Self-Injectable	$500 / $1,000 Ded - $100 Copay	$100 Copay (ded waived)	$300 / $600 Ded - $85 Copay
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% (ded waived) [1]	100% (ded waived) [1]	100% (ded waived) [1]
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness
Chemotherapy	100% (ded waived)	100% (ded waived)	65% (ded waived)
Chiropractic (20 visits max per year)	$15 Copay (ded waived) [2]	$15 Copay (ded waived) [2]	Not Covered
Acupuncture	$65 Copay (ded waived) [2]	$65 Copay (ded waived) [2]	$55 Copay (ded waived)
Physical, Occupational, Speech Therapy	$65 Copay (ded waived)	$65 Copay (ded waived)	$55 Copay (ded waived)
Rehabilitative & Habilitative Services and Devices	$65 Copay (ded waived)	$65 Copay (ded waived)	$55 Copay (ded waived)
Home Health Care (Max 100 visits per year)	100% (ded waived) [10]	100% (ded waived) [10]	$45 Copay (ded waived) [10]

Silver HMO

Groups Beginning 7.1.2025

Services	HMO A	HMO B	HMO C
Participating Health Plans	Kaiser Permanente	Kaiser Permanente	Kaiser Permanente
Network Name	Full	Full	Full
Metal Tier	**Silver**	**Silver**	**Silver**
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	55%	55%	65%
Hospice (out-patient)	100% (ded waived)	100% (ded waived)	100% (ded waived)
Durable Medical Equipment (Covered when medically necessary)	55% [6, 11]	55% [6, 11]	65% [6, 11]
Mental Health			
In-Patient	55%	55%	65%
Out-Patient (office visit)	100% (ded waived)	100% Copay (ded waived)	100% (ded waived)
Drug/Substance Abuse			
In-Patient (Detox Only)	55%	55%	65%
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	Kaiser Permanente	Kaiser Permanente	Kaiser Permanente
Network	Kaiser Permanente	Kaiser Permanente	Kaiser Permanente
Exam	100% (ded waived)	100% (ded waived)	100% (ded waived)
Contact Lenses	1 pair per calendar year [7]	1 pair per calendar year [7]	1 pair per calendar year [7]
Frames	1 pair per calendar year (ded waived) [7]	1 pair per calendar year (ded waived) [7]	1 pair per calendar year (ded waived) [7]
Maximum Allowance per year	None	None	None
Pediatric Dental			
Carrier	Delta Dental	Delta Dental	Delta Dental
Network	DeltaCare USA	DeltaCare USA	DeltaCare USA
Deductible	None	None	None
Out-of-Pocket Maximum	$350 / $700	$350 / $700	$350 / $700
Office Visit	100% (ded waived)	100% (ded waived)	100% (ded waived)
Diagnostic & Preventative (D&P)	100% (ded waived)	100% (ded waived)	100% (ded waived)
Basic Services	$95 Copay [4]	$95 Copay [4]	$95 Copay [4]
Major Services (no waiting period)	$365 Copay [5]	$365 Copay [5]	$365 Copay [5]
Orthodontics (medically necessary)	$350 Copay	$350 Copay	$350 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

* All services are subject to the deductible unless otherwise stated.

1. See plan specific EOC for information on preventive services.
2. 20 visits max per year combined for Chiropractic and Acupuncture.
3. Under a family contract, when an insured satisfies the individual deductible amount, no further deductible is required for that insured for the remainder of that calendar year; however, an insured may not contribute an amount greater than the individual deductible toward the family deductible.
4. DHMO Basic Services copayments vary by procedure within this category. Using a statistically significant set of claims data, the plan's average copay charged for procedures in this category cannot exceed the stated amount.
5. DHMO Major Services copayments vary by procedure within this category. Using a statistically significant set of claims data, the plan's average copay charged for procedures in this category cannot exceed the stated amount.
6. Certain prosthetics, orthotics and devices may be available at no cost (after deductible, if deductible applies). Please refer to the Evidence of Coverage for more information on Durable Medical Equipment (DME), prosthetics, orthotics and devices. Most DME for home use, prosthetics, orthotics and devices are not covered.
7. 1 pair of glasses or 1 pair of contact lenses per accumulation period.
8. Under a family contract, an insured can satisfy their individual out-of-pocket maximum however, an insured may not contribute an amount greater than the individual maximum copayment limit toward the family maximum.
9. Maximum member responsibility.
10. Home Health Care visit part-time/intermittent coverage (2 hour(s) maximum per visit(s), 3 visit(s) maximum per day(s), 100 visit(s) maximum per calendar year).
11. Supplemental Durable Medical Equipment has a $2,000 annual maximum.

Silver HMO

Groups Beginning 7.1.2025

Services	HMO D† HSA Qualified	HMO E	HMO A
Participating Health Plans	Kaiser Permanente	Kaiser Permanente	Sharp Health Plan
Network Name	Full	Full	Premier
Metal Tier	**Silver**	**Silver**	**Silver**
Calendar Year Deductible*	$2,850 / $3,300 / $5,700 [11, 20] (combined Med/Rx ded) (applies to Max OOP)	$2,900 / $5,800 [11] (combined Med/Rx ded) (applies to Max OOP)	$2,600 / $5,200 [7] (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	$7,500 / $15,000 [12]	$9,100 / $18,200 [12]	$9,200 / $18,400 [2, 7]
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	75%	$65 Copay (ded waived)	$45 Copay (ded waived)
Specialist Visit (SPC)	75%	$100 Copay (ded waived)	$60 Copay (ded waived)
Laboratory	75%	$30 Copay	$15 Copay
X-Ray	75%	$75 Copay	$55 Copay
MRI, CT and PET (office setting)	75% per procedure	$400 Copay per procedure	$300 Copay
Virtual/Telemedicine Office Visit	100%	100% (ded waived)	Covered as any Illness
Hospital Services – In-Patient	75%	55%	$975 Copay per day
In-Patient Physician Fees	75%	55%	100%
Emergency Room (copay waived if admitted)	75%	55%	$750 Copay
Urgent Care	75%	$65 Copay (ded waived)	$60 Copay (ded waived)
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	75%	55% 55%	50% 50%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	75%	$100 Copay (ded waived)	$60 Copay (ded waived)
Ambulance Services (per trip)	75%	55%	$400 Copay (ded waived)
Rx Benefits Generic	75% (Up to $250 per prescription [13]) (combined Med/Rx ded)	$20 Copay (ded waived)	$16 Copay (ded waived)
Formulary Brand	75% (Up to $250 per prescription [13]) (combined Med/Rx ded)	$100 Copay (combined Med/Rx ded)	$300 / $600 Ded – $120 Copay
Non-Formulary Brand	75% (Up to $250 per prescription [13]) (combined Med/Rx ded) (with physician approval)	$100 Copay (combined Med/Rx ded) (with physician approval)	$300 / $600 Ded – $135 Copay
Specialty	75% (up to $250 per prescription [13]) (combined Med/Rx ded) (with physician approval)	55% (up to $250 per prescription [13]) (combined Med/Rx ded) (with physician approval)	$300 / $600 Ded – Applicable Rx Copay
Oral Contraceptives	100% (ded waived)	100% (ded waived)	100% (if in formulary)
Diabetes – Self-Injectable	75% (Up to $250 per prescription [13]) (combined Med/Rx ded)	$100 Copay (combined Med/Rx ded)	$300 / $600 Ded – Applicable Rx Copay
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	$720 Copay per day [8]
Preventive/Wellness Services	100% (ded waived) [1]	100% (ded waived) [1]	100% (ded waived) [1]
Chronic Disease Management	Covered as any Illness	Covered as any Illness	$60 Copay (ded waived)
Chemotherapy	75%	100% (ded waived)	Variable [3]
Chiropractic (20 visits max per year)	Not Covered	$15 Copay (ded waived) [14]	Not Covered
Acupuncture	75%	$65 Copay (ded waived) [14]	$45 Copay (ded waived)
Physical, Occupational, Speech Therapy	75%	$65 Copay (ded waived)	$45 Copay (ded waived)
Rehabilitative & Habilitative Services and Devices	75%	$65 Copay (ded waived)	$45 Copay (ded waived)

Silver HMO

Groups Beginning 7.1.2025

Services	HMO D† HSA Qualified	HMO E	HMO A
Participating Health Plans	Kaiser Permanente	Kaiser Permanente	Sharp Health Plan
Network Name	Full	Full	Premier
Metal Tier	**Silver**	**Silver**	**Silver**
Home Health Care (Max 100 visits per year)	75% [15]	100% (ded waived) [15]	$45 Copay (ded waived)
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	75%	55%	$25 Copay per day
Hospice (out-patient)	100%	100% (ded waived)	100% (ded waived)
Durable Medical Equipment (Covered when medically necessary)	75% [16, 21]	55% [16, 21]	50%
Mental Health In-Patient Out-Patient (office visit)	 75% 100%	 55% 100% (ded waived)	 $90 Copay per day $45 Copay (ded waived)
Drug/Substance Abuse In-Patient (Detox Only)	 75%	 55%	 $90 Copay per day
Infertility Infertility Evaluation and Treatment Infertility Drugs In Vitro Fertilization (IVF) Gamete Intrafallopian Transfer (GIFT) Zygote Intrafallopian Transfer (ZIFT)	 Not Covered Not Covered Not Covered Not Covered Not Covered	 Not Covered Not Covered Not Covered Not Covered Not Covered	 Not Covered Not Covered Not Covered Not Covered Not Covered
Pediatric Vision Carrier Network Exam Contact Lenses Frames Maximum Allowance per year	 Kaiser Permanente Kaiser Permanente 100% (ded waived) 1 pair per calendar year [17] 1 pair per calendar year (ded waived) [17] None	 Kaiser Permanente Kaiser Permanente 100% (ded waived) 1 pair per calendar year [17] 1 pair per calendar year (ded waived) [17] None	 VSP VSP Advantage Network 100% 1 pair in lieu of eyeglasses 100% (Pediatric Exchange collection only) None
Pediatric Dental Carrier Network Deductible Out-of-Pocket Maximum Office Visit Diagnostic & Preventative (D&P) Basic Services Major Services (no waiting period) Orthodontics (medically necessary)	 Delta Dental DeltaCare USA None $350 / $700 100% (ded waived) 100% (ded waived) $95 Copay [18] $365 Copay [19] $350 Copay	 Delta Dental DeltaCare USA None $350 / $700 100% (ded waived) 100% (ded waived) $95 Copay [18] $365 Copay [19] $350 Copay	 Delta Dental of California Delta Dental DeltaCare USA None Combined with Medical 100% [4] 100% [9] $25 Copay [5] $300 Copay [6] $1,000 Copay [10]

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

† HSA Qualified High Deductible Plan

* All services are subject to the deductible unless otherwise stated.

1. See plan specific EOC for information on preventive services.
2. Copayments for supplemental benefits (Assisted Reproductive Technologies, Chiropractic Services, Adult Vision, etc.) do not apply to the annual out-of-pocket maximum.
3. Copay/Coinsurance waived if seen by nurse or in an out-patient setting.
4. Refers to procedure code D0999
5. Refers to procedure code D2140
6. Refers to procedure code D3330
7. In a family plan, each individual in the family must meet the Individual Deductible, until the Family Deductible is met. The Out-of-Pocket Maximum includes the deductible, copayments, and coinsurance. In an individual plan, the Member is responsible for all applicable deductibles, copayments, and coinsurance up to the Self-Only Out-of-Pocket Maximum. In a family plan, the Member is responsible for all deductibles, copayments, and coinsurance up to the Individual Out-of-Pocket Maximum, until the combined deductibles, copayments and coinsurance equal the Family Out-of-Pocket Maximum. When the family's combined deductibles, copayments and coinsurance equal the Family Out-of-Pocket Maximum, all family members have met the Out-of-Pocket Maximum.
8. Amount listed for In-Patient Services only.
9. Refers to procedure codes D0120 and D1120/D1110
10. Refers to procedure code D8080/D8090
11. Under a family contract, when an insured satisfies the individual deductible amount, no further deductible is required for that insured for the remainder of that calendar year; however, an insured may not contribute an amount greater than the individual deductible toward the family deductible.
12. Under a family contract, an insured can satisfy their individual out-of-pocket maximum however, an insured may not contribute an amount greater than the individual maximum copayment limit toward the family maximum.
13. Maximum member responsibility.
14. 20 visits max per year combined for Chiropractic and Acupuncture.
15. Home Health Care visit part-time/intermittent coverage (2 hour(s) maximum per visit(s), 3 visit(s) maximum per day(s), 100 visit(s) maximum per calendar year).
16. Certain prosthetics, orthotics and devices may be available at no cost (after deductible, if deductible applies). Please refer to the Evidence of Coverage for more information on Durable Medical Equipment (DME), prosthetics, orthotics and devices. Most DME for home use, prosthetics, orthotics and devices are not covered.
17. 1 pair of glasses or 1 pair of contact lenses per accumulation period.
18. DHMO Basic Services copayments vary by procedure within this category. Using a statistically significant set of claims data, the plan's average copay charged for procedures in this category cannot exceed the stated amount.
19. DHMO Major Services copayments vary by procedure within this category. Using a statistically significant set of claims data, the plan's average copay charged for procedures in this category cannot exceed the stated amount.
20. $2,850 Self only enrollment, $3,300 for any one member within a Family enrollment. $5,700 for an entire Family. Does not apply to preventive care.
21. Supplemental Durable Medical Equipment has a $2,000 annual maximum.

Silver HMO

Groups Beginning 7.1.2025

Services	HMO B	HMO C	HMO B
Participating Health Plans	Sharp Health Plan	Sharp Health Plan	Sutter Health Plan
Network Name	Performance	Premier	Sutter Health Plan
Metal Tier	**Silver**	**Silver**	**Silver**
Calendar Year Deductible*	$2,600 / $5,200 [18] (applies to Max OOP)	$2,900 / $5,800 [18] (applies to Max OOP)	$2,500 / $5,000 [7] (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	$9,200 / $18,400 [2, 18]	$9,200 / $18,400 [2, 18]	$8,750 / $17,500 [9]
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	$40 Copay (ded waived)	$55 Copay (ded waived)	$55 Copay (ded waived) [8]
Specialist Visit (SPC)	$60 Copay (ded waived)	$65 Copay (ded waived)	$90 Copay (ded waived)
Laboratory	$15 Copay	$15 Copay	$55 Copay (ded waived)
X-Ray	$60 Copay	$55 Copay	$90 Copay per procedure (ded waived)
MRI, CT and PET (office setting)	$225 Copay	$300 Copay	$300 Copay per procedure
Virtual/Telemedicine Office Visit	Covered as any Illness	Covered as any Illness	Variable [16]
Hospital Services – In-Patient	60%	50%	65%
In-Patient Physician Fees	60%	50%	65% (ded waived)
Emergency Room (copay waived if admitted)	60%	50%	65%
Urgent Care	$60 Copay (ded waived)	$65 Copay (ded waived)	$55 Copay (ded waived)
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 60% 60%	 50% 50%	 65% 65%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	$60 Copay (ded waived)	$65 Copay (ded waived)	$90 Copay (ded waived)
Ambulance Services (per trip)	60% (ded waived)	50% (ded waived)	65%
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 $16 Copay (ded waived) $300 / $600 Ded – $110 Copay $300 / $600 Ded – $160 Copay $300 / $600 Ded – Applicable Rx Copay	 $16 Copay (overall ded waived) $145 Copay (overall ded waived) $150 Copay (overall ded waived) Applicable Rx Copay (overall ded waived)	 $19 Copay (ded waived) [11] $300 / $600 Ded – $85 Copay [11] $300 / $600 Ded – $110 Copay [11] $300 / $600 Ded – 70% (up to $250 per prescription [3]) [11]
Oral Contraceptives	100% (if in formulary)	100% (if in formulary)	100% (ded waived)
Diabetes – Self-Injectable	$300 / $600 Ded – Applicable Rx Copay	Applicable Rx Copay (overall ded waived)	$300 / $600 Ded – Applicable Rx Copay [11]
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	60% [19]	50% [19]	Covered as any Illness
Preventive/Wellness Services	100% (ded waived) [1]	100% (ded waived) [1]	100% (ded waived) [1]
Chronic Disease Management	$60 Copay (ded waived)	$65 Copay (ded waived)	Covered as any Illness
Chemotherapy	Variable [17]	Variable [17]	65% (ded waived)
Chiropractic (20 visits max per year)	Not Covered	Not Covered	Not Covered
Acupuncture	$40 Copay (ded waived)	$55 Copay (ded waived)	$55 Copay (ded waived)
Physical, Occupational, Speech Therapy	$40 Copay (ded waived)	$55 Copay (ded waived)	$55 Copay (ded waived)
Rehabilitative & Habilitative Services and Devices	$40 Copay (ded waived)	$55 Copay (ded waived)	$55 Copay (ded waived)

Silver HMO

Groups Beginning 7.1.2025

Services	HMO B	HMO C	HMO B
Participating Health Plans	Sharp Health Plan	Sharp Health Plan	Sutter Health Plan
Network Name	Performance	Premier	Sutter Health Plan
Metal Tier	**Silver**	**Silver**	**Silver**
Home Health Care (Max 100 visits per year)	$40 Copay (ded waived)	$55 Copay (ded waived)	$45 Copay (ded waived)
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	60%	50%	65%
Hospice (out-patient)	100% (ded waived)	100% (ded waived)	100% (ded waived)
Durable Medical Equipment (Covered when medically necessary)	50%	50%	65% (ded waived)
Mental Health In-Patient Out-Patient (office visit)	 60% $40 Copay (ded waived)	 50% $55 Copay (ded waived)	 65% [13] $55 Copay (ded waived)
Drug/Substance Abuse In-Patient (Detox Only)	 60%	 50%	 65% [13]
Infertility Infertility Evaluation and Treatment Infertility Drugs In Vitro Fertilization (IVF) Gamete Intrafallopian Transfer (GIFT) Zygote Intrafallopian Transfer (ZIFT)	 Not Covered Not Covered Not Covered Not Covered Not Covered	 Not Covered Not Covered Not Covered Not Covered Not Covered	 Not Covered Not Covered Not Covered Not Covered Not Covered
Pediatric Vision Carrier Network Exam Contact Lenses Frames Maximum Allowance per year	 VSP VSP Advantage Network 100% 1 pair in lieu of eyeglasses 100% (Pediatric Exchange collection only) None	 VSP VSP Advantage Network 100% 1 pair in lieu of eyeglasses 100% (Pediatric Exchange collection only) None	 VSP Choice Network 100% (ded waived) [14] 100% (in lieu of eyeglasses) (ded waived) [14, 15] 100% (in lieu of contact lenses) (ded waived) [14, 15] 1 pair per year
Pediatric Dental Carrier Network Deductible Out-of-Pocket Maximum Office Visit Diagnostic & Preventative (D&P) Basic Services Major Services (no waiting period) Orthodontics (medically necessary)	 Delta Dental of California Delta Dental DeltaCare USA None Combined with Medical 100% [4] 100% [20] $25 Copay [5] $300 Copay [6] $1,000 Copay [12]	 Delta Dental of California Delta Dental DeltaCare USA None Combined with Medical 100% [4] 100% [20] $25 Copay [5] $300 Copay [6] $1,000 Copay [12]	 Delta Dental DeltaCare USA None Combined with Medical Copay varies by service (ded waived) 100% (ded waived) Copay varies by service (ded waived) Copay varies by service (ded waived) $1,000 Copay (ded waived)

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

* All services are subject to the deductible unless otherwise stated.

1. See plan specific EOC for information on preventive services.
2. Copayments for supplemental benefits (Assisted Reproductive Technologies, Chiropractic Services, Adult Vision, etc.) do not apply to the annual out-of-pocket maximum.
3. Maximum member responsibility.
4. Refers to procedure code D0999
5. Refers to procedure code D2140
6. Refers to procedure code D3330
7. For members who are not part of a family plan, once the member meets the "single" deductible, if applicable, the member is responsible for the specific cost sharing until the "single" OOPM is met. Once the "single" OOPM is met, Sutter Health Plan pays all costs for covered services. For members who are part of a family plan, once an individual member of the family meets the "individual family member" deductible, if applicable, only the individual member is responsible for the specific cost sharing until either that member meets the "individual family member" OOPM, or until the family as a whole meets the "family" OOPM, whichever comes first. Once the family as a whole meets the "family" deductible, if applicable, all members of the family are responsible for the specific cost sharing, regardless of whether each family member met their "individual family member" deductible, until either an individual member meets the "individual family member" OOPM, or until the family as a whole meets the "family" OOPM, whichever comes first. Once an individual member of the family meets the "individual family member" OOPM, Sutter Health Plan pays all costs for covered services only for that individual member. Once the family as a whole meets the "family" OOPM, Sutter Health Plan pays all costs for covered services for all family members, regardless of whether each family member met their "individual family member" OOPM. For high-deductible health plans (HDHPs), in a "family" plan, an "individual family member" deductible must be the higher of the specified "single" deductible amount or the Internal Revenue Service (IRS) minimum of $3,300 for 2025 plans.
8. Cost sharing also applies to other practitioner office visits. These include therapy visits, and other office visits not provided by either primary care physicians or specialists, or visits not specified in another benefit category such as Sutter Walk-in Care visits.
9. Member cost sharing payments for all essential health benefits (EHBs) accumulate toward the OOPM. This includes cost sharing that accumulates toward an applicable deductible. This does not include cost sharing for most optional benefits.
10. Individual with self-only coverage amount / Individual with family coverage amount / Family coverage amount.
11. Cost sharing applies per prescription for up to a 30-day supply of prescribed and medically necessary generic or brand-name drugs in accordance with formulary guidelines. Except for specialty drugs, up to a 100-day supply is available, at twice the 30-day retail copayment price, through the mail-order pharmacy. Specialty drugs are available for up to a 30-day supply through the specialty pharmacy. Cost sharing for a 12-month supply of FDA-approved, self-administered hormonal contraceptives, when applicable, will be up to four times the retail cost share. Member cost sharing for oral anti-cancer drugs shall not exceed $250 per prescription for up to a 30-day supply. For HDHP plans, this $250 maximum will not apply until after the deductible is met.

(Footnotes continued on page 103)

Silver HMO

Groups Beginning 7.1.2025

Services	HMO C† HSA Qualified	HMO A	HMO E
Participating Health Plans	Sutter Health Plan	UnitedHealthcare	UnitedHealthcare
Network Name	Sutter Health Plan	SignatureValue	Alliance
Metal Tier	**Silver**	**Silver**	**Silver**
Calendar Year Deductible*	$2,800 / $3,300 / $5,600 [10,12] (combined Med/Rx ded) (applies to Max OOP)	$2,400 / $4,800 [5] (applies to Max OOP)	$2,400 / $4,800 [5] (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	$7,200 / $14,400 [9]	$9,200 / $18,400 [6]	$9,200 / $18,400 [6]
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	$35 Copay [8]	$60 Copay (ded waived)	$60 Copay (ded waived)
Specialist Visit (SPC)	$50 Copay	$95 Copay (ded waived)	$95 Copay (ded waived)
Laboratory	$35 Copay	$45 Copay (ded waived)	$45 Copay (ded waived)
X-Ray	$15 Copay per procedure	$45 Copay (ded waived)	$45 Copay (ded waived)
MRI, CT and PET (office setting)	$50 Copay per procedure	$400 Copay per procedure (ded waived)	$400 Copay per procedure (ded waived)
Virtual/Telemedicine Office Visit	Variable [16]	100% (ded waived)	100% (ded waived)
Hospital Services – In-Patient	75%	60%	60%
In-Patient Physician Fees	75%	60% (ded waived)	60% (ded waived)
Emergency Room (copay waived if admitted)	75%	60%	60%
Urgent Care	$35 Copay	$125 Copay (ded waived)	$125 Copay (ded waived)
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 75% 75%	 60% 60%	 60% 60%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	$50 Copay	$95 Copay (ded waived)	$95 Copay (ded waived)
Ambulance Services (per trip)	75%	$100 Copay (ded waived)	$100 Copay (ded waived)
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 $20 Copay (combined Med/Rx ded) [11] $40 Copay (combined Med/Rx ded) [11] $60 Copay (combined Med/Rx ded) [11] 75% (up to $250 per prescription [3]) (combined Med/Rx ded) [11]	 Tier 1 Non-specialty $20 Copay / Tier 1 Specialty $20 Copay (ded waived) [7] $400 / $800 Ded – Tier 2 Non-specialty $80 Copay / Tier 2 Specialty $150 Copay [7] $400 / $800 Ded – Tier 3 Non-specialty $125 Copay / Tier 3 Specialty $250 Copay [7] $400 / $800 Ded – Tier 4 75% (up to $250 per prescription [3]) [4]	 Tier 1 Non-specialty $20 Copay / Tier 1 Specialty $20 Copay (ded waived) [7] $400 / $800 Ded – Tier 2 Non-specialty $80 Copay / Tier 2 Specialty $150 Copay [7] $400 / $800 Ded – Tier 3 Non-specialty $125 Copay / Tier 3 Specialty $250 Copay [7] $400 / $800 Ded – Tier 4 75% (up to $250 per prescription [3]) [4]
Oral Contraceptives	100% (ded waived)	100% (ded waived)	100% (ded waived)
Diabetes – Self-Injectable	Applicable Rx Copay (combined Med/Rx ded) [11]	Applicable Ded / Rx Copay	Applicable Ded / Rx Copay
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% (ded waived) [1]	100% (ded waived) [1]	100% (ded waived) [1]
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness
Chemotherapy	75%	$150 Copay (ded waived) [2]	$150 Copay (ded waived) [2]
Chiropractic (20 visits max per year)	Not Covered	$15 Copay (ded waived)	$15 Copay (ded waived)
Acupuncture	$35 Copay	$10 Copay (ded waived)	$10 Copay (ded waived)
Physical, Occupational, Speech Therapy	$35 Copay	$60 Copay (ded waived)	$60 Copay (ded waived)

Silver HMO

Groups Beginning 7.1.2025

Services	HMO C† HSA Qualified	HMO A	HMO E
Participating Health Plans	Sutter Health Plan	UnitedHealthcare	UnitedHealthcare
Network Name	Sutter Health Plan	SignatureValue	Alliance
Metal Tier	**Silver**	**Silver**	**Silver**
Rehabilitative & Habilitative Services and Devices	$35 Copay	$60 Copay (ded waived)	$60 Copay (ded waived)
Home Health Care (Max 100 visits per year)	75%	$60 Copay (ded waived)	$60 Copay (ded waived)
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	75%	60%	60%
Hospice (out-patient)	100%	100% (ded waived)	100% (ded waived)
Durable Medical Equipment (Covered when medically necessary)	75%	$70 Copay (ded waived)	$70 Copay (ded waived)
Mental Health			
In-Patient	75% [13]	60%	60%
Out-Patient (office visit)	$35 Copay	$60 Copay (ded waived)	$60 Copay (ded waived)
Drug/Substance Abuse			
In-Patient (Detox Only)	75% [13]	60%	60%
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	VSP	UnitedHealthcare Vision	UnitedHealthcare Vision
Network	Choice Network	UnitedHealthcare Vision	UnitedHealthcare Vision
Exam	100% (ded waived) [14]	100% (ded waived)	100% (ded waived)
Contact Lenses	100% (in lieu of eyeglasses) (ded waived) [14, 15]	60% (ded waived)	60% (ded waived)
Frames	100% (in lieu of contact lenses) (ded waived) [14, 15]	60% (ded waived)	60% (ded waived)
Maximum Allowance per year	1 pair per year	1 per calendar year	1 per calendar year
Pediatric Dental			
Carrier	Delta Dental	UnitedHealthcare Dental	UnitedHealthcare Dental
Network	DeltaCare USA	CA DHMO	CA DHMO
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	Copay varies by service (ded waived)	100% (ded waived)	100% (ded waived)
Diagnostic & Preventative (D&P)	100% (ded waived)	100% (ded waived)	100% (ded waived)
Basic Services	Copay varies by service (ded waived)	Copay varies by service	Copay varies by service
Major Services (no waiting period)	Copay varies by service (ded waived)	Copay varies by service	Copay varies by service
Orthodontics (medically necessary)	$1,000 Copay (ded waived)	$350 Copay	$350 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

† HSA Qualified High Deductible Plan

* All services are subject to the deductible unless otherwise stated.

1. See plan specific EOC for information on preventive services.
2. In instances where the contracted rate is less than your copayment, you will pay only the contracted rate.
3. Maximum member responsibility.
4. No change to how Specialty Drugs in Tier 4 are filled today.
5. The Family Deductible is an embedded deductible. When an individual member of a family unit satisfies the Individual Deductible for the Calendar Year, no further Deductible will be required for that individual member for the remainder of the Calendar Year. The remaining family members will continue to pay full member charges for services that are subject to the deductible until the member satisfies the Individual Deductible or until the family, as a whole, meets the Family Deductible.
6. When an individual member of a family unit has paid an amount of Deductible and Copayments for the Calendar Year equal to the Individual Out-of-Pocket Maximum, no further Copayments will be due for Covered Services for the remainder of that Calendar Year. The remaining family members will continue to pay the applicable Copayment until the member satisfies the Individual Out-of-Pocket Maximum or until the family, as a whole, meets the Family Out-of-Pocket Maximum.
7. Specialty medication is tiered based on their cost efficiency and effectiveness. To see if there is a Specialty equivalent medication in this tier, please visit https://www.uhc.com/member-resources/pharmacy-benefits/prescription-drug-lists.
8. Cost sharing also applies to other practitioner office visits. These include therapy visits, and other office visits not provided by either primary care physicians or specialists, or visits not specified in another benefit category such as Sutter Walk-in Care visits.
9. Member cost sharing payments for all essential health benefits (EHBs) accumulate toward the OOPM. This includes cost sharing that accumulates toward an applicable deductible. This does not include cost sharing for most optional benefits.
10. Individual with self-only coverage amount / Individual with family coverage amount / Family coverage amount.
11. Cost sharing applies per prescription for up to a 30-day supply of prescribed and medically necessary generic or brand-name drugs in accordance with formulary guidelines. Except for specialty drugs, up to a 100-day supply is available, at twice the 30-day retail copayment price, through the mail-order pharmacy. Specialty drugs are available for up to a 30-day supply through the specialty pharmacy. Cost sharing for a 12-month supply of FDA-approved, self-administered hormonal contraceptives, when applicable, will be up to four times the retail cost share. Member cost sharing for oral anti-cancer drugs shall not exceed $250 per prescription for up to a 30-day supply. For HDHP plans, this $250 maximum will not apply until after the deductible is met.

(Footnotes continued on page 103)

Silver HMO

Groups Beginning 7.1.2025

Services	HMO F	HMO G	HMO A
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	Western Health Advantage
Network Name	Harmony	Harmony	Full
Metal Tier	**Silver**	**Silver**	**Silver**
Calendar Year Deductible*	$2,400 / $4,800 [15] (applies to Max OOP)	$2,000 / $4,000 [15] (applies to Max OOP)	$2,300 / $4,600 [1, 10] (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	$9,200 / $18,400 [16]	$9,200 / $18,400 [16]	$8,750 / $17,500 [2, 10]
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	$60 Copay (ded waived)	60%	$50 Copay (ded waived)
Specialist Visit (SPC)	$95 Copay (ded waived)	60%	$50 Copay (ded waived)
Laboratory	$45 Copay (ded waived)	60%	$50 Copay (ded waived)
X-Ray	$45 Copay (ded waived)	60%	$75 Copay (ded waived)
MRI, CT and PET (office setting)	$400 Copay per procedure (ded waived)	60%	$350 Copay (ded waived)
Virtual/Telemedicine Office Visit	100% (ded waived)	100% (ded waived)	Variable [13]
Hospital Services – In-Patient	60%	60%	70% [1, 4]
In-Patient Physician Fees	60% (ded waived)	60%	100% (ded waived)
Emergency Room (copay waived if admitted)	60%	60%	70% [1, 4]
Urgent Care	$125 Copay (ded waived)	60%	$100 Copay [1]
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 60% 60%	 60% 60%	 $350 Copay [1] $350 Copay [1]
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	$95 Copay (ded waived)	60%	$50 Copay (ded waived)
Ambulance Services (per trip)	$100 Copay (ded waived)	60%	100% (ded waived)
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 Tier 1 Non-specialty $20 Copay / Tier 1 Specialty $20 Copay (ded waived) [17] $400 / $800 Ded – Tier 2 Non-specialty $80 Copay / Tier 2 Specialty $150 Copay [17] $400 / $800 Ded – Tier 3 Non-specialty $125 Copay / Tier 3 Specialty $250 Copay [17] $400 / $800 Ded – Tier 4 75% (up to $250 per prescription [8]) [14]	 Tier 1 Non-specialty $20 Copay / Tier 1 Specialty $20 Copay (ded waived) [17] $400 / $800 Ded – Tier 2 Non-specialty $80 Copay / Tier 2 Specialty $150 Copay [17] $400 / $800 Ded – Tier 3 Non-specialty $125 Copay / Tier 3 Specialty $250 Copay [17] $400 / $800 Ded – Tier 4 75% (up to $250 per prescription [8]) [14]	 $20 Copay (ded waived) $500 / $1,000 Ded - 70% (up to $250 per 30 day supply [8]) [1, 4, 11] $500 / $1,000 Ded - 70% (up to $250 per 30 day supply [8]) [1, 4, 11] $500 / $1,000 Ded - 70% (up to $250 per 30 day supply [8]) [1, 4]
Oral Contraceptives	100% (ded waived)	100% (ded waived)	100% (ded waived)
Diabetes – Self-Injectable	Applicable Ded / Rx Copay	Applicable Ded / Rx Copay	$500 / $1,000 Ded - 70% (up to $250 per 30 day supply [8]) [1, 4]
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% (ded waived) [6]	100% (ded waived) [6]	100% (ded waived) [3, 6]
Chronic Disease Management	Covered as any Illness	Covered as any Illness	Covered as any Illness
Chemotherapy	$150 Copay (ded waived) [9]	$150 Copay (ded waived) [9]	100% (ded waived)
Chiropractic (20 visits max per year)	$15 Copay (ded waived)	$15 Copay	$15 Copay (ded waived) [12]
Acupuncture	$10 Copay (ded waived)	60%	$15 Copay (ded waived)
Physical, Occupational, Speech Therapy	$60 Copay (ded waived)	60%	$50 Copay (ded waived)

Silver HMO

Groups Beginning 7.1.2025

Services	HMO F	HMO G	HMO A
Participating Health Plans	UnitedHealthcare	UnitedHealthcare	Western Health Advantage
Network Name	Harmony	Harmony	Full
Metal Tier	**Silver**	**Silver**	**Silver**
Rehabilitative & Habilitative Services and Devices	$60 Copay (ded waived)	60%	$50 Copay (ded waived)
Home Health Care (Max 100 visits per year)	$60 Copay (ded waived)	60%	100% (ded waived)
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	60%	60%	70% [1, 4]
Hospice (out-patient)	100% (ded waived)	60%	100% (ded waived)
Durable Medical Equipment (Covered when medically necessary)	$70 Copay (ded waived)	$70 Copay (ded waived)	80% (ded waived) [4, 5]
Mental Health			
In-Patient	60%	60%	70% [1, 4]
Out-Patient (office visit)	$60 Copay (ded waived)	60%	$50 Copay (ded waived)
Drug/Substance Abuse			
In-Patient (Detox Only)	60%	60%	70% [1, 4]
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	UnitedHealthcare Vision	UnitedHealthcare Vision	EyeMed
Network	UnitedHealthcare Vision	UnitedHealthcare Vision	Eyewear Only
Exam	100% (ded waived)	100% (ded waived)	100% (ded waived)
Contact Lenses	60% (ded waived)	60% (ded waived)	100% (ded waived)
Frames	60% (ded waived)	60% (ded waived)	100% (ded waived)
Maximum Allowance per year	1 per calendar year	1 per calendar year	1 per calendar year [7]
Pediatric Dental			
Carrier	UnitedHealthcare Dental	UnitedHealthcare Dental	Delta Dental
Network	CA DHMO	CA DHMO	DeltaCare USA
Deductible	None	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical	Combined with Medical
Office Visit	100% (ded waived)	100% (ded waived)	100%
Diagnostic & Preventative (D&P)	100% (ded waived)	100% (ded waived)	100%
Basic Services	Copay varies by service	Copay varies by service	Copay varies by service
Major Services (no waiting period)	Copay varies by service	Copay varies by service	Copay varies by service
Orthodontics (medically necessary)	$350 Copay	$350 Copay	$1,000 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

* All services are subject to the deductible unless otherwise stated.

1. Medical or prescription services may be subject to a deductible. The member must pay for these services when services are rendered until the deductible is met in that calendar year. Charges under the deducible are based on WHA's contracted rates with the provider of service.
2. The annual out-of-pocket maximum is the total amount that the member must pay for certain services in a calendar year.
3. There may be an office visit copay if the primary purpose of a visit is not preventive or other services are provided.
4. Percentage copayment amounts are based on WHA's contracted rates with the provider of service or medication.
5. See copayment summary for applicable prosthetic/orthotic device copayment amount.
6. See plan specific EOC for information on preventive services.
7. Limited to one pair of glasses with standard lenses and provider designated frames or one pair of conventional, six months supply of monthly or 2-week disposable, or 3 months supply of daily disposable contact lenses instead of glasses.
8. Maximum member responsibility.
9. In instances where the contracted rate is less than your copayment, you will pay only the contracted rate.
10. The deductible and annual out-of-pocket maximum amounts are embedded, i.e. each member in the family must meet the individual amount or the family must meet the family amount before benefits will apply for that member.
11. If a Tier 1 medication is available but the member elects to receive a medication from Tier 2, 3 or 4 without medical indication from the Prescribing Provider, the member will be responsible for the applicable Tier 2-4 copayment plus the difference in cost between the Tier 1 medication and the purchased medication. The amount paid for the difference in cost does not apply to the deductible (when applicable) or contribute to the out-of-pocket maximum.
12. Copayments do not contribute to out-of-pocket maximum.
13. Cost share amount varies based on type of services rendered.
14. No change to how Specialty Drugs in Tier 4 are filled today.
15. The Family Deductible is an embedded deductible. When an individual member of a family unit satisfies the Individual Deductible for the Calendar Year, no further Deductible will be required for that individual member for the remainder of the Calendar Year. The remaining family members will continue to pay full member charges for services that are subject to the deductible until the member satisfies the Individual Deductible or until the family, as a whole, meets the Family Deductible.
16. When an individual member of a family unit has paid an amount of Deductible and Copayments for the Calendar Year equal to the Individual Out-of-Pocket Maximum, no further Copayments will be due for Covered Services for the remainder of that Calendar Year. The remaining family members will continue to pay the applicable Copayment until the member satisfies the Individual Out-of-Pocket Maximum or until the family, as a whole, meets the Family Out-of-Pocket Maximum.
17. Specialty medication is tiered based on their cost efficiency and effectiveness. To see if there is a Specialty equivalent medication in this tier, please visit https://www.uhc.com/member-resources/pharmacy-benefits/prescription-drug-lists.

Silver HMO

Groups Beginning 7.1.2025

Services	HMO B	HMO C† HSA Qualified
Participating Health Plans	Western Health Advantage	Western Health Advantage
Network Name	Full	Full
Metal Tier	**Silver**	**Silver**
Calendar Year Deductible*	$2,500 / $5,000 [1, 10] (applies to Max OOP)	$2,850 / $3,300 / $5,700 [1, 9, 10] (combined Med/Rx ded) (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	$8,750 / $17,500 [2, 10]	$7,500 / $15,000 [2, 10]
Lifetime Maximum	Unlimited	Unlimited
Dr. Office Visits (PCP)	$55 Copay (ded waived)	75% [1, 4]
Specialist Visit (SPC)	$90 Copay (ded waived)	75% [1, 4]
Laboratory	$55 Copay (ded waived)	75% [1, 4]
X-Ray	$90 Copay (ded waived)	75% [1, 4]
MRI, CT and PET (office setting)	$300 Copay [1]	75% [1, 4]
Virtual/Telemedicine Office Visit	Variable [13]	Variable [13]
Hospital Services – In-Patient	65% [1, 4]	75% [1, 4]
In-Patient Physician Fees	65% (ded waived) [4]	75% [1, 4]
Emergency Room (copay waived if admitted)	65% [1, 4]	75% [1, 4]
Urgent Care	$55 Copay (ded waived)	75% [1, 4]
Hospital Services – Out-Patient		
Surgical Facility	65% [1, 4]	75% [1, 4]
Ambulatory Surgery Center	65% [1, 4]	75% [1, 4]
Hospital Pre-Authorization	Required	Required
2nd Surgical Opinion	$90 Copay (ded waived)	75% [1, 4]
Ambulance Services (per trip)	65% [1, 4]	75% [1, 4]
Rx Benefits		
Generic	$19 Copay (ded waived)	75% (up to $250 per 30 day supply [8]) (combined Med/Rx ded) [1, 4]
Formulary Brand	$300 / $600 Ded – $85 Copay [1, 11]	75% (up to $250 per 30 day supply [8]) (combined Med/Rx ded) [1, 4, 11]
Non-Formulary Brand	$300 / $600 Ded – $110 Copay [1, 11]	75% (up to $250 per 30 day supply [8]) (combined Med/Rx ded) [1, 4, 11]
Specialty	$300 / $600 Ded – 70% (up to $250 per 30 day supply [8]) [1, 4]	75% (up to $250 per 30 day supply [8]) (combined Med/Rx ded) [1, 4]
Oral Contraceptives	100% (ded waived)	100% (ded waived)
Diabetes – Self-Injectable	$300 / $600 Ded – $85 Copay [1]	75% (up to $250 per 30 day supply [8]) (combined Med/Rx ded) [1, 4]
Pre-Existing Conditions	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% (ded waived) [3, 6]	100% (ded waived) [3, 6]
Chronic Disease Management	Covered as any Illness	Covered as any Illness
Chemotherapy	65% [1, 4]	75% [1, 4]
Chiropractic (20 visits max per year)	$15 Copay (ded waived) [12]	100% [1, 12]
Acupuncture	$15 Copay (ded waived)	100% [1]
Physical, Occupational, Speech Therapy	$55 Copay (ded waived)	75% [1, 4]

Silver HMO

Groups Beginning 7.1.2025

Services	HMO B	HMO C† HSA Qualified
Participating Health Plans	Western Health Advantage	Western Health Advantage
Network Name	Full	Full
Metal Tier	**Silver**	**Silver**
Rehabilitative & Habilitative Services and Devices	$55 Copay (ded waived)	75% [1, 4]
Home Health Care (Max 100 visits per year)	$45 Copay (ded waived)	75% [1, 4]
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	65% [1, 4]	75% [1, 4]
Hospice (out-patient)	100% (ded waived)	100% [1]
Durable Medical Equipment (Covered when medically necessary)	65% (ded waived) [4, 5]	75% [1, 4, 5]
Mental Health		
In-Patient	65% [1, 4]	75% [1, 4]
Out-Patient (office visit)	$55 Copay (ded waived)	75% [1, 4]
Drug/Substance Abuse		
In-Patient (Detox Only)	65% [1, 4]	75% [1, 4]
Infertility		
Infertility Evaluation and Treatment	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered
Pediatric Vision		
Carrier	EyeMed	EyeMed
Network	Eyewear Only	Eyewear Only
Exam	100% (ded waived)	100% (ded waived)
Contact Lenses	100% (ded waived)	100% (ded waived)
Frames	100% (ded waived)	100% (ded waived)
Maximum Allowance per year	1 per calendar year [7]	1 per calendar year [7]
Pediatric Dental		
Carrier	Delta Dental	Delta Dental
Network	DeltaCare USA	DeltaCare USA
Deductible	None	None
Out-of-Pocket Maximum	Combined with Medical	Combined with Medical
Office Visit	100%	100%
Diagnostic & Preventative (D&P)	100%	100%
Basic Services	Copay varies by service	Copay varies by service
Major Services (no waiting period)	Copay varies by service	Copay varies by service
Orthodontics (medically necessary)	$1,000 Copay	$1,000 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

† HSA Qualified High Deductible Plan

* All services are subject to the deductible unless otherwise stated.

1. Medical or prescription services may be subject to a deductible. The member must pay for these services when services are rendered until the deductible is met in that calendar year. Charges under the deducible are based on WHA's contracted rates with the provider of service.
2. The annual out-of-pocket maximum is the total amount that the member must pay for certain services in a calendar year.
3. There may be an office visit copay if the primary purpose of a visit is not preventive or other services are provided.
4. Percentage copayment amounts are based on WHA's contracted rates with the provider of service or medication.
5. See copayment summary for applicable prosthetic/orthotic device copayment amount.
6. See plan specific EOC for information on preventive services.
7. Limited to one pair of glasses with standard lenses and provider designated frames or one pair of conventional, six months supply of monthly or 2-week disposable, or 3 months supply of daily disposable contact lenses instead of glasses.
8. Maximum member responsibility.
9. Individual with self-only coverage amount / Individual with family coverage amount / Family coverage amount.
10. The deductible and annual out-of-pocket maximum amounts are embedded, i.e. each member in the family must meet the individual amount or the family must meet the family amount before benefits will apply for that member.
11. If a Tier 1 medication is available but the member elects to receive a medication from Tier 2, 3 or 4 without medical indication from the Prescribing Provider, the member will be responsible for the applicable Tier 2-4 copayment plus the difference in cost between the Tier 1 medication and the purchased medication. The amount paid for the difference in cost does not apply to the deductible (when applicable) or contribute to the out-of-pocket maximum.
12. Copayments do not contribute to out-of-pocket maximum.
13. Cost share amount varies based on type of services rendered.

Silver PPO

Groups Beginning 7.1.2025

Services	PPO B		PPO C	
Participating Health Plans	Anthem Blue Cross		Anthem Blue Cross	
Network Name	Select PPO		Prudent Buyer – Small Group	
Metal Tier	**Silver**		**Silver**	
	In-Network	Out-of-Network [9]	In-Network	Out-of-Network [9]
Calendar Year Deductible*	$1,700 / $3,400 (applies to Max OOP)	$3,400 / $6,800 (applies to Max OOP)	$1,700 / $3,400 (applies to Max OOP)	$3,400 / $6,800 (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	$9,100 / $18,200 [1]	$18,200 / $36,400 [1]	$9,100 / $18,200 [1]	$18,200 / $36,400 [1]
Lifetime Maximum	Unlimited		Unlimited	
Dr. Office Visits (PCP)	$50 Copay (ded waived)	50%	$50 Copay (ded waived)	50%
Specialist Visit (SPC)	$95 Copay (ded waived)	50%	$95 Copay (ded waived)	50%
Laboratory	$20 Copay (ded waived)	50%	$20 Copay (ded waived)	50%
X-Ray	$20 Copay (ded waived)	50%	$20 Copay (ded waived)	50%
MRI, CT and PET (office setting)	60%	50% (up to $800 per test) [5]	60%	50% (up to $800 per test) [5]
Virtual/Telemedicine Office Visit	$50 Copay / $95 Copay (ded waived) [15]	50%	$50 Copay / $95 Copay (ded waived) [15]	50%
Hospital Services – In-Patient	60%	50% (up to $650 per day) [5]	60%	50% (up to $650 per day) [5]
In-Patient Physician Fees	60%	50%	60%	50%
Emergency Room (copay waived if admitted)	$300 Copay – 60%		$300 Copay – 60%	
Urgent Care	$50 Copay (ded waived)	50%	$50 Copay (ded waived)	50%
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 $250 Copay per admit – 60% $50 Copay per admit – 60%	 50% (up to $380 per admit) [5] 50% (up to $380 per admit) [5]	 $250 Copay per admit – 60% $50 Copay per admit – 60%	 50% (up to $380 per admit) [5] 50% (up to $380 per admit) [5]
Hospital Pre-Authorization	Not Required		Not Required	
2nd Surgical Opinion	$95 Copay (ded waived)	50%	$95 Copay (ded waived)	50%
Ambulance Services (per trip)	60% [13]		60% [13]	
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 Level 1 $15 Copay / Level 2 $20 Copay (ded waived) [2] $300 / $600 Ded - Level 1 $70 Copay / Level 2 $80 Copay [2] $300 / $600 Ded - Level 1 $110 Copay / Level 2 $120 Copay [2] $300 / $600 Ded – Level 1 70% / Level 2 60% (up to $250 per prescription [8]) (prior auth.required) [2, 6]	 Not Covered Not Covered Not Covered Not Covered	 Level 1 $15 Copay / Level 2 $20 Copay (ded waived) [2] $300 / $600 Ded - Level 1 $70 Copay / Level 2 $80 Copay [2] $300 / $600 Ded - Level 1 $110 Copay / Level 2 $120 Copay [2] $300 / $600 Ded – Level 1 70% / Level 2 60% (up to $250 per prescription [8]) (prior auth.required) [2, 6]	 Not Covered Not Covered Not Covered Not Covered
Oral Contraceptives	100%	Not Covered	100%	Not Covered
Diabetes – Self-Injectable	Applicable Ded / Rx Copay [2]	Not Covered	Applicable Ded / Rx Copay [2]	Not Covered
Pre-Existing Conditions	Covered		Covered	
Maternity and Newborn Care	Covered as any Illness		Covered as any Illness	
Preventive/Wellness Services	100% (ded waived) [3]	50% [3]	100% (ded waived) [3]	50% [3]
Chronic Disease Management	Covered [16]		Covered [16]	
Chemotherapy	60%	50% [14]	60%	50% [14]
Chiropractic (20 visits max per year)	$15 Copay (ded waived) (20 visits max per benefit period) [10]	Not Covered	$15 Copay (ded waived) (20 visits max per benefit period) [10]	Not Covered
Acupuncture	$50 Copay (ded waived)	Not Covered	$50 Copay (ded waived)	Not Covered

Silver PPO

Groups Beginning 7.1.2025

Services	PPO B		PPO C	
Participating Health Plans	Anthem Blue Cross		Anthem Blue Cross	
Network Name	Select PPO		Prudent Buyer - Small Group	
Metal Tier	**Silver**		**Silver**	
	In-Network	Out-of-Network [9]	In-Network	Out-of-Network [9]
Physical, Occupational, Speech Therapy	$50 Copay (ded waived)	50% [14]	$50 Copay (ded waived)	50% [14]
Rehabilitative & Habilitative Services and Devices	$50 Copay (ded waived) [11]	50% [11]	$50 Copay (ded waived) [11]	50% [11]
Home Health Care (Max 100 visits per year)	60% (Max 100 visits per benefit period) [4]	50% (up to $75 per visit) (Max 100 visits per benefit period) [4, 5]	60% (Max 100 visits per benefit period) [4]	50% (up to $75 per visit) (Max 100 visits per benefit period) [4, 5]
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	60% [12]	50% (up to $150 per day) [5, 12]	60% [12]	50% (up to $150 per day) [5, 12]
Hospice (out-patient)	100%	50%	100%	50%
Durable Medical Equipment (Covered when medically necessary)	50%		50%	
Mental Health				
In-Patient	60%	50% (up to $650 per day) [5]	60%	50% (up to $650 per day) [5]
Out-Patient (office visit)	$50 Copay (ded waived)	50%	$50 Copay (ded waived)	50%
Drug/Substance Abuse				
In-Patient (Detox Only)	60%	50% (up to $650 per day) [5]	60%	50% (up to $650 per day) [5]
Infertility				
Infertility Evaluation and Treatment	$50 Copay (ded waived) [7]	50% [7]	$50 Copay (ded waived) [7]	50% [7]
Infertility Drugs	Not Covered	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered	Not Covered
Pediatric Vision				
Carrier	Anthem Vision	Anthem Vision	Anthem Vision	Anthem Vision
Network	Blue View Vision		Blue View Vision	
Exam	100% (ded waived)	$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)	100% (ded waived)	$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)
Contact Lenses	100% (in lieu of eyeglasses)	$0 Copayment plus any charges in excess of the maximum allowed amount (in lieu of eyeglasses)	100% (in lieu of eyeglasses)	$0 Copayment plus any charges in excess of the maximum allowed amount (in lieu of eyeglasses)
Frames	100% (ded waived) (1 per calendar year)	$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived) (1 per calendar year)	100% (ded waived) (1 per calendar year)	$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived) (1 per calendar year)
Maximum Allowance per year	1 per calendar year	1 per calendar year	1 per calendar year	1 per calendar year
Pediatric Dental				
Carrier	Anthem Dental	Anthem Dental	Anthem Dental	Anthem Dental
Network	Prime		Prime	
Deductible	None	None	None	None
Out-of-Pocket Maximum	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)
Office Visit	100%	100%	100%	100%
Diagnostic & Preventative (D&P)	100%	100%	100%	100%
Basic Services	80%	80%	80%	80%
Major Services (no waiting period)	50%	50%	50%	50%
Orthodontics (medically necessary)	50%	50%	50%	50%

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

(Footnotes continued on page 104)

Silver PPO

Groups Beginning 7.1.2025

Services	PPO D† HSA Qualified		PPO E† HSA Qualified	
Participating Health Plans	Anthem Blue Cross		Anthem Blue Cross	
Network Name	Prudent Buyer – Small Group		Select PPO	
Metal Tier	**Silver**		**Silver**	
	In-Network	Out-of-Network [9]	In-Network	Out-of-Network [9]
Calendar Year Deductible*	$2,000 / $3,300 / $4,000 (combined Med/Rx ded) (applies to Max OOP)	$4,000 / $6,600 / $8,000 (combined Med/Rx ded) (applies to Max OOP)	$2,000 / $3,300 / $4,000 (combined Med/Rx ded) (applies to Max OOP)	$4,000 / $6,600 / $8,000 (combined Med/Rx ded) (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	$7,700 / $15,400 [1]	$15,400 / $30,800 [1]	$7,700 / $15,400 [1]	$15,400 / $30,800 [1]
Lifetime Maximum	Unlimited		Unlimited	
Dr. Office Visits (PCP)	65%	50%	65%	50%
Specialist Visit (SPC)	65%	50%	65%	50%
Laboratory	65%	50%	65%	50%
X-Ray	65%	50%	65%	50%
MRI, CT and PET (office setting)	65% [14]	50% (up to $800 per test) [5]	65% [14]	50% (up to $800 per test) [5]
Virtual/Telemedicine Office Visit	65% / 65% [15]	50%	65% / 65% [15]	50%
Hospital Services –In-Patient	65%	50% (up to $650 per day) [5]	65%	50% (up to $650 per day) [5]
In-Patient Physician Fees	65%	50%	65%	50%
Emergency Room (copay waived if admitted)	65%		65%	
Urgent Care	65%	50%	65%	50%
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 $250 Copay per admit – 65% $50 Copay per admit – 65%	 50% (up to $380 per admit) [5] 50% (up to $380 per admit) [5]	 $250 Copay per admit – 65% $50 Copay per admit – 65%	 50% (up to $380 per admit) [5] 50% (up to $380 per admit) [5]
Hospital Pre-Authorization	Not Required		Not Required	
2nd Surgical Opinion	65%	50%	65%	50%
Ambulance Services (per trip)	65% [13]		65% [13]	
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 Level 1 $15 Copay / Level 2 $20 Copay (combined Med/Rx ded) [2, 17] Level 1 $70 Copay / Level 2 $80 Copay (combined Med/Rx ded) [2, 17] Level 1 $110 Copay / Level 2 $120 Copay (combined Med/Rx ded) [2] Level 1 70% / Level 2 60% (up to $250 per prescription [8]) (combined Med/Rx ded) (prior auth. required) [2, 6]	 Not Covered Not Covered Not Covered Not Covered	 Level 1 $15 Copay / Level 2 $20 Copay (combined Med/Rx ded) [2, 17] Level 1 $70 Copay / Level 2 $80 Copay (combined Med/Rx ded) [2, 17] Level 1 $110 Copay / Level 2 $120 Copay (combined Med/Rx ded) [2] Level 1 70% / Level 2 60% (up to $250 per prescription [8]) (combined Med/Rx ded) (prior auth. required) [2, 6]	 Not Covered Not Covered Not Covered Not Covered
Oral Contraceptives	100%	Not Covered	100%	Not Covered
Diabetes – Self-Injectable	Applicable Ded / Rx Copay [2, 17]	Not Covered	Applicable Ded / Rx Copay [2, 17]	Not Covered
Pre-Existing Conditions	Covered		Covered	
Maternity and Newborn Care	Covered as any Illness		Covered as any Illness	
Preventive/Wellness Services	100% (ded waived) [3]	50% [3]	100% (ded waived) [3]	50% [3]
Chronic Disease Management	Covered [16]		Covered [16]	
Chemotherapy	65%	50% [14]	65%	50% [14]
Chiropractic (20 visits max per year)	50% (20 visits max per benefit period) [10]	Not Covered	50% (20 visits max per benefit period) [10]	Not Covered
Acupuncture	65%	Not Covered	65%	Not Covered

Silver PPO

Groups Beginning 7.1.2025

Services	PPO D† HSA Qualified		PPO E† HSA Qualified	
Participating Health Plans	Anthem Blue Cross		Anthem Blue Cross	
Network Name	Prudent Buyer – Small Group		Select PPO	
Metal Tier	**Silver**		**Silver**	
	In-Network	Out-of-Network [9]	In-Network	Out-of-Network [9]
Physical, Occupational, Speech Therapy	65%	50% [14]	65%	50% [14]
Rehabilitative & Habilitative Services and Devices	65% [11]	50% [11]	65% [11]	50% [11]
Home Health Care (Max 100 visits per year)	65% (Max 100 visits per benefit period) [4]	50% (up to $75 per visit) (Max 100 visits per benefit period) [4, 5]	65% (Max 100 visits per benefit period) [4]	50% (up to $75 per visit) (Max 100 visits per benefit period) [4, 5]
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	65% [12]	50% (up to $150 per day) [5, 12]	65% [12]	50% (up to $150 per day) [5, 12]
Hospice (out-patient)	100%	50%	100%	50%
Durable Medical Equipment (Covered when medically necessary)	50%		50%	
Mental Health				
In-Patient	65%	50% (up to $650 per day) [5]	65%	50% (up to $650 per day) [5]
Out-Patient (office visit)	65%	50%	65%	50%
Drug/Substance Abuse				
In-Patient (Detox Only)	65%	50% (up to $650 per day) [5]	65%	50% (up to $650 per day) [5]
Infertility				
Infertility Evaluation and Treatment	65% [7]	50% [7]	65% [7]	50% [7]
Infertility Drugs	Not Covered	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered	Not Covered
Pediatric Vision				
Carrier	Anthem Vision	Anthem Vision	Anthem Vision	Anthem Vision
Network	Blue View Vision		Blue View Vision	
Exam	100% (ded waived)	$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)	100% (ded waived)	$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)
Contact Lenses	100% (in lieu of eyeglasses)	$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)	100% (in lieu of eyeglasses)	$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)
Frames	100% (ded waived) (1 per calendar year)	$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived) (1 per calendar year)	100% (ded waived) (1 per calendar year)	$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived) (1 per calendar year)
Maximum Allowance per year	1 per calendar year	1 per calendar year	1 per calendar year	1 per calendar year
Pediatric Dental				
Carrier	Anthem Dental	Anthem Dental	Anthem Dental	Anthem Dental
Network	Prime		Prime	
Deductible	None	None	None	None
Out-of-Pocket Maximum	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)
Office Visit	100%	100%	100%	100%
Diagnostic & Preventative (D&P)	100%	100%	100%	100%
Basic Services	80%	80%	80%	80%
Major Services (no waiting period)	50%	50%	50%	50%
Orthodontics (medically necessary)	50%	50%	50%	50%

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

(Footnotes continued on page 104)

Bronze HMO

Groups Beginning 7.1.2025

Services	HMO A	HMO C† HSA Qualified	HMO A
Participating Health Plans	Kaiser Permanente	Kaiser Permanente	Sharp Health Plan
Network Name	Full	Full	Premier
Metal Tier	**Bronze**	**Bronze**	**Bronze**
Calendar Year Deductible*	$5,800 / $11,600 [17] (applies to Max OOP)	$6,650 / $13,300 [17] (combined Med/Rx ded) (applies to Max OOP)	$7,600 / $15,200 [1] (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	$8,850 / $17,700 [2]	$6,650 / $13,300 [2]	$8,500 / $17,000 [1, 11]
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	$60 Copay (ded waived)	100%	$55 Copay
Specialist Visit (SPC)	$95 Copay [20]	100%	$55 Copay
Laboratory	$40 Copay (ded waived)	100%	$15 Copay
X-Ray	60%	100%	$55 Copay
MRI, CT and PET (office setting)	60% per procedure	100% per procedure	$175 Copay
Virtual/Telemedicine Office Visit	100% (ded waived)	100%	Covered as any Illness
Hospital Services – In-Patient	60%	100%	$1,500 Copay per day – 3 days max
In-Patient Physician Fees	60%	100%	100%
Emergency Room (copay waived if admitted)	60%	100%	$500 Copay
Urgent Care	$60 Copay (ded waived)	100%	$55 Copay
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 60% 60%	 100% 100%	 60% 60%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	$95 Copay [20]	100%	$55 Copay
Ambulance Services (per trip)	60%	100%	$500 Copay
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 $19 Copay (ded waived) $450 / $900 Ded – 60% (up to $500 per prescription [6]) $450 / $900 Ded – 60% (up to $500 per prescription [6]) (with physician approval) $450 / $900 Ded – 60% (up to $500 per prescription [6]) (with physician approval)	 100% (combined Med/Rx ded) 100% (combined Med/Rx ded) 100% (combined Med/Rx ded) (with physician approval) 100% (combined Med/Rx ded) (with physician approval)	 $16 Copay (overall ded waived) $60 Copay (overall ded waived) $100 Copay (overall ded waived) Applicable Rx Copay (overall ded waived)
Oral Contraceptives	100% (ded waived)	100% (ded waived)	100% (if in formulary)
Diabetes – Self-Injectable	$450 / $900 Ded – 60% (up to $500 per prescription [6])	100% (combined Med/Rx ded)	Applicable Rx Copay (overall ded waived)
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness	$800 Copay per day – 3 days max [9]
Preventive/Wellness Services	100% (ded waived) [4]	100% (ded waived) [4]	100% (ded waived) [4]
Chronic Disease Management	Covered as any Illness	Covered as any Illness	$55 Copay
Chemotherapy	60%	100%	Variable [5]
Chiropractic (20 visits max per year)	Not Covered	Not Covered	Not Covered
Acupuncture	$60 Copay (ded waived)	100%	$55 Copay
Physical, Occupational, Speech Therapy	$60 Copay (ded waived)	100%	$55 Copay
Rehabilitative & Habilitative Services and Devices	$60 Copay (ded waived)	100%	$55 Copay

Bronze HMO

Groups Beginning 7.1.2025

Services	HMO A	HMO C† HSA Qualified	HMO A
Participating Health Plans	Kaiser Permanente	Kaiser Permanente	Sharp Health Plan
Network Name	Full	Full	Premier
Metal Tier	**Bronze**	**Bronze**	**Bronze**
Home Health Care (Max 100 visits per year)	60% [10]	100% [10]	$55 Copay
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	60%	100%	$25 Copay per day
Hospice (out-patient)	100% (ded waived)	100%	100% (ded waived)
Durable Medical Equipment (Covered when medically necessary)	60% [19, 21]	100% [19, 21]	50%
Mental Health			
In-Patient	60%	100%	$125 Copay per day – 3 days max
Out-Patient (office visit)	100% (ded waived)	100%	$55 Copay
Drug/Substance Abuse			
In-Patient (Detox Only)	60%	100%	$125 Copay per day – 3 days max
Infertility			
Infertility Evaluation and Treatment	Not Covered	Not Covered	Not Covered
Infertility Drugs	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered
Pediatric Vision			
Carrier	Kaiser Permanente	Kaiser Permanente	VSP
Network	Kaiser Permanente	Kaiser Permanente	VSP Advantage Network
Exam	100% (ded waived)	100% (ded waived)	100%
Contact Lenses	1 pair per calendar year [12]	1 pair per calendar year [12]	1 pair in lieu of eyeglasses
Frames	1 pair per calendar year (ded waived) [12]	1 pair per calendar year (ded waived) [12]	100% (Pediatric Exchange collection only)
Maximum Allowance per year	None	None	None
Pediatric Dental			
Carrier	Delta Dental	Delta Dental	Delta Dental of California
Network	DeltaCare USA	DeltaCare USA	Delta Dental DeltaCare USA
Deductible	None	None	None
Out-of-Pocket Maximum	$350 / $700	$350 / $700	Combined with Medical
Office Visit	100% (ded waived)	100% (ded waived)	100% [3]
Diagnostic & Preventative (D&P)	100% (ded waived)	100% (ded waived)	100% [14]
Basic Services	$95 Copay [7]	$95 Copay [7]	$25 Copay [15]
Major Services (no waiting period)	$365 Copay [8]	$365 Copay [8]	$300 Copay [16]
Orthodontics (medically necessary)	$350 Copay	$350 Copay	$1,000 Copay [13]

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

* All services are subject to the deductible unless otherwise stated.

† HSA Qualified High Deductible Plan

1. In a family plan, each individual in the family must meet the Individual Deductible, until the Family Deductible is met. The Out-of-Pocket Maximum includes the deductible, copayments, and coinsurance. In an individual plan, the Member is responsible for all applicable deductibles, copayments, and coinsurance up to the Self-Only Out-of-Pocket Maximum. In a family plan, the Member is responsible for all deductibles, copayments, and coinsurance up to the Individual Out-of- Pocket Maximum, until the combined deductibles, copayments and coinsurance equal the Family Out-of-Pocket Maximum. When the family's combined deductibles, copayments and coinsurance equal the Family Out-of-Pocket Maximum, all family members have met the Out-of-Pocket Maximum.
2. Under a family contract, an insured can satisfy their individual out-of-pocket maximum; however, an insured may not contribute an amount greater than the individual maximum copayment limit toward the family maximum.
3. Refers to procedure code D0999
4. See plan specific EOC for information on preventive services.
5. Copayment/Coinsurance waived if seen by a nurse or in an out-patient setting.
6. Maximum member responsibility.
7. DHMO Basic Services copayments vary by procedure within this category. Using a statistically significant set of claims data, the plan's average copay charged for procedures in this category cannot exceed the stated amount.
8. DHMO Major Services copayments vary by procedure within this category. Using a statistically significant set of claims data, the plan's average copay charged for procedures in this category cannot exceed the stated amount.
9. Amount listed for In-Patient Services only.
10. Home Health Care visit part-time/intermittent coverage (2 hour(s) maximum per visit(s), 3 visit(s) maximum per day(s), 100 visit(s) maximum per calendar year).
11. Copayments for supplemental benefits (Assisted Reproductive Technologies, Chiropractic Services, Adult Vision, etc.) do not apply to the annual out-of-pocket maximum.
12. 1 pair of glasses or 1 pair of contact lenses per accumulation period.
13. Refers to procedure code D8080/D8090
14. Refers to procedure codes D0120 and D1120/D1110
15. Refers to procedure code D2140
16. Refers to procedure code D3330
17. Under a family contract, when an insured satisfies the individual deductible amount, no further deductible is required for that insured for the remainder of that calendar year; however, an insured may not contribute an amount greater than the individual deductible toward the family deductible.
18. 20 visits max per year combined for Chiropractic and Acupuncture.
19. Certain prosthetics, orthotics and devices may be available at no cost (after deductible, if deductible applies). Please refer to the Evidence of Coverage for more information on Durable Medical Equipment (DME), prosthetics, orthotics and devices. Most DME for home use, prosthetics, orthotics and devices are not covered.
20. Deductible is waived for first three visits.
21. Supplemental Durable Medical Equipment has a $2,000 annual maximum.

Bronze HMO

Groups Beginning 7.1.2025

Services	HMO B† HSA Qualified	HMO A	HMO B† HSA Qualified
Participating Health Plans	Sharp Health Plan	Sutter Health Plan	Sutter Health Plan
Network Name	Performance	Sutter Health Plan	Sutter Health Plan
Metal Tier	**Bronze**	**Bronze**	**Bronze**
Calendar Year Deductible*	$6,200 / $12,400 [10] (combined Med/Rx ded) (applies to Max OOP)	$5,800 / $11,600 [1] (applies to Max OOP)	$6,650 / $13,300 [1] (combined Med/Rx ded) (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	$7,100 / $14,200 [10, 17]	$8,850 / $17,700 [2]	$6,650 / $13,300 [2]
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Dr. Office Visits (PCP)	60%	$60 Copay (ded waived) [9]	100% [9]
Specialist Visit (SPC)	60%	$95 Copay [8]	100%
Laboratory	60%	$40 Copay (ded waived)	100%
X-Ray	60%	60%	100%
MRI, CT and PET (office setting)	60%	60%	100%
Virtual/Telemedicine Office Visit	Covered as any Illness	Variable [4]	Variable [4]
Hospital Services – In-Patient	60%	60%	100%
In-Patient Physician Fees	60%	60%	100%
Emergency Room (copay waived if admitted)	60%	60%	100%
Urgent Care	60%	$60 Copay (ded waived)	100%
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 60% 60%	 60% 60%	 100% 100%
Hospital Pre-Authorization	Required	Required	Required
2nd Surgical Opinion	60%	$95 Copay [8]	100%
Ambulance Services (per trip)	60%	60%	100%
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 60% (up to $500 per prescription [15]) (combined Med/Rx ded) 60% (up to $500 per prescription [15]) (combined Med/Rx ded) 60% (up to $500 per prescription [15]) (combined Med/Rx ded) Applicable Rx Copay (combined Med/Rx ded)	 $19 Copay (ded waived) [3] $450 / $900 Ded – 60% (up to $500 per prescription [15]) [3] $450 / $900 Ded – 60% (up to $500 per prescription [15]) [3] $450 / $900 Ded – 60% (up to $500 per prescription [15]) [3]	 100% (combined Med/Rx ded) [3] 100% (combined Med/Rx ded) [3] 100% (combined Med/Rx ded) [3] 100% (combined Med/Rx ded) [3]
Oral Contraceptives	100% (if in formulary)	100% (ded waived)	100% (ded waived)
Diabetes – Self-Injectable	Applicable Rx Copay (combined Med/Rx ded)	$450 / $900 Ded – Applicable Rx Copay [3]	Applicable Rx Copay (combined Med/Rx ded) [3]
Pre-Existing Conditions	Covered	Covered	Covered
Maternity and Newborn Care	60% [18]	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% (ded waived) [5]	100% (ded waived) [5]	100% (ded waived) [5]
Chronic Disease Management	60%	Covered as any Illness	Covered as any Illness
Chemotherapy	Variable [11]	60%	100%
Chiropractic (20 visits max per year)	Not Covered	Not Covered	Not Covered
Acupuncture	60%	$60 Copay (ded waived)	100%
Physical, Occupational, Speech Therapy	60%	$60 Copay (ded waived)	100%
Rehabilitative & Habilitative Services and Devices	60%	$60 Copay (ded waived)	100%

Bronze HMO

Groups Beginning 7.1.2025

Services	HMO B† HSA Qualified	HMO A	HMO B† HSA Qualified
Participating Health Plans	Sharp Health Plan	Sutter Health Plan	Sutter Health Plan
Network Name	Performance	Sutter Health Plan	Sutter Health Plan
Metal Tier	**Bronze**	**Bronze**	**Bronze**
Home Health Care (Max 100 visits per year)	60%	60%	100%
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	60%	60%	100%
Hospice (out-patient)	100%	100% (ded waived)	100%
Durable Medical Equipment (Covered when medically necessary)	50%	60%	100%
Mental Health In-Patient Out-Patient (office visit)	 60% 60%	 60% [16] $60 Copay (ded waived)	 100% [16] 100%
Drug/Substance Abuse In-Patient (Detox Only)	 60%	 60% [16]	 100% [16]
Infertility Infertility Evaluation and Treatment Infertility Drugs In Vitro Fertilization (IVF) Gamete Intrafallopian Transfer (GIFT) Zygote Intrafallopian Transfer (ZIFT)	 Not Covered Not Covered Not Covered Not Covered Not Covered	 Not Covered Not Covered Not Covered Not Covered Not Covered	 Not Covered Not Covered Not Covered Not Covered Not Covered
Pediatric Vision Carrier Network Exam Contact Lenses Frames Maximum Allowance per year	 VSP VSP Advantage Network 100% 1 pair in lieu of eyeglasses 100% (Pediatric Exchange collection only) None	 VSP Choice Network 100% (ded waived) [6] 100% (in lieu of eyeglasses) (ded waived) [6, 7] 100% (in lieu of contact lenses) (ded waived) [6, 7] 1 pair per year	 VSP Choice Network 100% (ded waived) [6] 100%(in lieu of eyeglasses) (ded waived) [6, 7] 100% (in lieu of contact lenses) (ded waived) [6, 7] 1 pair per year
Pediatric Dental Carrier Network Deductible Out-of-Pocket Maximum Office Visit Diagnostic & Preventative (D&P) Basic Services Major Services (no waiting period) Orthodontics (medically necessary)	 Delta Dental of California Delta Dental DeltaCare USA None Combined with Medical 100% [14] 100% [18] $25 Copay [12] $300 Copay [13] $1,000 Copay [19]	 Delta Dental DeltaCare USA None Combined with Medical Copay varies by service (ded waived) 100% (ded waived) Copay varies by service (ded waived) Copay varies by service (ded waived) $1,000 Copay (ded waived)	 Delta Dental DeltaCare USA None Combined with Medical Copay varies by service 100% (ded waived) Copay varies by service (ded waived) Copay varies by service (ded waived) $1,000 Copay (ded waived)

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

† HSA Qualified High Deductible Plan

* All services are subject to the deductible unless otherwise stated.

1. For members who are not part of a family plan, once the member meets the "single" deductible, if applicable, the member is responsible for the specific cost sharing until the "single" OOPM is met. Once the "single" OOPM is met, Sutter Health Plan pays all costs for covered services. For members who are part of a family plan, once an individual member of the family meets the "individual family member" deductible, if applicable, only the individual member is responsible for the specific cost sharing until either that member meets the "individual family member" OOPM, or until the family as a whole meets the "family" OOPM, whichever comes first. Once the family as a whole meets the "family" deductible, if applicable, all members of the family are responsible for the specific cost sharing, regardless of whether each family member met their "individual family member" deductible, until either an individual member meets the "individual family member" OOPM, or until the family as a whole meets the "family" OOPM, whichever comes first. Once an individual member of the family meets the "individual family member" OOPM, Sutter Health Plan pays all costs for covered services only for that individual member. Once the family as a whole meets the "family" OOPM, Sutter Health Plan pays all costs for covered services for all family members, regardless of whether each family member met their "individual family member" OOPM. For high-deductible health plans (HDHPs), in a "family" plan, an "individual family member" deductible must be the higher of the specified "single" deductible amount or the Internal Revenue Service (IRS) minimum of $3,300 for 2025 plans.
2. Member cost sharing payments for all essential health benefits (EHBs) accumulate toward the OOPM. This includes cost sharing that accumulates toward an applicable deductible. This does not include cost sharing for most optional benefits.
3. Cost sharing applies per prescription for up to a 30-day supply of prescribed and medically necessary generic or brand-name drugs in accordance with formulary guidelines. Except for specialty drugs, up to a 100-day supply is available, at twice the 30-day retail copayment price, through the mail-order pharmacy. Specialty drugs are available for up to a 30-day supply through the specialty pharmacy. Cost sharing for a 12-month supply of FDA-approved, self-administered hormonal contraceptives, when applicable, will be up to four times the retail cost share. Member cost sharing for oral anti-cancer drugs shall not exceed $250 per prescription for up to a 30-day supply. For HDHP plans, this $250 maximum will not apply until after the deductible is met.
4. Cost share for telehealth is the same as the in-person visit, please refer to the specific in-person service amount.
5. See plan specific EOC for information on preventive services.
6. Pediatric eye exam and glasses or contact lenses are provided annually for members under age 19 as part of the essential health benefit for pediatric vision.
7. A complete pair of glasses or standard contact lenses, in lieu of glasses, are covered every calendar year.
8. When outpatient benefits have cost sharing that includes "deductible waived for 1st 3 non-preventive visits", the deductible is waived for the first three non-preventive visits combined.

(Footnotes continued on page 105)

Bronze HMO

Groups Beginning 7.1.2025

Services	HMO B	HMO C† HSA Qualified
Participating Health Plans	Western Health Advantage	Western Health Advantage
Network Name	Full	Full
Metal Tier	**Bronze**	**Bronze**
Calendar Year Deductible*	$5,800 / $11,600 [1, 7] (applies to Max OOP)	$6,650 / $13,300 [1, 7] (combined Med/Rx ded) (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	$8,850 / $17,700 [2, 7]	$6,650 / $13,300 [2, 7]
Lifetime Maximum	Unlimited	Unlimited
Dr. Office Visits (PCP)	$60 Copay (ded waived)	100% [1]
Specialist Visit (SPC)	$95 Copay [9]	100% [1]
Laboratory	$40 Copay (ded waived)	100% [1]
X-Ray	60% [1, 4]	100% [1]
MRI, CT and PET (office setting)	60% [1, 4]	100% [1]
Virtual/Telemedicine Office Visit	Variable [13]	Variable [13]
Hospital Services – In-Patient	60% [1, 4]	100% [1]
In-Patient Physician Fees	60% [1, 4]	100% [1]
Emergency Room (copay waived if admitted)	60% [1, 4]	100% [1]
Urgent Care	$60 Copay (ded waived)	100% [1]
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 60% [1, 4] 60% [1, 4]	 100% [1] 100% [1]
Hospital Pre-Authorization	Required	Required
2nd Surgical Opinion	$95 Copay [9]	100% [1]
Ambulance Services (per trip)	60% [1, 4]	100% [1]
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 $19 Copay (ded waived) $450 / $900 Ded – 60% (up to $500 per 30 day supply [8]) [1, 4, 11] $450 / $900 Ded – 60% (up to $500 per 30 day supply [8]) [1, 4, 11] $450 / $900 Ded – 60% (up to $500 per 30 day supply [8]) [1, 4]	 100% (combined Med/Rx ded) [1] 100% (combined Med/Rx ded) [1, 11] 100% (combined Med/Rx ded) [1, 11] 100% (combined Med/Rx ded) [1]
Oral Contraceptives	100% (ded waived)	100% (ded waived)
Diabetes – Self-Injectable	$450 / $900 Ded – 60% (up to $500 per 30 day supply [8]) [1, 4]	100% (combined Med/Rx ded) [1]
Pre-Existing Conditions	Covered	Covered
Maternity and Newborn Care	Covered as any Illness	Covered as any Illness
Preventive/Wellness Services	100% (ded waived) [3, 6]	100% (ded waived) [3, 6]
Chronic Disease Management	Covered as any Illness	Covered as any Illness
Chemotherapy	60% [1, 4]	100% [1]
Chiropractic (20 visits max per year)	$15 Copay (ded waived) [12]	100% [1, 12]
Acupuncture	$15 Copay (ded waived)	100% [1]
Physical, Occupational, Speech Therapy	$60 Copay (ded waived)	100% [1]
Rehabilitative & Habilitative Services and Devices	$60 Copay (ded waived)	100% [1]

Bronze HMO

Groups Beginning 7.1.2025

Services	HMO B	HMO C† HSA Qualified
Participating Health Plans	Western Health Advantage	Western Health Advantage
Network Name	Full	Full
Metal Tier	**Bronze**	**Bronze**
Home Health Care (Max 100 visits per year)	60% [1, 4]	100% [1]
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	60% [1, 4]	100% [1]
Hospice (out-patient)	100% (ded waived)	100% [1]
Durable Medical Equipment (Covered when medically necessary)	60% [1, 4, 5]	100% [1]
Mental Health In-Patient Out-Patient (office visit)	 60% [1, 4] $60 Copay (ded waived)	 100% [1] 100% [1]
Drug/Substance Abuse In-Patient (Detox Only)	 60% [1, 11]	 100% [1]
Infertility Infertility Evaluation and Treatment Infertility Drugs In Vitro Fertilization (IVF) Gamete Intrafallopian Transfer (GIFT) Zygote Intrafallopian Transfer (ZIFT)	 Not Covered Not Covered Not Covered Not Covered Not Covered	 Not Covered Not Covered Not Covered Not Covered Not Covered
Pediatric Vision Carrier Network Exam Contact Lenses Frames Maximum Allowance per year	 EyeMed Eyewear Only 100% (ded waived) 100% (ded waived) 100% (ded waived) 1 per calendar year [10]	 EyeMed Eyewear Only 100% (ded waived) 100% (ded waived) 100% (ded waived) 1 per calendar year [10]
Pediatric Dental Carrier Network Deductible Out-of-Pocket Maximum Office Visit Diagnostic & Preventative (D&P) Basic Services Major Services (no waiting period) Orthodontics (medically necessary)	 Delta Dental DeltaCare USA None Combined with Medical 100% 100% Copay varies by service Copay varies by service $1,000 Copay	 Delta Dental DeltaCare USA None Combined with Medical 100% 100% Copay varies by service Copay varies by service $1,000 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

† HSA Qualified High Deductible Plan

* All services are subject to the deductible unless otherwise stated.

1. Medical or prescription services may be subject to a deductible. The member must pay for these services when services are rendered until the deductible is met in that calendar year. Charges under the deductible are based on WHA's contracted rates with the provider of service.
2. The annual out-of-pocket maximum is the total amount the member must pay for certain services in a calendar year.
3. There may be an office visit copay if the primary purpose of a visit is not preventive or other services are provided.
4. Percentage copayment amounts are based on WHA's contracted rates with the provider of service or medication.
5. See copayment summary for applicable prosthetic/orthotic device copayment amount.
6. See plan specific EOC for information on preventive services.
7. The deductible and annual out-of-pocket maximum amounts are embedded, i.e. each member in the family must meet the individual amount or the family must meet the family amount before benefits will apply for that member.
8. Maximum member responsibility.
9. The deductible is waived for first three combined visits for non-preventive specialty care visits.
10. Limited to one pair of glasses with standard lenses and provider designated frames or one pair of conventional, six months supply of monthly or 2-week disposable, or 3 months supply of daily disposable contact lenses instead of glasses.
11. If a Tier 1 medication is available but the member elects to receive a medication from Tier 2, 3 or 4 without medical indication from the Prescribing Provider, the member will be responsible for the applicable Tier 2-4 copayment plus the difference in cost between the Tier 1 medication and the purchased medication. The amount paid for the difference in cost does not apply to the deductible (when applicable) or contribute to the out-of-pocket maximum.
12. Copayments do not contribute to out-of-pocket maximum.
13. Cost share amount varies based on type of services rendered.

Bronze PPO

Groups Beginning 7.1.2025

Services	PPO A † HSA Qualified		PPO B † HSA Qualified	
Participating Health Plans	Anthem Blue Cross		Anthem Blue Cross	
Network Name	Prudent Buyer – Small Group		Select PPO	
Metal Tier	**Bronze**		**Bronze**	
	In-Network	Out-of-Network [9]	In-Network	Out-of-Network [9]
Calendar Year Deductible*	$6,250 / $12,500 (combined Med/Rx ded) (applies to Max OOP)	$12,500 / $25,000 (combined Med/Rx ded) (applies to Max OOP)	$6,250 / $12,500 (combined Med/Rx ded) (applies to Max OOP)	$12,500 / $25,000 (combined Med/Rx ded) (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	$7,350 / $14,700 [1]	$14,700 / $29,400 [1]	$7,350 / $14,700 [1]	$14,700 / $29,400 [1]
Lifetime Maximum	Unlimited		Unlimited	
Dr. Office Visits (PCP)	65%	50%	65%	50%
Specialist Visit (SPC)	65%	50%	65%	50%
Laboratory	65%	50%	65%	50%
X-Ray	65%	50%	65%	50%
MRI, CT and PET (office setting)	65%	50% (up to $800 per test) [5]	65%	50% (up to $800 per test) [5]
Virtual/Telemedicine Office Visit	65% / 65% [15]	50%	65% / 65% [15]	50%
Hospital Services –In-Patient	65%	50% (up to $650 per day) [5]	65%	50% (up to $650 per day) [5]
In-Patient Physician Fees	65%	50%	65%	50%
Emergency Room (copay waived if admitted)	65%		65%	
Urgent Care	65%	50%	65%	50%
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 $250 Copay per admit - 65% $50 Copay per admit - 65%	 50% (up to $380 per admit) [5] 50% (up to $380 per admit) [5]	 $250 Copay per admit - 65% $50 Copay per admit - 65%	 50% (up to $380 per admit) [5] 50% (up to $380 per admit) [5]
Hospital Pre-Authorization	Not Required		Not Required	
2nd Surgical Opinion	65%	50%	65%	50%
Ambulance Services (per trip)	65% [13]		65% [13]	
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 Level 1 $20 Copay / Level 2 $20 Copay (combined Med/Rx ded) [2,17] Level 1 $90 Copay / Level 2 $100 Copay (combined Med/Rx ded) [2,17] Level 1 $160 Copay / Level 2 $170 Copay (combined Med/Rx ded) [2] Level 1 70% (up to $400 per prescription [8]) / Level 2 60% (up to $500 per prescription [8]) (combined Med/Rx ded) (prior auth. required) [2,6]	 Not Covered Not Covered Not Covered Not Covered	 Level 1 $20 Copay / Level 2 $20 Copay (combined Med/Rx ded) [2,17] Level 1 $90 Copay / Level 2 $100 Copay (combined Med/Rx ded) [2,17] Level 1 $160 Copay / Level 2 $170 Copay (combined Med/Rx ded) [2] Level 1 70% (up to $400 per prescription [8]) / Level 2 60% (up to $500 per prescription [8]) (combined Med/Rx ded) (prior auth. required) [2,6]	 Not Covered Not Covered Not Covered Not Covered
Oral Contraceptives	100%	Not Covered	100%	Not Covered
Diabetes – Self-Injectable	Applicable Ded / Rx Copay [2,17]	Not Covered	Applicable Ded / Rx Copay [2,17]	Not Covered
Pre-Existing Conditions	Covered		Covered	
Maternity and Newborn Care	Covered as any Illness		Covered as any Illness	
Preventive/Wellness Services	100% (ded waived) [3]	50% [3]	100% (ded waived) [3]	50% [3]
Chronic Disease Management	Covered [16]		Covered [16]	
Chemotherapy	65%	50% [14]	65%	50% [14]
Chiropractic (20 visits max per year)	50% (20 visits max per benefit period) [10]	Not Covered	50% (20 visits max per benefit period) [10]	Not Covered

Bronze PPO

Groups Beginning 7.1.2025

Services	PPO A † HSA Qualified		PPO B † HSA Qualified	
Participating Health Plans	Anthem Blue Cross		Anthem Blue Cross	
Network Name	Prudent Buyer – Small Group		Select PPO	
Metal Tier	**Bronze**		**Bronze**	
	In-Network	Out-of-Network [9]	In-Network	Out-of-Network [9]
Acupuncture	65%	Not Covered	65%	Not Covered
Physical, Occupational, Speech Therapy	65%	50% [14]	65%	50% [14]
Rehabilitative & Habilitative Services and Devices	65% [11]	50% [11]	65% [11]	50% [11]
Home Health Care (Max 100 visits per year)	65% (Max 100 visits per benefit period) [4]	50% (up to $75 per visit) (Max 100 visits per benefit period) [4, 5]	65% (Max 100 visits per benefit period) [4]	50% (up to $75 per visit) (Max 100 visits per benefit period) [4, 5]
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	65% [12]	50% (up to $150 per day) [5, 12]	65% [12]	50% (up to $150 per day) [5, 12]
Hospice (out-patient)	100%	50%	100%	50%
Durable Medical Equipment (Covered when medically necessary)	50%		50%	
Mental Health				
In-Patient	65%	50% (up to $650 per day) [5]	65%	50% (up to $650 per day) [5]
Out-Patient (office visit)	65%	50%	65%	50%
Drug/Substance Abuse				
In-Patient (Detox Only)	65%	50% (up to $650 per day) [5]	65%	50% (up to $650 per day) [5]
Infertility				
Infertility Evaluation and Treatment	65% [7]	50% [7]	65% [7]	50% [7]
Infertility Drugs	Not Covered	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered	Not Covered
Pediatric Vision				
Carrier	Anthem Vision	Anthem Vision	Anthem Vision	Anthem Vision
Network	Blue View Vision		Blue View Vision	
Exam	100% (ded waived)	$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)	100% (ded waived)	$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)
Contact Lenses	100% (in lieu of eyeglasses)	$0 Copayment plus any charges in excess of the maximum allowed amount (in lieu of eyeglasses)	100% (in lieu of eyeglasses)	$0 Copayment plus any charges in excess of the maximum allowed amount (in lieu of eyeglasses)
Frames	100% (ded waived) (1 per calendar year)	$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived) (1 per calendar year)	100% (ded waived) (1 per calendar year)	$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived) (1 per calendar year)
Maximum Allowance per year	1 per calendar year	1 per calendar year	1 per calendar year	1 per calendar year
Pediatric Dental				
Carrier	Anthem Dental	Anthem Dental	Anthem Dental	Anthem Dental
Network	Prime		Prime	
Deductible	None	None	None	None
Out-of-Pocket Maximum	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)
Office Visit	100%	100%	100%	100%
Diagnostic & Preventative (D&P)	100%	100%	100%	100%
Basic Services	80%	80%	80%	80%
Major Services (no waiting period)	50%	50%	50%	50%
Orthodontics (medically necessary)	50%	50%	50%	50%

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

(Footnotes continued on page 105)

Bronze PPO

Groups Beginning 7.1.2025

Services	PPO C		PPO D	
Participating Health Plans	Anthem Blue Cross		Anthem Blue Cross	
Network Name	Prudent Buyer – Small Group		Select PPO	
Metal Tier	**Bronze**		**Bronze**	
	In-Network	Out-of-Network [9]	In-Network	Out-of-Network [9]
Calendar Year Deductible*	$6,000 / $12,000 (applies to Max OOP)	$12,000 / $24,000 (applies to Max OOP)	$6,000 / $12,000 (applies to Max OOP)	$12,000 / $24,000 (applies to Max OOP)
Out-of-Pocket Max Ind/Fam	$8,500 / $17,000 [1]	$17,000 / $34,000 [1]	$8,500 / $17,000 [1]	$17,000 / $34,000 [1]
Lifetime Maximum	Unlimited		Unlimited	
Dr. Office Visits (PCP)	$65 Copay	50%	$65Copay	50%
Specialist Visit (SPC)	$85 Copay	50%	$85 Copay	50%
Laboratory	60%	50%	60%	50%
X-Ray	60%	50%	60%	50%
MRI, CT and PET (office setting)	60% [14]	50% (up to $800 per test) [5]	60% [14]	50% (up to $800 per test) [5]
Virtual/Telemedicine Office Visit	$65 Copay / $85 Copay [15]	50%	$65 Copay / $85 Copay [15]	50%
Hospital Services –In-Patient	60%	50% (up to $650 per day) [5]	60%	50% (up to $650 per day) [5]
In-Patient Physician Fees	60%	50%	60%	50%
Emergency Room (copay waived if admitted)	$250 Copay – 60%		$250 Copay – 60%	
Urgent Care	$65 Copay	50%	$65 Copay	50%
Hospital Services – Out-Patient Surgical Facility Ambulatory Surgery Center	 $250 Copay per admit - 60% $50 Copay per admit - 60%	 50% (up to $380 per admit) [5] 50% (up to $380 per admit) [5]	 $250 Copay per admit - 60% $50 Copay per admit - 60%	 50% (up to $380 per admit) [5] 50% (up to $380 per admit) [5]
Hospital Pre-Authorization	Not Required		Not Required	
2nd Surgical Opinion	$85 Copay	50%	$85 Copay	50%
Ambulance Services (per trip)	60% [13]		60% [13]	
Rx Benefits Generic Formulary Brand Non-Formulary Brand Specialty	 Level 1 $20 Copay / Level 2 $20 Copay (ded waived) [2] $650 / $1,300 Ded - Level 1 $90 Copay / Level 2 $100 Copay [2] $650 / $1,300 Ded - Level 1 $160 Copay / Level 2 $170 Copay [2] $650 / $1,300 Ded - Level 1 70% (up to $400 per prescription [8]) / Level 2 60% (up to $500 per prescription [8]) (prior auth. required) [2,6]	 Not Covered Not Covered Not Covered]Not Covered	 Level 1 $20 Copay / Level 2 $20 Copay (ded waived) [2] $650 / $1,300 Ded - Level 1 $90 Copay / Level 2 $100 Copay [2] $650 / $1,300 Ded - Level 1 $160 Copay / Level 2 $170 Copay [2] $650 / $1,300 Ded - Level 1 70% (up to $400 per prescription [8]) / Level 2 60% (up to $500 per prescription [8]) (prior auth. required) [2,6]	 Not Covered Not Covered Not Covered Not Covered
Oral Contraceptives	100%	Not Covered	100%	Not Covered
Diabetes – Self-Injectable	Applicable Ded / Rx Copay [2]	Not Covered	Applicable Ded / Rx Copay [2]	Not Covered
Pre-Existing Conditions	Covered		Covered	
Maternity and Newborn Care	Covered as any Illness		Covered as any Illness	
Preventive/Wellness Services	100% (ded waived) [3]	50% [3]	100% (ded waived) [3]	50% [3]
Chronic Disease Management	Covered [16]		Covered [16]	
Chemotherapy	60%	50% [14]	60%	50% [14]
Chiropractic (20 visits max per year)	$15 Copay (ded waived) (20 visits max per benefit period) [10]	Not Covered	$15 Copay (ded waived) (20 visits max per benefit period) [10]	Not Covered
Acupuncture	$65 Copay	Not Covered	$65 Copay	Not Covered

Bronze PPO

Groups Beginning 7.1.2025

Services	PPO C		PPO D	
Participating Health Plans	Anthem Blue Cross		Anthem Blue Cross	
Network Name	Prudent Buyer – Small Group		Select PPO	
Metal Tier	**Bronze**		**Bronze**	
	In-Network	Out-of-Network [9]	In-Network	Out-of-Network [9]
Physical, Occupational, Speech Therapy	60%	50% [14]	60%	50% [14]
Rehabilitative & Habilitative Services and Devices	60% [11]	50% [11]	60% [11]	50% [11]
Home Health Care (Max 100 visits per year)	60% (Max 100 visits per benefit period) [4]	50% (up to $75 per visit) (Max 100 visits per benefit period) [4, 5]	60% (Max 100 visits per benefit period) [4]	50% (up to $75 per visit) (Max 100 visits per benefit period) [4, 5]
Skilled Nursing Facility Per Disability (Max 100 days per benefit period)	60% [12]	50% (up to $150 per day) [5, 12]	60% [12]	50% (up to $150 per day) [5, 12]
Hospice (out-patient)	100%	50%	100%	50%
Durable Medical Equipment (Covered when medically necessary)	50%		50%	
Mental Health				
In-Patient	60%	50% (up to $650 per day) [5]	60%	50% (up to $650 per day) [5]
Out-Patient (office visit)	60%	50%	60%	50%
Drug/Substance Abuse				
In-Patient (Detox Only)	60%	50% (up to $650 per day) [5]	60%	50% (up to $650 per day) [5]
Infertility				
Infertility Evaluation and Treatment	$65 Copay [7]	50% [7]	$65 Copay [7]	50% [7]
Infertility Drugs	Not Covered	Not Covered	Not Covered	Not Covered
In Vitro Fertilization (IVF)	Not Covered	Not Covered	Not Covered	Not Covered
Gamete Intrafallopian Transfer (GIFT)	Not Covered	Not Covered	Not Covered	Not Covered
Zygote Intrafallopian Transfer (ZIFT)	Not Covered	Not Covered	Not Covered	Not Covered
Pediatric Vision				
Carrier	Anthem Vision	Anthem Vision	Anthem Vision	Anthem Vision
Network	Blue View Vision		Blue View Vision	
Exam	100% (ded waived)	$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)	100% (ded waived)	$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)
Contact Lenses	100% (in lieu of eyeglasses)	$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)	100% (in lieu of eyeglasses)	$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived)
Frames	100% (ded waived) (1 per calendar year)	$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived) (1 per calendar year)	100% (ded waived) (1 per calendar year)	$0 Copayment plus any charges in excess of the maximum allowed amount (ded waived) (1 per calendar year)
Maximum Allowance per year	1 per calendar year	1 per calendar year	1 per calendar year	1 per calendar year
Pediatric Dental				
Carrier	Anthem Dental	Anthem Dental	Anthem Dental	Anthem Dental
Network	Prime		Prime	
Deductible	None	None	None	None
Out-of-Pocket Maximum	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)	Combined with Medical (IN & OON)
Office Visit	100%	100%	100%	100%
Diagnostic & Preventative (D&P)	100%	100%	100%	100%
Basic Services	80%	80%	80%	80%
Major Services (no waiting period)	50%	50%	50%	50%
Orthodontics (medically necessary)	50%	50%	50%	50%

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

(Footnotes continued on page 105)

Additional Footnotes

Groups Beginning 7.1.2025

Platinum PPO

(Footnotes continued from page 43)

* All services are subject to the deductible unless otherwise stated.

1. Family Out-of-Pocket Limit: For any given Member, the Out-of-Pocket Limit is met either after he/she meets their individual Out-of-Pocket Limit, or after the entire family Out-of-Pocket Limit is met. The family Out-of-Pocket Limit can be met by any combination of amounts from any Member; however, no one Member may contribute any more than his/her individual Out-of-Pocket Limit toward the family Out-of-Pocket Limit.
2. The four prescription drug tiers are: tier 1 typically generic drugs and low-cost preferred brand name drugs; tier 2 typically non-preferred generic drugs, preferred brand name drugs; tier 3 typically non-preferred brand name drugs; and tier 4 typically drugs that are biologics or distributed through a specialty pharmacy. Plans use the RxChoice Tiered Network, which includes a choice of two levels of copays -- the first copay listed is for Level 1 pharmacies and the second copay listed is for Level 2.
3. See plan specific EOC for information on preventive services.
4. Coverage for Home Health and Private Duty Nursing combined is limited to 100 4 hour visits per benefit period, in-network and out-of-network providers combined.
5. Amount listed is maximum paid by Anthem.
6. Classified specialty drugs must be obtained through Anthem's Specialty Pharmacy Program and are subject to the terms of the program.
7. Evaluation only.
8. Maximum member responsibility.
9. When you use an out-of-network provider, you will have higher cost sharing amounts to pay. Anthem's payment is based on a maximum allowed amount (includes certain benefits with maximum payment limits) and an out-of-network provider can charge you for amounts in excess of the Maximum Allowed Amount (there is an exception for Emergency Care received in California). In addition, only the maximum allowed amount for out of network services is applied towards your Out-of-Network deductible and out of pocket.
10. Manipulation Therapy only: benefit maximum of 20 visits per benefit period, office and outpatient visits combined.
11. Amount listed is for office visits only, please see plan specific EOC for other settings/services and devices cost shares.
12. Coverage for inpatient rehabilitation and skilled nursing services combined is limited to 100 days per skilled nursing facility benefit period (not per disability).
13. Medical emergency only.
14. Cost share varies depending on place of service, see plan specific EOC for cost shares of other settings.
15. Dr. Visits (PCP)/ Specialist Visit (SPC). $0 Copay for virtual visits through online provider – LiveHealth Online.
16. The following services are covered in full with deductible waived when member is diagnosed with the corresponding chronic condition: Blood pressure monitor for hypertension; Retinopathy screening for diabetes; Peak flow monitor for asthma; Glucometer for diabetes; Hemoglobin A1C testing for diabetes; International Normalized Ratio (INR) testing for liver disease and/or bleeding disorders. In addition, Anthem offers dedicated support through programs that help members manage specific medical conditions successfully.
17. Family Deductible: For any given Member, cost share applies either after he/she meets their individual Deductible, or after the entire family Deductible is met. The family Deductible can be met by any combination of amounts from any Member; however, no one Member may contribute any more than his/her individual Deductible toward the family Deductible.

Gold PPO

(Footnotes continued from page 71)

* All services are subject to the deductible unless otherwise stated. Family Deductible: For any given Member, cost share applies either after he/she meets their individual Deductible, or after the entire family Deductible is met. The family Deductible can be met by any combination of amounts from any Member; however, no one Member may contribute any more than his/her individual Deductible toward the family Deductible.

1. Family Out-of-Pocket Limit: For any given Member, the Out-of-Pocket Limit is met either after he/she meets their individual Out-of-Pocket Limit, or after the entire family Out-of-Pocket Limit is met. The family Out-of-Pocket Limit can be met by any combination of amounts from any Member; however, no one Member may contribute any more than his/her individual Out-of-Pocket Limit toward the family Out-of-Pocket Limit.
2. The four prescription drug tiers are: tier 1 typically generic drugs and low-cost preferred brand name drugs; tier 2 typically non-preferred generic drugs, preferred brand name drugs; tier 3 typically non-preferred brand name drugs; and tier 4 typically drugs that are biologics or distributed through a specialty pharmacy. Plans use the RxChoice Tiered Network, which includes a choice of two levels of copays -- the first copay listed is for Level 1 pharmacies and the second copay listed is for Level 2.
3. See plan specific EOC for information on preventive services.
4. Coverage for Home Health and Private Duty Nursing combined is limited to 100 4 hour visits per benefit period, in-network and out-of-network providers combined.
5. Amount listed is maximum paid by Anthem.
6. Classified specialty drugs must be obtained through Anthem's Specialty Pharmacy Program and are subject to the terms of the program.
7. Evaluation only.
8. Maximum member responsibility.
9. When you use an out-of-network provider, you will have higher cost sharing amounts to pay. Anthem's payment is based on a maximum allowed amount (includes certain benefits with maximum payment limits) and an out-of-network provider can charge you for amounts in excess of the Maximum Allowed Amount (there is an exception for Emergency Care received in California). In addition, only the maximum allowed amount for out of network services is applied towards your Out-of-Network deductible and out of pocket.
10. Manipulation Therapy only: benefit maximum of 20 visits per benefit period, office and outpatient visits combined.
11. Amount listed is for office visits only, please see plan specific EOC for other settings/services and devices cost shares.
12. Coverage for inpatient rehabilitation and skilled nursing services combined is limited to 100 days per skilled nursing facility benefit period (not per disability).
13. Medical emergency only.
14. Cost share varies depending on place of service, see plan specific EOC for cost shares of other settings.
15. Dr. Visits (PCP)/ Specialist Visit (SPC). $0 Copay for virtual visits through online provider – LiveHealth Online.
16. The following services are covered in full with deductible waived when member is diagnosed with the corresponding chronic condition: Blood pressure monitor for hypertension; Retinopathy screening for diabetes; Peak flow monitor for asthma; Glucometer for diabetes; Hemoglobin A1C testing for diabetes; International Normalized Ratio (INR) testing for liver disease and/or bleeding disorders. In addition, Anthem offers dedicated support through programs that help members manage specific medical conditions successfully.

Additional Footnotes

Groups Beginning 7.1.2025

Gold PPO

(Footnotes continued from page 73)

* All services are subject to the deductible unless otherwise stated. Family Deductible: For any given Member, cost share applies either after he/she meets their individual Deductible, or after the entire family Deductible is met. The family Deductible can be met by any combination of amounts from any Member; however, no one Member may contribute any more than his/her individual Deductible toward the family Deductible.

1. Family Out-of-Pocket Limit: For any given Member, the Out-of-Pocket Limit is met either after he/she meets their individual Out-of-Pocket Limit, or after the entire family Out-of-Pocket Limit is met. The family Out-of-Pocket Limit can be met by any combination of amounts from any Member; however, no one Member may contribute any more than his/her individual Out-of-Pocket Limit toward the family Out-of-Pocket Limit.
2. The four prescription drug tiers are: tier 1 typically generic drugs and low-cost preferred brand name drugs; tier 2 typically non-preferred generic drugs, preferred brand name drugs; tier 3 typically non-preferred brand name drugs; and tier 4 typically drugs that are biologics or distributed through a specialty pharmacy. Plans use the RxChoice Tiered Network, which includes a choice of two levels of copays -- the first copay listed is for Level 1 pharmacies and the second copay listed is for Level 2.
3. See plan specific EOC for information on preventive services.
4. Coverage for Home Health and Private Duty Nursing combined is limited to 100 4 hour visits per benefit period, in-network and out-of-network providers combined.
5. Amount listed is maximum paid by Anthem.
6. Classified specialty drugs must be obtained through Anthem's Specialty Pharmacy Program and are subject to the terms of the program.
7. Evaluation only.
8. Maximum member responsibility.
9. When you use an out-of-network provider, you will have higher cost sharing amounts to pay. Anthem's payment is based on a maximum allowed amount (includes certain benefits with maximum payment limits) and an out-of-network provider can charge you for amounts in excess of the Maximum Allowed Amount (there is an exception for Emergency Care received in California). In addition, only the maximum allowed amount for out of network services is applied towards your Out-of-Network deductible and out of pocket.
10. Manipulation Therapy only: benefit maximum of 20 visits per benefit period, office and outpatient visits combined.
11. Amount listed is for office visits only, please see plan specific EOC for other settings/services and devices cost shares.
12. Coverage for inpatient rehabilitation and skilled nursing services combined is limited to 100 days per skilled nursing facility benefit period (not per disability).
13. Medical emergency only.
14. Cost share varies depending on place of service, see plan specific EOC for cost shares of other settings.
15. Dr. Visits (PCP)/ Specialist Visit (SPC). $0 Copay for virtual visits through online provider – LiveHealth Online.
16. The following services are covered in full with deductible waived when member is diagnosed with the corresponding chronic condition: Blood pressure monitor for hypertension; Retinopathy screening for diabetes; Peak flow monitor for asthma; Glucometer for diabetes; Hemoglobin A1C testing for diabetes; International Normalized Ratio (INR) testing for liver disease and/or bleeding disorders. In addition, Anthem offers dedicated support through programs that help members manage specific medical conditions successfully.

Silver HMO

(Footnotes continued from page 75)

21. Cost share varies depending on type of service, see plan specific EOC for cost shares of other service types.
22. The pediatric dental benefits are provided by Health Net and administered by Dental Benefit Providers of California, Inc. (DBP). DBP is a California licensed specialized dental plan and is not affiliated with health Net. Additional pediatric dental benefits are covered. See the plan's EOC for details.
23. Must be medically necessary.
24. Pediatric dental and vision are included on all plans.

Silver HMO

(Footnotes continued from page 81)

12. Refers to procedure code D8080/D8090
13. Inpatient MH/SUD services include, but are not limited to: inpatient psychiatric hospitalization; inpatient chemical dependency hospitalization, including detoxification; mental health psychiatric observation; substance use disorder treatment for withdrawal; inpatient behavioral health treatment for autism spectrum disorder.
14. Pediatric eye exam and glasses or contact lenses are provided annually for members under age 19 as part of the essential health benefit for pediatric vision.
15. A complete pair of glasses or standard contact lenses, in lieu of glasses, are covered every calendar year.
16. Cost share for telehealth is the same as the in-person visit, please refer to the specific in-person service amount.
17. Copay/Coinsurance waived if seen by nurse or in an out-patient setting.
18. In a family plan, each individual in the family must meet the Individual Deductible, until the Family Deductible is met. The Out-of-Pocket Maximum includes the deductible, copayments, and coinsurance. In an individual plan, the Member is responsible for all applicable deductibles, copayments, and coinsurance up to the Self-Only Out-of-Pocket Maximum. In a family plan, the Member is responsible for all deductibles, copayments, and coinsurance up to the Individual Out-of- Pocket Maximum, until the combined deductibles, copayments and coinsurance equal the Family Out-of-Pocket Maximum. When the family's combined deductibles, copayments and coinsurance equal the Family Out-of-Pocket Maximum, all family members have met the Out-of-Pocket Maximum.
19. Amount listed for In-Patient Services only.
20. Refers to procedure codes D0120 and D1120/D1110

Silver HMO

(Footnotes continued from page 83)

12. For members who are not part of a family plan, once the member meets the "single" deductible, if applicable, the member is responsible for the specific cost sharing until the "single" OOPM is met. Once the "single" OOPM is met, Sutter Health Plan pays all costs for covered services. For members who are part of a family plan, once an individual member of the family meets the "individual family member" deductible, if applicable, only the individual member is responsible for the specific cost sharing until either that member meets the "individual family member" OOPM, or until the family as a whole meets the "family" OOPM, whichever comes first. Once the family as a whole meets the "family" deductible, if applicable, all members of the family are responsible for the specific cost sharing, regardless of whether each family member met their "individual family member" deductible, until either an individual member meets the "individual family member" OOPM, or until the family as a whole meets the "family" OOPM, whichever comes first. Once an individual member of the family meets the "individual family member" OOPM, Sutter Health Plan pays all costs for covered services only for that individual member. Once the family as a whole meets the "family" OOPM, Sutter Health Plan pays all costs for covered services for all family members, regardless of whether each family member met their "individual family member" OOPM. For high-deductible health plans (HDHPs), in a "family" plan, an "individual family member" deductible must be the higher of the specified "single" deductible amount or the Internal Revenue Service (IRS) minimum of $3,300 for 2025 plans.
13. Inpatient MH/SUD services include, but are not limited to: inpatient psychiatric hospitalization; inpatient chemical dependency hospitalization, including detoxification; mental health psychiatric observation; substance use disorder treatment for withdrawal; inpatient behavioral health treatment for autism spectrum disorder.
14. Pediatric eye exam and glasses or contact lenses are provided annually for members under age 19 as part of the essential health benefit for pediatric vision.
15. A complete pair of glasses or standard contact lenses, in lieu of glasses, are covered every calendar year.
16. Cost share for telehealth is the same as the in-person visit, please refer to the specific in-person service amount.

Additional Footnotes

Groups Beginning 7.1.2025

Silver PPO

(Footnotes continued from page 89)

* All services are subject to the deductible unless otherwise stated. Family Deductible: For any given Member, cost share applies either after he/she meets their individual Deductible, or after the entire family Deductible is met. The family Deductible can be met by any combination of amounts from any Member; however, no one Member may contribute any more than his/her individual Deductible toward the family Deductible.

1. Family Out-of-Pocket Limit: For any given Member, the Out-of-Pocket Limit is met either after he/she meets their individual Out-of-Pocket Limit, or after the entire family Out-of-Pocket Limit is met. The family Out-of-Pocket Limit can be met by any combination of amounts from any Member; however, no one Member may contribute any more than his/her individual Out-of-Pocket Limit toward the family Out-of-Pocket Limit.
2. The four prescription drug tiers are: tier 1 typically generic drugs and low-cost preferred brand name drugs; tier 2 typically non-preferred generic drugs, preferred brand name drugs; tier 3 typically non-preferred brand name drugs; and tier 4 typically drugs that are biologics or distributed through a specialty pharmacy. Plans use the RxChoice Tiered Network, which includes a choice of two levels of copays -- the first copay listed is for Level 1 pharmacies and the second copay listed is for Level 2.
3. See plan specific EOC for information on preventive services.
4. Coverage for Home Health and Private Duty Nursing combined is limited to 100 4 hour visits per benefit period, in-network and out-of-network providers combined.
5. Amount listed is maximum paid by Anthem.
6. Classified specialty drugs must be obtained through Anthem's Specialty Pharmacy Program and are subject to the terms of the program.
7. Evaluation only.
8. Maximum member responsibility.
9. When you use an out-of-network provider, you will have higher cost sharing amounts to pay. Anthem's payment is based on a maximum allowed amount (includes certain benefits with maximum payment limits) and an out-of-network provider can charge you for amounts in excess of the Maximum Allowed Amount (there is an exception for Emergency Care received in California). In addition, only the maximum allowed amount for out of network services is applied towards your Out-of-Network deductible and out of pocket.
10. Manipulation Therapy only: benefit maximum of 20 visits per benefit period, office and outpatient visits combined.
11. Amount listed is for office visits only, please see plan specific EOC for other settings/services and devices cost shares.
12. Coverage for inpatient rehabilitation and skilled nursing services combined is limited to 100 days per skilled nursing facility benefit period (not per disability).
13. Medical emergency only.
14. Cost share varies depending on place of service, see plan specific EOC for cost shares of other settings.
15. Dr. Visits (PCP)/ Specialist Visit (SPC). $0 Copay for virtual visits through online provider – LiveHealth Online.
16. The following services are covered in full with deductible waived when member is diagnosed with the corresponding chronic condition: Blood pressure monitor for hypertension; Retinopathy screening for diabetes; Peak flow monitor for asthma; Glucometer for diabetes; Hemoglobin A1C testing for diabetes; International Normalized Ratio (INR) testing for liver disease and/or bleeding disorders. In addition, Anthem offers dedicated support through programs that help members manage specific medical conditions successfully.

Silver PPO

(Footnotes continued from page 91)

† HSA Qualified High Deductible Plan

* All services are subject to the deductible unless otherwise stated. Family Deductible: For any given Member, cost share applies either after he/she meets their individual Deductible, or after the entire family Deductible is met. The family Deductible can be met by any combination of amounts from any Member; however, no one Member may contribute any more than his/her individual Deductible toward the family Deductible.

1. Family Out-of-Pocket Limit: For any given Member, the Out-of-Pocket Limit is met either after he/she meets their individual Out-of-Pocket Limit, or after the entire family Out-of- Pocket Limit is met. The family Out-of-Pocket Limit can be met by any combination of amounts from any Member; however, no one Member may contribute any more than his/her individual Out-of-Pocket Limit toward the family Out-of-Pocket Limit.
2. The four prescription drug tiers are: tier 1 typically generic drugs and low-cost preferred brand name drugs; tier 2 typically non-preferred generic drugs, preferred brand name drugs; tier 3 typically non-preferred brand name drugs; and tier 4 typically drugs that are biologics or distributed through a specialty pharmacy. Plans use the RxChoice Tiered Network, which includes a choice of two levels of copays -- the first copay listed is for Level 1 pharmacies and the second copay listed is for Level 2.
3. See plan specific EOC for information on preventive services.
4. Coverage for Home Health and Private Duty Nursing combined is limited to 100 4 hour visits per benefit period, in-network and out-of-network providers combined.
5. Amount listed is maximum paid by Anthem.
6. Classified specialty drugs must be obtained through Anthem's Specialty Pharmacy Program and are subject to the terms of the program.
7. Evaluation only.
8. Maximum member responsibility.
9. When you use an out-of-network provider, you will have higher cost sharing amounts to pay. Anthem's payment is based on a maximum allowed amount (includes certain benefits with maximum payment limits) and an out-of-network provider can charge you for amounts in excess of the Maximum Allowed Amount (there is an exception for Emergency Care received in California). In addition, only the maximum allowed amount for out of network services is applied towards your Out-of-Network deductible and out of pocket.
10. Manipulation Therapy only: benefit maximum of 20 visits per benefit period, office and outpatient visits combined.
11. Amount listed is for office visits only, please see plan specific EOC for other settings/services and devices cost shares.
12. Coverage for inpatient rehabilitation and skilled nursing services combined is limited to 100 days per skilled nursing facility benefit period (not per disability).
13. Medical emergency only.
14. Cost share varies depending on place of service, see plan specific EOC for cost shares of other settings.
15. Dr. Visits (PCP)/ Specialist Visit (SPC). $0 Copay for virtual visits through online provider – LiveHealth Online.
16. The following services are covered in full with deductible waived when member is diagnosed with the corresponding chronic condition: Blood pressure monitor for hypertension; Retinopathy screening for diabetes; Peak flow monitor for asthma; Glucometer for diabetes; Hemoglobin A1C testing for diabetes; International Normalized Ratio (INR) testing for liver disease and/or bleeding disorders. In addition, Anthem offers dedicated support through programs that help members manage specific medical conditions successfully.
17. Deductible is waived for drugs on the PreventiveRx Plus drug list.

Additional Footnotes

Groups Beginning 7.1.2025

Bronze HMO

(Footnotes continued from page 95)

9. Cost sharing also applies to other practitioner office visits. These include therapy visits, and other office visits not provided by either primary care physicians or specialists, or visits not specified in another benefit category such as Sutter Walk-in Care visits.
10. In a high deductible health plan (HDHP), your Deductible and Out-of-Pocket Maximum work differently. In a Self-Only coverage plan, you must meet the Self-Only Deductible and the Self -Only Out-of-Pocket Maximum. Once you meet the Self-Only Deductible, Sharp Health Plan will pay for your services. The Self-Only Out-of-Pocket Maximum includes the deductible, copayments, and coinsurance. In a Family plan, each individual in the family must meet the Individual Deductible until the Family Deductible is met. Once an individual meets the Individual Deductible, Sharp Health Plan will pay for services for that individual in the family. Once the Family Deductible is met, Sharp Health Plan will pay for services for the entire family. All family members have met the Family Out-of-Pocket Maximum when the family's combined deductibles, copayments, and coinsurance equal the Family Out-of-Pocket Maximum.
11. Copayment depends on type and location of service.
12. Refers to procedure code D2140
13. Refers to procedure code D3330
14. Refers to procedure code D0999
15. Maximum member responsibility.
16. Inpatient MH/SUD services include, but are not limited to: inpatient psychiatric hospitalization; inpatient chemical dependency hospitalization, including detoxification; mental health psychiatric observation; substance use disorder treatment for withdrawal; inpatient behavioral health treatment for autism spectrum disorder.
17. Copayments for supplemental benefits (Assisted Reproductive Technologies, Chiropractic Services, Adult Vision, etc.) do not apply to the annual out-of-pocket maximum.
18. Refers to procedure codes D0120 and D1120/D1110
19. Refers to procedure code D8080/D8090

Bronze PPO

(Footnotes continued from page 99)

† HSA Qualified High Deductible Plan

* All services are subject to the deductible unless otherwise stated. Family Deductible: For any given Member, cost share applies either after he/she meets their individual Deductible, or after the entire family Deductible is met. The family Deductible can be met by any combination of amounts from any Member; however, no one Member may contribute any more than his/her individual Deductible toward the family Deductible.

1. Family Out-of-Pocket Limit: For any given Member, the Out-of-Pocket Limit is met either after he/she meets their individual Out-of-Pocket Limit, or after the entire family Out-of-Pocket Limit is met. The family Out-of-Pocket Limit can be met by any combination of amounts from any Member; however, no one Member may contribute any more than his/her individual Out-of-Pocket Limit toward the family Out-of-Pocket Limit.
2. The four prescription drug tiers are: tier 1 typically generic drugs and low-cost preferred brand name drugs; tier 2 typically non-preferred generic drugs, preferred brand name drugs; tier 3 typically non-preferred brand name drugs; and tier 4 typically drugs that are biologics or distributed through a specialty pharmacy. Plans use the RxChoice Tiered Network, which includes a choice of two levels of copays -- the first copay listed is for Level 1 pharmacies and the second copay listed is for Level 2.
3. See plan specific EOC for information on preventive services.
4. Coverage for Home Health and Private Duty Nursing combined is limited to 100 4 hour visits per benefit period, in-network and out-of-network providers combined.
5. Amount listed is maximum paid by Anthem.
6. Classified specialty drugs must be obtained through Anthem's Specialty Pharmacy Program and are subject to the terms of the program.
7. Evaluation only.
8. Maximum member responsibility.
9. When you use an out-of-network provider, you will have higher cost sharing amounts to pay. Anthem's payment is based on a maximum allowed amount (includes certain benefits with maximum payment limits) and an out-of-network provider can charge you for amounts in excess of the Maximum Allowed Amount (there is an exception for Emergency Care received in California). In addition, only the maximum allowed amount for out of network services is applied towards your Out-of-Network deductible and out of pocket.
10. Manipulation Therapy only: benefit maximum of 20 visits per benefit period, office and outpatient visits combined.
11. Amount listed is for office visits only, please see plan specific EOC for other settings/ services and devices cost shares.
12. Coverage for inpatient rehabilitation and skilled nursing services combined is limited to 100 days per skilled nursing facility benefit period (not per disability).
13. Medical emergency only.
14. Cost share varies depending on place of service, see plan specific EOC for cost shares of other settings.
15. Dr. Visits (PCP)/ Specialist Visit (SPC). $0 Copay for virtual visits through online provider – LiveHealth Online.

(continued in next column)

Bronze PPO - *continued*

(Footnotes continued from page 99)

16. The following services are covered in full with deductible waived when member is diagnosed with the corresponding chronic condition: Blood pressure monitor for hypertension; Retinopathy screening for diabetes; Peak flow monitor for asthma; Glucometer for diabetes; Hemoglobin A1C testing for diabetes; International Normalized Ratio (INR) testing for liver disease and/or bleeding disorders. In addition, Anthem offers dedicated support through programs that help members manage specific medical conditions successfully.
17. Deductible is waived for drugs on the PreventiveRx Plus drug list.

Bronze PPO

(Footnotes continued from page 101)

* All services are subject to the deductible unless otherwise stated. Family Deductible: For any given Member, cost share applies either after he/she meets their individual Deductible, or after the entire family Deductible is met. The family Deductible can be met by any combination of amounts from any Member; however, no one Member may contribute any more than his/her individual Deductible toward the family Deductible.

1. Family Out-of-Pocket Limit: For any given Member, the Out-of-Pocket Limit is met either after he/she meets their individual Out-of-Pocket Limit, or after the entire family Out-of-Pocket Limit is met. The family Out-of-Pocket Limit can be met by any combination of amounts from any Member; however, no one Member may contribute any more than his/her individual Out-of-Pocket Limit toward the family Out-of-Pocket Limit.
2. The four prescription drug tiers are: tier 1 typically generic drugs and low-cost preferred brand name drugs; tier 2 typically non-preferred generic drugs, preferred brand name drugs; tier 3 typically non-preferred brand name drugs; and tier 4 typically drugs that are biologics or distributed through a specialty pharmacy. Plans use the RxChoice Tiered Network, which includes a choice of two levels of copays -- the first copay listed is for Level 1 pharmacies and the second copay listed is for Level 2.
3. See plan specific EOC for information on preventive services.
4. Coverage for Home Health and Private Duty Nursing combined is limited to 100 4 hour visits per benefit period, in-network and out-of-network providers combined.
5. Amount listed is maximum paid by Anthem.
6. Classified specialty drugs must be obtained through Anthem's Specialty Pharmacy Program and are subject to the terms of the program.
7. Evaluation only.
8. Maximum member responsibility.
9. When you use an out-of-network provider, you will have higher cost sharing amounts to pay. Anthem's payment is based on a maximum allowed amount (includes certain benefits with maximum payment limits) and an out-of-network provider can charge you for amounts in excess of the Maximum Allowed Amount (there is an exception for Emergency Care received in California). In addition, only the maximum allowed amount for out of network services is applied towards your Out-of-Network deductible and out of pocket.
10. Manipulation Therapy only: benefit maximum of 20 visits per benefit period, office and outpatient visits combined.
11. Amount listed is for office visits only, please see plan specific EOC for other settings/ services and devices cost shares.
12. Coverage for inpatient rehabilitation and skilled nursing services combined is limited to 100 days per skilled nursing facility benefit period (not per disability).
13. Medical emergency only.
14. Cost share varies depending on place of service, see plan specific EOC for cost shares of other settings.
15. Dr. Visits (PCP)/ Specialist Visit (SPC). $0 Copay for virtual visits through online provider – LiveHealth Online.
16. The following services are covered in full with deductible waived when member is diagnosed with the corresponding chronic condition: Blood pressure monitor for hypertension; Retinopathy screening for diabetes; Peak flow monitor for asthma; Glucometer for diabetes; Hemoglobin A1C testing for diabetes; International Normalized Ratio (INR) testing for liver disease and/or bleeding disorders. In addition, Anthem offers dedicated support through programs that help members manage specific medical conditions successfully.

Additional Products & Services

In addition to your health benefits, your CaliforniaChoice® plan offers various optional benefit options for members. Please note these optional benefits may vary depending on what your employer has decided to make available.

The CaliforniaChoice Member Value Suite

As part of the CaliforniaChoice commitment to helping members stay healthy, we offer free access to discounts on a variety of products and services through our Member Value Suite.

On the following pages you'll find a summary of each of the optional benefits. Each benefit and service available in the Member Value Suite is highlighted by this label:

Included in the Member Value Suite

Pet Insurance

Discounted pet insurance options from two leading providers - MetLife and Spot.

Dental

Reduced fees at Dentegra® Smile Club dentists, with no claims forms or waiting periods.

Hearing

Save up to 50% on brand-name hearing aids; enjoy other discounts on testing and batteries.

Life and AD&D

Life Insurance and AD&D give you the opportunity to provide for loved ones after you're gone.

Fitness and Wellness Discounts

Save on Garmin, Vitamix, and Fitbit products and get a gym membership for $28 per month.

Chiro

Choose affordable Chiro Only or Chiro & Acupuncture benefits to improve your quality of life.

Rx Discounts

Reduce your prescription drug cost to less than your Rx co-pay by using the California Rx Card.

Employee Discounts

Cal Perks offers savings on movies, theme parks, water parks, sporting events, and much more.

Vision

Discounts on frames, lenses, and exams at participating EyeMed Vision One Eyecare providers.

Dental Benefits

Through CaliforniaChoice®, members have two options for Dental programs. Dentegra® Smile Club is included at no additional cost for all members enrolled in a Medical plan if your employer elects to offer it. Or, your employer may offer you DHMO or PPO Dental plans.

Please refer to your Personalized Enrollment Worksheet to view your specific dental benefit options.

Discount Dental

As part of the Member Value Suite, you have access to discount dental with Dentegra Smile Club. Dentegra allows you to visit a network of 20,000 providers. Just log-in to calchoice.com, under Resources click "Member Value Suite" and then "Dentegra Discount Dental". Create an account/log-in and click "Find a dentist" to unlock great savings. Please provide the dentist with group # 17528-00001 if requested.

Because Dentegra is not Dental insurance, you pay the dentist directly for your care and receive a discount on the spot – with no waiting and no detailed claim forms to fill out.

*If you have any issues with registration, please contact Dentegra Customer Service at 877.280.4204.

Comprehensive Employer-Sponsored and Voluntary Dental Plans

CaliforniaChoice also offers an optional Dental package that may be included in your Medical benefits program – if selected by your employer. This optional benefit package features a choice of DHMO and PPO Dental plans.

Dental Health Maintenance Organization (DHMO) Dental Plans

Members enrolling in plans MetLife DHMO MET100 or MET185, SmileSaver DHMO 1000 or 3000 must select a dentist from the MetLife Dental HMO/Managed Care network.

Preferred Provider Organization (PPO) Dental Plans

Members enrolled in an Ameritas PPO 3000, 3500, 4000, or 5000 plan are free to visit the dentist of your choice.

You can refer to your Personalized Enrollment Worksheet, or visit our website, calchoice.com, to view your specific Dental benefits.

Summary of Dental Benefits

Three great ways to offer employees benefits.

Dentegra® Smile Club is included at no additional cost through the **Member Value Suite** and offers reduced fees for Dental care services and a network of more than 20,000 providers.

MetLife DHMO MET100 and **MET185** benefits are available for a low monthly payment and offers $5 office visits and no charge for oral exams, X-rays and 2 cleanings per year.

SmileSaver℠ DHMO 3000 and **1000 benefits** are available for a low monthly payment and offers office visits, oral exams, X-rays, and 2 cleanings per year – FREE!

Ameritas PPO benefits offer low deductibles that allow members to visit any Dental provider they wish, in or out-of-network.

MetLife, SmileSaver and **Ameritas** can be added as voluntary with no minimum employee participation, if offered by employer.

Plan Benefits	Included in the Member Value Suite Dentegra Smile Club	MetLife DHMO MET100	MetLife DHMO MET185	SmileSaver DHMO 3000	SmileSaver DHMO 1000
Exams & Diagnostics					
Office Visits		$5 Copay	$5 Copay	No Charge	No Charge
Initial Oral Exam		No Charge	No Charge	No Charge	No Charge
Periodic Oral Exam		No Charge	No Charge	No Charge	No Charge
Teeth Cleaning		No Charge	No Charge	No Charge	No Charge
X-Rays Bite-Wing (4 films)		No Charge	No Charge	No Charge	No Charge
Oral Surgery					
Removal of Uncomplicated Single Tooth		No Charge	No Charge	$10 Copay	No Charge
Removal of Impacted Tooth - partially bony		$40 Copay	$65 Copay	$50 Copay	No Charge
Removal of Impacted Tooth - completely bony		$75 Copay	$80 Copay	$65 Copay	No Charge
Restorative					
Cavities - Amalgam 1 Surface		No Charge	$10 Copay	$9 Copay	No Charge
Cavities - Amalgam 2 Surfaces		No Charge	$15 Copay	$14 Copay	No Charge
Endodontics	Please go to https://www.dentegra.com/find-dentist.html. Enter the appropriate address or ZIP Code in the Location field and select Smile Savings Plan from Network drop down menu for a list of dental providers.				
Single Root Canal		$40 Copay	$80 Copay	$100 Copay	$40 Copay
Bi-Root Canal		$65 Copay	$115 Copay	$135 Copay	$65 Copay
Molar Root Canal		$95 Copay	$200 Copay	$185 Copay	$95 Copay
Periodontics					
Gingivectomy - Per Tooth		$38 Copay	$68 Copay	$30 Copay	No Charge
Periodontal Scaling & Root Planing (quadrant)		$25 Copay	$40 Copay	$26 Copay	$20 Copay
Crowns - Single Restoration					
Porcelain - Base Metal (posterior)		$175 Copay†	$260 Copay†	$225 Copay†	$175 Copay†
Full Cast Noble Metal		$100 Copay†	$185 Copay†	$115 Copay†	$60 Copay†
Orthodontics**					
Child (maximum age 18)		$1,450 Copay	$1,695 Copay	$1,600 Copay	$1,600 Copay
Adult		$1,450 Copay	$1,695 Copay	$1,950 Copay	$1,950 Copay
Prosthodontics					
Complete Upper or Lower Denture		$125 Copay	$210 Copay	$120 Copay	$70 Copay
Partial Upper or Lower Denture		$110 Copay	$240 Copay	$110 Copay	$50 Copay

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

Note: Copays listed for plans MET100, MET185, 3000 and 1000 are for services performed by general dentists. Please consult the EOC/SOB for specialist copays and any additional fees that may apply to specific procedures.

† Cost of high noble metal (gold, etc.) may be charged extra when used. Not to exceed actual laboratory cost of metal.

** 24 month treatment

Summary of Dental Benefits *(continued)*

	Ameritas PPO 3000[5,6]		Ameritas PPO 3500[5,6]		Ameritas PPO 4000[5,6]		Ameritas PPO 5000[5,6]	
Plan Benefits	**In-Network**	**Out-of-Network†**	**In-Network**	**Out-of-Network†**	**In-Network**	**Out-of-Network†**	**In-Network**	**Out-of-Network†**
Annual Maximum Annual Deductible Preventive Care Preventive Basic Major (12 Month Wait)[1] Endo/Perio	$1,100 $50 (Max 3x/Fam) Ded. Waived 100% 80% 50% 50%[1]	$700 $100 (Max 3x/Fam) Ded. Waived 80% 80% 50% 50%[1]	$1,100[4] $50 (Max 3x/Fam) Ded. Waived 100% 80%/90%/100%* 80% 80%[1]	$1,100[4] $50 (Max 3x/Fam) Ded. Applies 100% 80% 50% 50%[1]	$1,300[4] $25 (Max 3x/Fam) Ded. Waived 100% 80%/90%/100%* 50% 80% [1]	$1,100[4] $75 (Max 3x/Fam) Ded. Applies 80% 80% 50% 50%[1]	$1,700[4] $25 (Max 3x/Fam) Ded. Waived 100% 80%/90%/100%* 50% 80% [1]	$1,400[4] $75 (Max 3x/Fam) Ded. Applies 80% 80% 50% 50%[1]
"Fusion" Vision Reimbursement Annual Maximum	N/A		$100**		$100**		$100**	

Orthodontia[3]	**Ameritas PPO 3000[5,6]**		**Ameritas PPO 3500[5,6]**		**Ameritas PPO 4000[5,6]**		**Ameritas PPO 5000[5,6]**	
Maximum Age 18	**In-Network**	**Out-of-Network**	**In-Network**	**Out-of-Network†**	**In-Network**	**Out-of-Network†**	**In-Network**	**Out-of-Network†**
Orthodontia (12 Month Wait)[2] Annual Maximum Lifetime Maximum	Not Covered Not Covered Not Covered	Not Covered Not Covered Not Covered	50% None $1,000	50% None $1,000	50% None $1,000	50% None $1,000	50% None $1,000	50% None $1,000

Dental Rewards® By Ameritas

Members who visit the dentist and use only a portion of their annual maximum benefit in a year are rewarded with additional benefits for the following year. Based on the plan selected, members can earn additional money toward their next year's annual maximum benefit – if they use less than half of the annual maximum, they can increase their next year's coverage by $250 and earn an additional $100 to $150 if they visit a network provider. For more information on Dental Rewards, please visit ameritas.com. (Dental Rewards is a registered service mark of Ameritas Life Insurance Corp. and is used with permission.)

	PPO 3000[5,6]	PPO 3500[5,6]	PPO 4000[5,6]	PPO 5000[5,6]
Carry Over Amount	N/A	$250	$250	$250
PPO Bonus	N/A	$100	$100	$150
Benefit Threshold	N/A	$500	$500	$750
Maximum Carry Over Amount	N/A	$1,000	$1,000	$1,000

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

* Submit one covered dental claim each year and your Basic procedures will advance to the 90% level the following year and to 100% on the third year.

** Annual maximum per calendar year to spend at any eye care provider. File claim with Ameritas Group for reimbursement.

† Plan 3000 and 3500 out-of-network claims are reimbursed at MAB. Plan 4000 and 5000 out-of-network claims are reimbursed at UCR.

1. 12 month waiting period applies. Waiting period will be waived for Groups with 10+ employees and 12 months continuous uninterrupted dental coverage on previous plan.
2. 12 month waiting period applies. Waiting period will be waived for Groups with 10+ employees and 12 months continuous uninterrupted orthodontia coverage on previous plan.
3. Orthodontia benefits are available to children only. Treatment must begin prior to their 19th birthday.
4. Annual maximum is a Dental/Vision combined benefit; you choose how to spend your maximum – it may be used toward Dental and/or eye care expenses with maximum of $100 toward eye care expenses.
5. Please consult the applicable plan certificate for specific plan details.
6. Includes Maternity Benefit which provides an additional comprehensive evaluation and cleaning during pregnancy (See EOC for details).

Please refer to the Evidence of Coverage for more detailed information.

Summary of Dental Benefits *(continued)*

Ameritas Extras*

Members enrolled on the Ameritas PPO 4000 or 5000 plan now have LASIK and Hearing Care coverage benefits!

These benefits are not tied to a network so members can seek services from any LASIK or hearing care provider. The benefits can even be used in conjunction with discounts or specials offered by the provider.

The LASIK benefit makes it more affordable for members to obtain laser vision corrections and reduce their dependency on glasses or contacts.

The hearing benefit provides coverage for an annual hearing exam and helps cover the cost of hearing devices and maintenance.

LASIK Lifetime Benefit per Eye[1]	Benefit
Lifetime maximum per person[2]	$175 if used in year 1 $175 if used in year 2 $350 if you wait and use it in year 3
Annual Hearing Exam Benefit[1]	$75
Hearing Aid Benefit per Ear[3,4]	$100 if used in year 1 $300 if used in year 2 $400 if used in year 3
Hearing Aid Maintenance Batteries, service contracts, fittings, ear mold and repairs	$40

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

* Lasik and Soundcare benefits are available to groups with 5+ enrolled Dental PPO members.

1. This is only a summary of benefits. Please consult Ameritas Certificate for complete coverage details.
2. The maximum is per eye and cannot be combined toward double coverage for a single eye.
3. Once the hearing benefit is used, at any level, members become re-eligible for the benefit, at the top level, after five (5) years as long as there is no break in coverage. A reduced benefit is available after three (3) years if there is hearing deterioration the current aids can't correct, as long as there is no break in coverage.
4. Plan pays 50% of hearing aid cost up to the maximum benefit amount. The maximum is per ear and cannot be combined toward double coverage for a single ear.

Pet Insurance

Included in the Member Value Suite

Protect Your Pets & Your Wallet

As a CaliforniaChoice® member, you have access to **exclusive pet insurance options** from two leading providers – **MetLife** and **Spot**. That means you can keep your pets safe and healthy while avoiding expensive vet bills.

Your Pet, Your Choice

Choose from **MetLife** or **Spot** to find the right coverage for your furry friends. Pet insurance can help you cover the costs of:

- **Vet Visits**
  Regular check-ups to help protect your pet
- **Accidents**
  For when the unexpected happens
- **Illness**
  To help cover costs for unplanned illness
- **Dental Exams**
  To prevent dental disease and tooth loss
- **Prescription Foods**
  For specific medical conditions

Special Discounts for CaliforniaChoice Members

(Continued on page 112)

Pet Insurance *(continued)*

Peace Of Mind For You, Quality Care For Your Pet

MetLife

- **Special 5% discount for CaliforniaChoice members**
- **Family plan** to cover up to three pets under the same policy with one deductible and annual limit
- Additional **discounts up to 30%** available for military/veteran, multi-policy, active health care workers, and first responders*
- **Customizable Plan Options** to fit your needs
  - Deductible ($0-$2,500)
  - Annual Limit ($500 or Unlimited)
  - Reimbursement (50% to 90%)
- Optional **preventive care** coverage for flea, tick, and heartworm medications, spaying and neutering, vaccinations, teeth cleanings, wellness exams, fecal and heartworm tests
- Visit any U.S. veterinarian, with reimbursement up to 90% of costs
- **24/7 Telehealth** access along with **concierge services** for immediate assistance
- Coverage of previously covered **pre-existing conditions** when switching providers

Learn About MetLife Pet Insurance

spot pet insurance

- **Special 10% discount for CaliforniaChoice members****
- Additional **10% multiple pet discount***** for other enrolled pets
- **24/7 Telehealth** helpline with vet experts for your pet
- **Flexible plans** for every budget and pet's needs
- **Simple claims process** for hassle-free reimbursements that cover:
  - Vet Exam Fees****
  - Dental Illnesses
  - Surgery & Unexpected Emergencies
  - Diagnostics, X-rays, & Tests
  - Cancer & Growths
  - Microchip Implantation
  - Prescription Medications + More

Learn About Spot Pet Insurance

Give Your Pet the Best Care

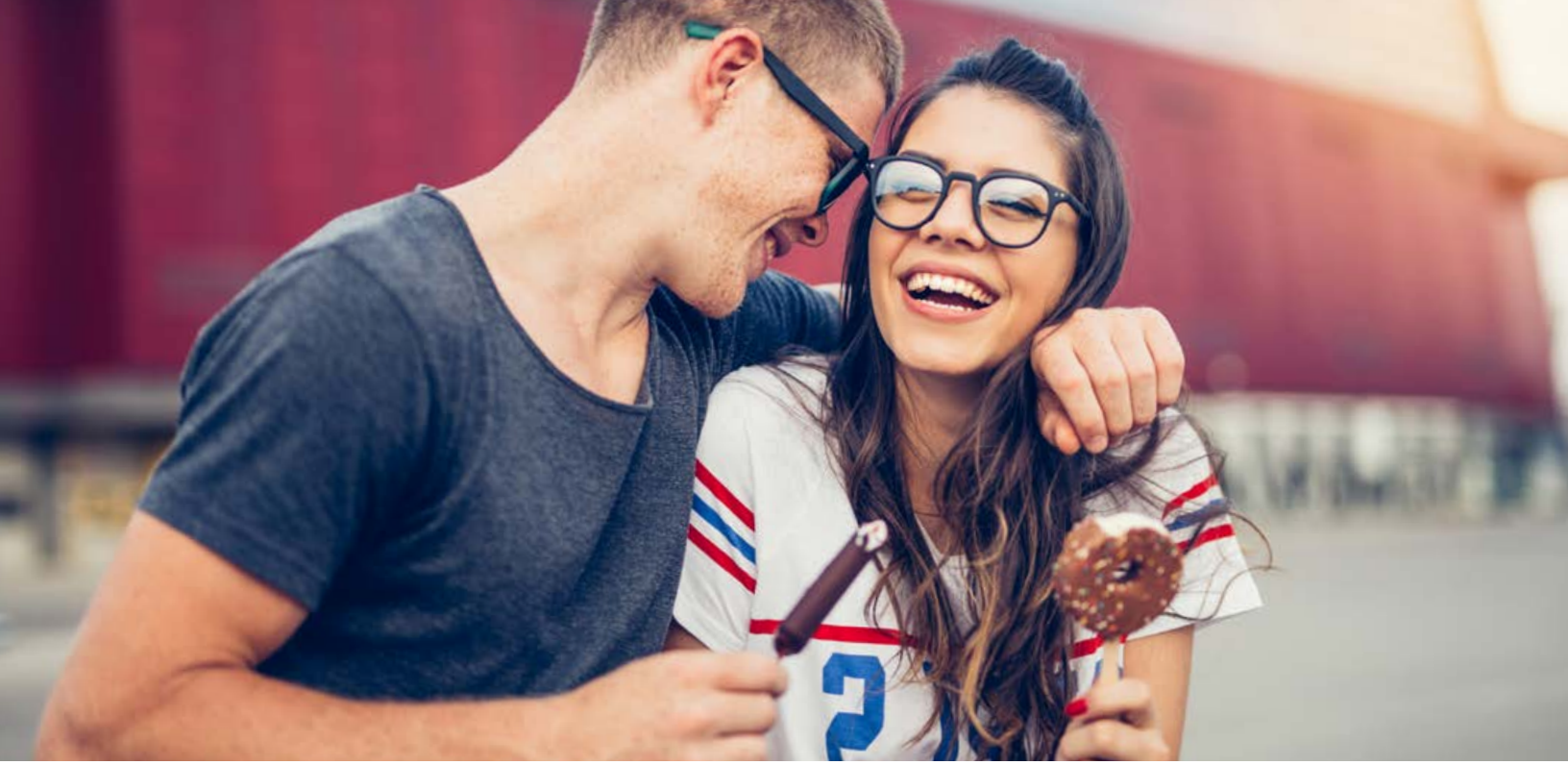
Don't wait until the unexpected happens. Get peace of mind and financial protection with pet insurance today. Log into **calchoice.com** and visit your **Member Value Suite** to learn more about your options and to sign up.

*Military, Veteran, First Responder, & Healthcare Workers (10%), Multi-Policy (Second Policy 5%, Third+ Policy 10%), Animal Care Discount (10%). When using multiple discounts, discounts cannot exceed 30%. Each discount may not be available in all states. Please contact MetLife Pet for further details.

**10% group discount available on every pet. Not available in HI or TN.

***10% multi-pet discount available on all pets after the first.

****Exam fees for wellness or annual exams are not covered unless you have purchased the optional preventive care coverage.



Vision Benefits

The Vision One Eyecare Discount Program from EyeMed provided by Ameritas offers discounts on frames, lenses, and eye examinations at any America's Best, EyeMart Express, Target optical centers, LensCrafters, and participating Pearle Vision locations.

All CaliforniaChoice® members and their dependents are eligible for immediate savings through Vision One or may enroll a the Voluntary Vision Plan (if the employer elects to offer).

Included in the Member Value Suite

FREE Vision One Eyecare Discount Program by EyeMed provided by Ameritas

Save up to 40% on your eyecare needs

To find the provider closest to you, visit **eyemedvisioncare.com** and click on EyeMed Vision Care Providers. Discounted prices are automatically calculated, once eligibility is verified by the provider.

Save on Contact Lenses

To save on contact lenses, simply visit one of thousands of nationwide locations and save 15% off non-disposable contacts. You can also use the Contact Lens replacement program for additional savings and convenience. Details are available at ContactsDirect.com or call 800.508.1399.

Vision One Features

- No claims to file
- No waiting for reimbursement
- Unlimited access

Vision Benefits *(continued)*

The Voluntary Vision Program offers comprehensive Vision insurance benefits and prescription eyewear through a vast network of doctors.

Voluntary Vision Program by EyeMed and VSP, both provided by Ameritas

Convenient Vision Care

Whether you enroll in the Voluntary Vision Plan by EyeMed or the Voluntary Vision Plan by VSP, you have a choice of retail optical locations and independent providers, making it convenient for you and your family to receive vision care.

How the Plan Works

After you enroll, you'll receive a brochure and Welcome Letter detailing your benefits. When using your benefits, simply go to a participating provider to receive services and eyewear.

Plan Features

When you visit an in-network provider, there is:

- No claim to file
- No waiting for reimbursement

You may use your benefits once every 12 months. Once you have exhausted your benefits, you will still receive applicable Vision Care discounts.

LASIK Surgery Discounts

With LASIK vision correction, millions of Americans have significantly reduced or eliminated their need for glasses or contact lenses. LASIK is an outpatient procedure that is virtually painless and provides near immediate results.

Both the Vision One Eyecare Discount Program and Voluntary Vision Program offer discounts on LASIK procedures.

Tips for or using your vision benefits

TIP

Be sure to call the optometrist in advance to make an appointment and verify participation.

For location information, please call CaliforniaChoice Customer Service Center at **800.558.8003** or go to **calchoice.com**.

Summary of Vision Benefits *(continued)*

Vision One Eyecare Discount Program by EyeMed provided by Ameritas

Eye Examinations*	Employee Savings
Routine Exam	$5 savings
Contact Lens Exam	$10 saving

Frames

Up to 40% off any frame available at provider locations.

Lenses	Employee Cost
Single Vision	$50
Bifocal	$70
Trifocal	$105

Lens Options

Standard - progressive (no line bifocals; amount added to bifocal cost)	$65
Polycarbonate	$40
Scratch resistant coating	$15
Ultraviolet coating	$15
Solid or gradient tint	$15
Anti-reflective coating	$45
Photochromic	20% Discount

Contact Lenses (2 ways to save)

1. Visit one of thousands of nationwide locations and save 15% off non-disposable contacts.
2. Use the Contact Lens replacement program for additional savings and convenience. Details are available at **eyemedcontacts.com** or call 800.508.1399.

Participating providers are independent contractors solely responsible for vision examinations and products.

Pearle Vision, Inc. does not employ Doctors of Optometry and does not provide eye exams in California. Pearle VisionCare, Inc., a licensed vision healthcare service plan, provides eye exams in California.

Discounts cannot be used with other discounts, promotions, or prior orders.

Co-payments listed are Member responsibility.

*Provided by licensed independent Doctors of Optometry.

1. Coinsurance is member responsibility.

Voluntary Vision by EyeMed provided by Ameritas

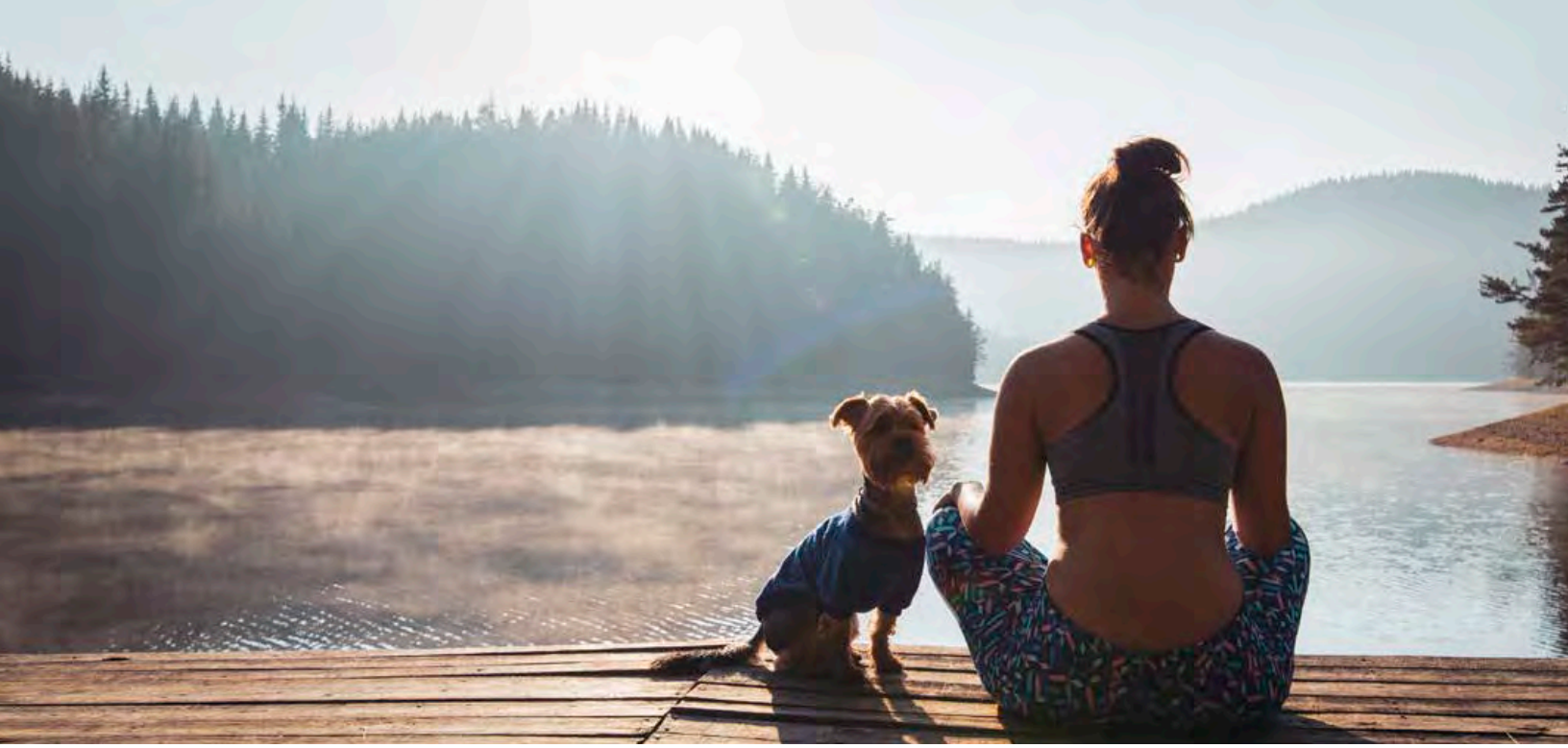
	Your In-Network Cost	Your Out-of-Network Reimbursements
Eye Examinations		
Routine Eye Exam (1 per 12 months)	$10	up to $20
Frames (choice of any available frame)		
(1 per 12 months)		
Up to $100	Covered in Full**	up to $30
** Plus 20% off balance over $100		
Lenses (standard uncoated plastic) (1 per 12 months)		
Single vision	$10	up to $20
Bifocal	$10	up to $30
Trifocal	$10	up to $40
Standard-progressive (no line bifocals; amount added to bifocal cost)	Covered in Full	Not Covered
Lens Options (add to lens prices above)		
Anti-reflective coating	$45	Not Covered
Polycarbonate	$40	Not Covered
Scratch-resistant coating	$15	Not Covered
Ultraviolet coating	$15	Not Covered
Solid or gradient tint	$15	Not Covered
Photochromic	20% Discount	Not Covered
Contacts (one purchase per 12 months - in lieu of lenses and frames up to $100 retail value)		
Daily & extended wear	$10	$50
Disposable	$10	$50
Contact Lens Fitting		
Standard	Covered in Full	$40
Premium	90% of charges (less $40 allowance)[1]	$40

Participating retailers include: LensCrafters, Sears Optical, JCPenney, participating Pearle Vision Centers, Target Optical and many Independent Providers.

Summary of Vision Benefits *(continued)*

Voluntary Vision by VSP provided by Ameritas		
	Your In-Network Cost	**Your Out-of-Network Reimbursement**
Eye Examinations Routine Eye Exam (1 per 12 months)	$10	Up to $45
Frames (choice of any available frame) (1 per 12 month) [Up to $180]	Covered in Full	Up to $70
Lenses (1 per 12 months)		
Single Vision	$10	Up to $30
Bifocal	$10	Up to $50
Trifocal	$10	Up to $65
Standard Progressive (no line bifocals; amount added to bifocal cost)	$55	Up to $50
Lens Options (add to lens prices above)		
Anti-reflective coating	$43 - $85	Not Covered
Polycarbonate	Covered in full for dependent children, $33 adults	Not Covered
Scratch-resistant coating	$17 - $33	Not Covered
Ultraviolent coating	$16	Not Covered
Solid or gradient tint	$15 - $17	Not Covered
Photochromic	$31 - $82	Not Covered
Contacts (one purchase per 12 months – in lieu of lenses and frames up to $180 retail value)	$10	Up to $105
Contact Lens Fitting Elective	Covered in Full after member cost of up to $60	15% discount

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.



Chiropractic Benefits

Half of America's workforce admits to having back problems. Chiropractic care can provide marked relief from pain and discomfort, while improving the quality of life and decreasing the likelihood of a recurrence.

CaliforniaChoice® offers low-cost chiropractic and acupuncture benefits for members through their employer. Your chiropractic benefits will depend on what your employer has selected to offer.

Chiropractic benefits appear on your Welcome Letter or can be viewed – along with your other optional benefits – online, anytime at **calchoice.com**.

Chiropractic/Acupuncture Benefits
by Landmark™ Healthplan

Landmark Healthplan Chiropractic and Acupuncture benefits are available for a low monthly Premium and affordable copays.

Benefits Available Through Landmark Healthplan

- Chiropractic and Acupuncture office visits
- Acupuncture treatment herbal therapies
- Acupuncture discounts on office visits, examinations, and all acupuncture procedures
- Chiropractic discounts on office visits, examinations, adjustments, diagnostic procedures and x-rays, and chiropractic medical appliances

For information on specific benefits available through the Chiropractic/Acupuncture program, see the full Summary of Benefits on page 115.

Landmark™ Healthplan Chiropractic Summary of Benefits

	Plan 1†	Plan 2†
	Chiro Only	**Chiro and Acupuncture**
Office Visits Includes examinations, manipulation, conjunctive physiotherapy, and X-Rays	$15 Copay per visit Maximum - 20 visits per plan year	$15 Copay per visit Maximum - 20 visits per plan year (combined between Chiropractic and Acupuncture)
Acupuncture Treatment **Herbal Therapies***	Not Covered Not Covered	$15 Copay per visit $5 Copay per bottle (Maximum $500 per plan year)
Chiropractic Discounts Office Visits Examinations Diagnostic Procedures and X-Rays Chiropractic Medical Appliances	In addition to the 20 office visits for $15 each, members will receive additional discounts through Landmark Healthplan's network of providers. These additional discounts are listed below, but are not limited to: Minimum 25% discount for professional services	
Acupuncture Discounts Office Visits Examinations All Acupuncture Procedures (includes electro-acupuncture, moxibustion, acupressure, and cupping)	Not Covered	Minimum 20% discount for professional services

Co-insurances listed are the Plan responsibility and co-payments listed are Member responsibility.

* Herbal Therapies are for oral ingestion or external application of naturally occurring botanical, animal, or mineral substances, to support normal structure and function of the human body according to the principles of traditional Oriental medicine.

† Coverage is available for residents in California only.

Life Insurance Benefits

Through CaliforniaChoice®, employers may elect to provide optional Life Insurance/AD&D coverage. If your employer has elected to offer Life Insurance, it will be available to you at no additional cost.

Life Insurance/AD&D
by Assurity Life Insurance Company

This benefit allows you to provide for your loved ones in the event of death. Accidental Death & Dismemberment (AD&D) benefits are also provided through this policy.

Coverage begins at a $10,000 minimum life insurance amount and increases based on the number of employees who enroll in the program at the time of the initial enrollment.

Assurity Life also provides a partial payment of the life insurance amount to policyholders who become terminally ill through the Living Benefits Provision.

Policyholders may also exercise a Conversion Privilege if you leave your job, are terminated, or otherwise terminate coverage to convert your life policy to a private policy within 31 days of termination with no medical exam required.

Initial Enrollment

Employee Participation	Guaranteed Issue Maximum
1-10	$25,000
11-25	$50,000
26-50	$75,000
51-100	$100,000

After Initial Enrollment

Employee Participation	Guaranteed Issue Maximum
1-5	$5,000
6-10	$10,000
11-25	$25,000
26-100	$50,000

Note: A suicide exclusion applies to Life Insurance amount during the first two years and to AD&D at any time.

Discount Rx Card

Just what the doctor ordered: prescription drug savings.

Included in the Member Value Suite

As a CaliforniaChoice® member, you're eligible to receive a California Rx Card, which offers prescription drug savings of up to 80% at more than 68,000 pharmacies nationwide.

There is no charge for the card and there are no waiting periods. In addition, there is no limit on your available savings. You can even use the card to save on pet medications.

Find a pharmacy in your area – and get prescription pricing information – at the California Rx Card website.

Cardholders have saved more than $681 million since the California Rx Card launched in 2007. Plus, each time you use the card, a donation goes to your local Children's Miracle Network hospital.

Look for the California Rx Card flyer in your CaliforniaChoice membership materials, or visit **calchoice.com** and click on Rx Discounts to start saving today.

Start saving today by taking your prescription and California Rx Card to your favorite pharmacy, including any of these regional and national drug stores and supermarket locations:

- Albertsons
- CVS
- CVS@Target
- Kmart
- Raley's
- Ralphs
- Rite Aid
- Safeway/ Pavilions/Vons
- Walgreens
- Walmart

Fitness & Wellness Discounts

We want to help CaliforniaChoice® members stay healthy – both today and for the long term.

Included in the Member Value Suite

Through our partnership with American Specialty Health (ASH), the ChooseHealthy® program gives you exclusive savings on a variety of health and wellness products at negotiated prices:

- Get discounts of up to 57% on popular health and fitness brands
- Access online health classes and articles offered at no cost
- Enroll in the Active&Fit Direct™ program and choose from 10,000 participating fitness centers nationwide for $28 a month (plus a $28 enrollment fee and applicable taxes)
  - > Take advantage of online fitness tracking
  - > Search easily online for a location convenient to your work or home
  - > Use a guest pass to find a fitness center that's right for you – and enjoy the freedom to switch centers anytime, based on your individual needs

With ChooseHealthy, you'll save on top brands, including: fitbit GARMIN Vitamix

Look for the ChooseHealthy flyer in your CaliforniaChoice membership materials, or visit **calchoice.com** and click on the **Member Value Suite** to take advantage of big savings.

Please note: the ChooseHealthy program is not insurance. It provides access to the Active&Fit Direct program, which provides discounted access to fitness centers. The ChooseHealthy program does not make any payments directly to the Active&Fit Direct program. The ChooseHealthy program has no liability for providing or guaranteeing services and assumes no liability for the quality of services rendered.

Discounts on products and services available through the ChooseHealthy program are subject to change; please consult the website for current availability.

The ChooseHealthy program is provided by ChooseHealthy, Inc., and the Active&Fit Direct program is provided by American Specialty Health Fitness, Inc., both subsidiaries of American Specialty Health Incorporated (ASH). ChooseHealthy and Active&Fit Direct are trademarks of ASH and used with permission herein. Other names and logos may be trademarks of their respective owners.

Cal Perks Discounts

FREE for all CaliforniaChoice® members

With Cal Perks you'll find huge discounts on entertainment, movies, products, services, hotels, amusement parks, rental cars, and more!

Included in the Member Value Suite

Cal Perks gives you big savings on attractions throughout California including theme parks, museums, movie theaters, golf, and sporting events. You'll also find great deals on products and services like flowers, dry cleaning, hotels, and warehouse store memberships, plus a whole lot more.

Getting Started

Since Cal Perks is always online, you can discover your discounts when it's convenient for you – 24 hours a day, 7 days a week. You will receive your discounts through promo codes, coupons, or purchasing items directly from partner vendor sites. Be sure to sign up for your FREE Cal Perks newsletter – e-Perk Update – at the Cal Perks website, to keep you up-to-date on new vendors and discounts.

Click on "Cal Perks" at **calchoice.com**

Here are some of the places you'll discover discounts through Cal Perks:

- Universal Studios
- California's Great America
- San Jose Earthquakes
- LA Galaxy
- Sam's Club
- AMC Theatres
- Budget Rent-A-Car
- Magic Mountain
- DirecTV
- SuperShuttle

Hearing Benefits

Hearing loss is the third most chronic ailment in the nation with more than 33 million Americans suffering from some type of hearing loss. While hearing loss is usually treatable, 80% of adults don't get treatment.

The quality of your life can depend heavily on how well you hear. That's why CaliforniaChoice® has selected EPIC Hearing Service Plan to provide a free hearing program to our valued members. EPIC features an unprecedented national standard for high-quality hearing healthcare by offering expert testing, effective treatment, and advanced technology.

You get great savings on hearing tests, hearing aids, hearing aid batteries, ear protection, swim plugs, musician ear plugs, hearing aid cleaning supplies and accessories, assistive listening devices, TV ears, telephone amplification, and altering and signaling devices.

Hearing Program Features

- Up to 50% savings on brand name hearing aids
- All levels of technology and hearing aid styles
- Reduced costs on services and products
- National network of local ear physicians and audiologists
- Toll-free telephone support
- Flexible payment plan
- No administrative forms or paperwork to fill out

Hearing Benefits *(continued)*

Included in the Member Value Suite

FREE EPIC Hearing Service Plan (HSP) for all CaliforniaChoice® Members

The EPIC Hearing Service Plan starts with a 5-step evaluation of your ears and hearing that includes:

1. **Pure Tone Hearing Test** to determine if a hearing problem exists.
2. **Functional Assessment** to define the magnitude of the problem and the technology best suited to treat it.
3. **Hearing Aid Evaluation** to assess your ability to wear a hearing aid and select the best make and model.
4. **Fitting and Programming** your hearing aid.
5. **Therapy and Training** to finely tune your device and maximize the benefits that you receive.

Getting Started

1. Visit **calchoice.com** or call EPIC at 866.956.5400.
2. A hearing counselor will register you and help you determine your hearing-care needs.
3. EPIC will send you an HSP booklet that outlines the plan benefits, services, and pricing.
4. A hearing counselor will refer you to a provider near your home or work.
5. You can contact the provider to schedule an appointment, examination, and treatment anytime!

For information, advice, or assistance, contact EPIC at 866.956.5400. EPIC will help you coordinate any insurance benefits or coverage where applicable.

After receiving treatment, EPIC will coordinate and manage all payments.

A California Different® Approach to Health Care.

If you have any questions regarding coverage through the CaliforniaChoice® program, including enrollment, please call the CaliforniaChoice Customer Service Center at **800.558.8003**. Or contact any of our participating health plans at the numbers listed below.

Anthem Blue Cross	855.383.7248
Health Net	800.361.3366
Kaiser Permanente	800.464.4000 (English)
Kaiser Permanente	800.788.0616 (Spanish)
Sharp Health Plan	800.359.2002
Sutter Health Plan	855.315.5800
UnitedHealthcare	800.624.8822
Western Health Advantage	888.563.2250

800.542.4218 | calchoice.com

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