

Your summary of benefits



Anthem Blue Cross

ACWA JPIA – C00361

Your Plan: 2021 Advantage PPO Plan (S828 and Z0KC)

Your Network: Prudent Buyer PPO

This summary of benefits is a brief outline of coverage, designed to help you with the selection process. This summary does not reflect each and every benefit, exclusion and limitation which may apply to the coverage. For more details, important limitations and exclusions, please review the formal Certificate of Insurance or Evidence of Coverage (EOC). If there is a difference between this summary and the Certificate of Insurance or Evidence of Coverage (EOC), the Certificate of Insurance or Evidence of Coverage (EOC), will prevail.

Covered Medical Benefits	Your cost if you use an In-Network Provider	Your cost if you use a Non-Network Provider
Overall Deductible <i>See notes section to understand how your deductible works. Your plan may also have a separate Prescription Drug Deductible. See Prescription Drug Coverage section. In-Network Providers and Non-Network Providers deductibles are combined. Satisfying one helps satisfy the other.</i>	\$500 single / \$1,000 family	\$500 single / \$1,000 family
Out-of-Pocket Limit <i>When you meet your out-of-pocket limit, you will no longer have to pay cost-shares during the remainder of your benefit period. See notes section for additional information regarding your out of pocket maximum.</i>	\$3,000 single / \$6,000 family	\$10,000 per person
Preventive care/screening/immunization <i>In-network preventive care is not subject to deductible, if your plan has a deductible.</i>	No charge	40% coinsurance
Primary care visit to treat an injury or illness <i>Deductible does not apply to In-Network providers.</i>	\$20 copay per visit	40% coinsurance
Specialist care visit <i>Deductible does not apply to In-Network providers.</i>	\$20 copay per visit	40% coinsurance
Prenatal and Post-natal Care	20% coinsurance	40% coinsurance
Other practitioner visits: Retail health clinic <i>Deductible does not apply to In-Network providers.</i> Preferred On-line Visit <i>Includes Mental/Behavioral Health and Substance Abuse. Deductible does not apply to In-Network providers.</i>	\$20 copay per visit No charge	40% coinsurance Not covered

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<p>Chiropractor services <i>Coverage for In-Network Provider and Non-Network Provider combined is limited to 30 visits per calendar year. Limit is combined with Physical Therapy, Physical Medicine, and Occupational Therapy.</i></p> <p>Acupuncture <i>Coverage for In-Network Provider and Non-Network Provider combined is limited to 12 visits per calendar year.</i></p>	20% coinsurance	40% coinsurance
<p>Other services in an office:</p> <p>Allergy testing</p> <p>Chemo/radiation therapy</p> <p>Prescription drugs <i>For the drug itself, dispensed in an office through infusion/injection</i></p>	20% coinsurance	40% coinsurance
<p>Diagnostic Services</p> <p>Lab:</p> <p>Office</p> <p>Freestanding Lab <i>Coverage for Out-of-Network Provider is limited to \$350 maximum per visit.</i></p> <p>Outpatient Hospital <i>Coverage for Out-of-Network Provider is limited to \$350 maximum per visit.</i></p>	20% coinsurance	40% coinsurance
<p>X-ray:</p> <p>Office</p> <p>Freestanding Radiology Center <i>Coverage for Out-of-Network Provider is limited to \$350 maximum per visit.</i></p> <p>Outpatient Hospital <i>Coverage for Out-of-Network Provider is limited to \$350 maximum per visit.</i></p>	20% coinsurance	40% coinsurance

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

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<p>Hospital Stay (all inpatient stays including maternity, mental / behavioral health, and substance abuse)</p> <p>Facility fees (for example, room & board) <i>Additional 10% coinsurance applies if you do not receive preauthorization, Coverage is limited to \$600 maximum per day for Out-of-Network Provider. Applies to non-emergency admission.</i></p> <p>Doctor and other services</p>	<p>20% coinsurance</p> <p>20% coinsurance</p>	<p>40% coinsurance</p> <p>40% coinsurance</p>
<p>Recovery & Rehabilitation</p> <p>Home health care <i>Coverage for In-Network Provider and Non-Network Provider combined is limited to 100 visit limit per benefit period.</i></p>	<p>20% coinsurance</p>	<p>40% coinsurance</p>
<p>Rehabilitation services (for example, physical/speech/occupational therapy):</p> <p>Office <i>Coverage for In-Network Provider and Non-Network Provider combined is limited to 30 visits per calendar year for Physical Therapy, Physical Medicine, Occupational Therapy, and Chiropractor Services. Additional visits may be authorized.</i></p> <p>Outpatient hospital <i>Coverage for In-Network Provider and Non-Network Provider combined is limited to 30 visits per calendar year for Physical Therapy, Physical Medicine, Occupational Therapy, and Chiropractor Services. Additional visits may be authorized.</i></p> <p>Habilitation services <i>Habilitation visits count towards your Rehabilitation limit.</i></p> <p>Office and Outpatient hospital</p>	<p>20% coinsurance</p> <p>20% coinsurance</p> <p>20% coinsurance</p>	<p>40% coinsurance</p> <p>40% coinsurance</p> <p>40% coinsurance</p>
<p>Cardiac rehabilitation</p> <p>Office</p> <p>Outpatient hospital</p>	<p>20% coinsurance</p> <p>20% coinsurance</p>	<p>40% coinsurance</p> <p>40% coinsurance</p>

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Covered Medical Benefits	Your cost if you use an In-Network Provider	Your cost if you use a Non-Network Provider
Skilled nursing care (in a facility) <i>Coverage for In-Network Provider and Non-Network Provider combined is limited to 100 day limit per benefit period.</i>	20% coinsurance	40% coinsurance
Hospice <i>Family Bereavement counseling limited to 2 visits and available within one year of the event. Respite care limited to 5 days.</i>	20% coinsurance	20% coinsurance
Durable Medical Equipment <i>Hearing aids benefit limited to 1 per ear every 3 years (digital hearing aids are included).</i>	20% coinsurance	40% coinsurance
Prosthetic Devices	20% coinsurance	40% coinsurance
Temporomandibular Joint Disorders	20% coinsurance	40% coinsurance
Hemodialysis Outpatient hospital <i>Coverage for Out-of-Network Provider is limited to \$350 maximum per visit.</i>	20% coinsurance	40% coinsurance
Freestanding hemodialysis center <i>Coverage for Out-of-Network Provider is limited to \$350 maximum per visit.</i>	20% coinsurance	40% coinsurance

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Covered Prescription Drug Benefits	Your cost if you use an In-Network Pharmacy	Your cost if you use a Non-Network Pharmacy
Pharmacy Deductible	\$0	\$0
Pharmacy Out of Pocket	\$3,600 member / \$7,200 family	None
Prescription Drug Coverage <i>Maintenance medications are subject to mandatory home delivery services after two retail fills have been dispensed at a retail pharmacy. Maintenance medications may also be filled at Walmart, Costco, or Sam's Club. You pay additional copays or coinsurance on all tiers for retail fills that exceed 30 days.</i>		
Preventive Pharmacy ACA preventive drugs	\$0 copay per prescription	50% coinsurance up to \$250 per prescription (retail only), plus costs in excess of the maximum allowed amount
Generic Drugs <i>Covers up to a 30 day supply (retail pharmacy) Covers up to a 90 day supply (home delivery program)</i>	\$5 copay per prescription (retail only) and \$10 copay per prescription (home delivery only)	\$5 copay + 50% coinsurance up to \$250 per prescription (retail only), plus costs in excess of the maximum allowed amount

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Covered Prescription Drug Benefits	Your cost if you use an In-Network Pharmacy	Your cost if you use a Non-Network Pharmacy
<p>Brand Name Formulary Drugs <i>Covers up to a 30 day supply (retail pharmacy) Covers up to a 90 day supply (home delivery program)</i></p>	<p>\$20 copay per prescription (retail only) and \$40 copay per prescription (home delivery only)</p>	<p>\$20 copay + 50% coinsurance up to \$250 per prescription (retail only), plus costs in excess of the maximum allowed amount</p>
<p>Brand Name Non-Formulary Drugs <i>Covers up to a 30 day supply (retail pharmacy) Covers up to a 90 day supply (home delivery program)</i></p>	<p>\$50 copay per prescription (retail only) and \$100 copay per prescription (home delivery only)</p>	<p>\$50 copay + 50% coinsurance up to \$250 per prescription (retail only), plus costs in excess of the maximum allowed amount</p>
<p>Specialty Drugs <i>Covers up to a 30 day supply. Specialty home delivery program required.</i></p>	<p>Generic Specialty: \$5 copay per prescription Brand Specialty: 20% coinsurance up to \$100 per prescription</p>	<p>Not Covered</p>

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Notes:

- This Summary of Benefits has been updated to comply with federal requirements, including applicable provisions of the recently enacted federal health care reform laws. As we receive additional guidance and clarification on the new health care reform laws from the U.S. Department of Health and Human Services, Department of Labor and Internal Revenue Service, we may be required to make additional changes to this Summary of Benefits.
- The family deductible and out-of-pocket maximum are embedded meaning the cost shares of one family member will be applied to the individual deductible and individual out-of-pocket maximum; in addition, amounts for all family members apply to the family deductible and family out-of-pocket maximum. No one member will pay more than the individual deductible and individual out-of-pocket maximum.
- All medical services subject to a coinsurance are also subject to the annual medical deductible.
- Annual Out-of-Pocket Maximums include deductible, copays, and coinsurance.
- In network and out of network out of pocket maximum are exclusive of each other.
- For plans with an office visit copay, the copay applies to the actual office visit and additional cost shares may apply for any other service performed in the office (i.e., X-ray, lab, surgery), after any applicable deductible.
- Preventive Care Services includes physical exam, preventive screenings (including screenings for cancer, HPV, diabetes, cholesterol, blood pressure, hearing and vision, immunization, health education, intervention services, HIV testing) and additional preventive care for women provided for in the guidance supported by Health Resources and Service Administration.
- If your plan includes an emergency room facility copay and you are directly admitted to a hospital, your emergency room facility copay is waived.
- If your plan includes out of network benefit and you use a non-network provider, you are responsible for any difference between the covered expense and the actual non-participating providers charge.
- Non-emergency, out-of-network air ambulance services are limited to Anthem maximum payment of \$50,000 per trip.
- Certain services are subject to the utilization review program. Before scheduling services, the member must make sure utilization review is obtained. If utilization review is not obtained, benefits may be reduced or not paid, according to the plan.
- Certain types of physicians may not be represented in the PPO network in the state where the member receives services. If such physician is not available in the service area, the member's copay is the same as for PPO (with and without pre-notification, if applicable). Member is responsible for applicable copays, deductibles and charges which exceed covered expense.
- Additional visits maybe authorized if medically necessary. Pre-service review must be obtained prior to receiving the additional services.
- If your plan includes out of network benefits, all services with calendar/plan year limits are combined both in and out of network.
- Transplants covered only when performed at Centers of Medical Excellence or Blue Distinction Centers.
- Bariatric Surgery covered only when performed at Blue Distinction Center for Specialty Care for Bariatric Surgery.
- Certain surgeries, including knee replacement, hip replacement, lumbar fusion, cardiac bypass, and bariatric surgery, may be covered at no cost through Carrum Health. Call 1-888-855-7806 or visit my.carrumhealth.com/acwajpia to learn more.
- Skilled Nursing Facility day limit does not apply to mental health and substance abuse.
- Respite Care limited to five consecutive days per admission.
- Freestanding Lab and Radiology Center is defined as services received in a non-hospital based facility.

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- Coordination of Benefits: The benefits of this plan may be reduced if the member has any other group health or dental coverage so that the services received from all group coverage do not exceed 100% of the covered expense.
- When using non-network pharmacy; members are responsible for the in-network pharmacy copay plus 50% of the remaining prescription drug maximum allowed amount up to \$250 per prescription, and costs in excess of the prescription drug maximum allowed amount. Members will pay upfront and submit a claim form.
- Preferred Generics: If a member requests a brand name drug when a generic drug version exists, the member pays the generic drug copay plus the difference in cost between the prescription drug maximum allowed amount for the generic drug and the brand name drug dispensed. This does not apply when the physician has specified "dispense as written" (DAW) or when it has been determined that the brand name drug is medically necessary for the member. In such case, the applicable copay for the dispensed drug will apply.
- Certain drugs require pre-authorization approval to obtain coverage.
- Supply limits for certain drugs may be different
- Maintenance medications are subject to mandatory home delivery services after two retail fills have been dispensed at a retail pharmacy.
- For additional information on limitations and exclusions and other disclosure items that apply to this plan, go to https://le.anthem.com/pdf?x=CA_LG_PPO
- For prescription drug coverage information on this plan, please call 1-888-728-5056 or visit www.medimpact.com/jpia
- For additional information on this plan, please visit www.acwajpia.com/member-agency-benefits to obtain a Summary of Benefit Coverage.

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