

# Your summary of benefits



Anthem® Blue Cross Life and Health Insurance Company

Your Plan: REEP - Combined: Modified Anthem Elements Choice PPO 5900

Your Network: Prudent Buyer PPO

| Covered Medical Benefits           | Cost if you use an In-Network Provider | Cost if you use a Non-Network Provider |
|------------------------------------|--|--|
| <b>Overall Deductible</b>          | \$5,900 person /<br>\$11,800 family    | \$11,800 person /<br>\$23,600 family   |
| <b>Overall Out-of-Pocket Limit</b> | \$6,100 person /<br>\$12,200 family    | \$12,700 person /<br>\$25,400 family   |

The family deductible and out-of-pocket limit are embedded, meaning the cost shares of one family member will be applied to the per person deductible and per person out-of-pocket limit; in addition, amounts for all covered family members apply to both the family deductible and family out-of-pocket limit. No one member will pay more than the per person deductible or per person out-of-pocket limit.

Your copays, coinsurance and deductible count toward your out of pocket limit(s).

In-Network and Non-Network deductibles and out-of-pocket limit amounts are separate and do not accumulate toward each other.

**Doctor Visits (virtual and office)** You are encouraged to select a Primary Care Physician (PCP).

**Medical Chats and Virtual Visits for Primary Care** from our Online Provider K Health, through its affiliated Provider groups are covered at No charge.

**Virtual Visits from online provider LiveHealth Online** for urgent/acute medical and mental health and substance abuse disorder care via [www.livehealthonline.com](http://www.livehealthonline.com) are covered at No charge; and \$35 copay per visit for the first 3 visits and then 0% coinsurance after deductible is met for covered Specialist Care.

|  |   |   |
|--|---|---|
| <b>Primary Care (PCP) and Mental Health and Substance Abuse Disorder Care</b> virtual and office<br><i>All office visit copayments count towards the same 3 visit limit.</i> | \$35 copay per visit for the first 3 visits and then 0% coinsurance after deductible is met | 50% coinsurance after deductible is met |
| <b>Specialist Care</b> virtual and office<br><i>All office visit copayments count towards the same 3 visit limit.</i>  | \$35 copay per visit for the first 3 visits and then 0% coinsurance after deductible is met | 50% coinsurance after deductible is met |
| <b>Other Practitioner Visits</b>   |   |   |

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Questions: (866) 837-4388 or visit us at [www.anthem.com/ca](http://www.anthem.com/ca)

CA/LG/REEP - Combined: Modified Anthem Elements Choice PPO 5900/20DD/07-01-2023

| Covered Medical Benefits  | Cost if you use an In-Network Provider  | Cost if you use a Non-Network Provider  |
|---|---|---|
| <b>Routine Maternity Care</b> (Prenatal and Postnatal)<br><i>All office visit copayments count towards the same 3 visit limit.</i>  | \$35 copay per visit for the first 3 visits and then 0% coinsurance after deductible is met | 50% coinsurance after deductible is met |
| <b>Retail Health Clinic</b> for routine care and treatment of common illnesses; usually found in major pharmacies or retail stores.<br><i>All office visit copayments count towards the same 3 visit limit.</i>   | \$35 copay per visit for the first 3 visits and then 0% coinsurance after deductible is met | 50% coinsurance after deductible is met |
| <b>Manipulation Therapy</b><br><i>Coverage for rehabilitative and rehabilitative physical therapy, occupational therapy and manipulative treatment is limited to 24 visits combined per benefit period. All office visit copayments count towards the same 3 visit limit.</i> | \$35 copay per visit for the first 3 visits and then 0% coinsurance after deductible is met | 50% coinsurance after deductible is met |
| <b>Acupuncture</b><br><i>Coverage is limited to 12 visits per benefit period. All office visit copayments count towards the same 3 visit limit.</i>   | \$35 copay per visit for the first 3 visits and then 0% coinsurance after deductible is met | 50% coinsurance after deductible is met |
| <u><b>Other Services in an Office</b></u>   |   |   |
| <b>Allergy Testing</b>  | 0% coinsurance after deductible is met  | 50% coinsurance after deductible is met |
| <b>Prescription Drugs Dispensed in the office</b>   | 0% coinsurance after deductible is met  | 50% coinsurance after deductible is met |
| <b>Surgery</b>  | 0% coinsurance after deductible is met  | 50% coinsurance after deductible is met |
| <b>Preventive care / screenings / immunizations</b>   | No charge   | 50% coinsurance after deductible is met |
| <b>Preventive Care for Chronic Conditions per IRS guidelines</b>  | No charge   | 50% coinsurance after deductible is met |
| <u><b>Diagnostic Services</b></u>   |   |   |
| <b>Lab</b>  |   |   |
| Office  | 0% coinsurance after deductible is met  | 50% coinsurance after deductible is met |
| Freestanding Lab  | 0% coinsurance after deductible is met  | 50% coinsurance after deductible is met |
| Outpatient Hospital   | 0% coinsurance after deductible is met  | 50% coinsurance after deductible is met |
| <b>X-Ray</b>  |   |   |
| Office  | 0% coinsurance after deductible is met  | 50% coinsurance after deductible is met |

| Covered Medical Benefits  | Cost if you use an In-Network Provider   | Cost if you use a Non-Network Provider  |
|---|--|---|
| Freestanding Radiology Center<br><br>Outpatient Hospital  | 0% coinsurance after deductible is met<br><br>0% coinsurance after deductible is met   | 50% coinsurance after deductible is met<br><br>50% coinsurance after deductible is met  |
| <b>Advanced Diagnostic Imaging</b> for example: <i>MRI, PET and CAT scans</i><br><br>Office<br><br>Freestanding Radiology Center<br><br>Outpatient Hospital   | 0% coinsurance after deductible is met<br><br>0% coinsurance after deductible is met<br><br>0% coinsurance after deductible is met | 50% coinsurance after deductible is met<br><br>50% coinsurance after deductible is met<br><br>50% coinsurance after deductible is met |
| <b>Emergency and Urgent Care</b><br><b>Urgent Care</b> includes doctor services. Additional charges may apply depending on the care provided.<br><br><b>Emergency Room Facility Services</b><br><br><b>Emergency Room Doctor and Other Services</b><br><br><b>Ambulance</b> | 0% coinsurance after deductible is met<br><br>0% coinsurance after deductible is met<br><br>0% coinsurance after deductible is met | 50% coinsurance after deductible is met<br><br>Covered as In-Network<br><br>Covered as In-Network<br><br>Covered as In-Network        |
| <b>Outpatient Mental Health and Substance Abuse Disorder Care at a Facility</b><br>Facility Fees<br><br>Doctor Services   | 0% coinsurance after deductible is met<br><br>0% coinsurance after deductible is met   | 50% coinsurance after deductible is met<br><br>50% coinsurance after deductible is met  |
| <b>Outpatient Surgery</b><br><b>Facility Fees</b><br>Hospital<br><br>Ambulatory Surgical Center<br><br><b>Doctor and Other Services</b><br>Hospital   | 0% coinsurance after deductible is met<br><br>0% coinsurance after deductible is met<br><br>0% coinsurance after deductible is met | 50% coinsurance after deductible is met<br><br>50% coinsurance after deductible is met<br><br>50% coinsurance after deductible is met |

| Covered Medical Benefits   | Cost if you use an In-Network Provider  | Cost if you use a Non-Network Provider  |
|--|---|---|
| <b>Hospital (Including Maternity, Mental Health and Substance Abuse Disorder)</b>  |   |   |
| <b>Facility Fees</b>   | 0% coinsurance after deductible is met  | 50% coinsurance after deductible is met |
| <b>Physician and other services</b> <i>including surgeon fees</i>  | 0% coinsurance after deductible is met  | 50% coinsurance after deductible is met |
| <b>Home Health Care</b><br><i>Coverage is limited to 100 visits per benefit period.</i>  | 0% coinsurance after deductible is met  | 50% coinsurance after deductible is met |
| <b>Rehabilitation and Habilitation services</b> <i>including physical, occupational and speech therapies.</i><br><i>Coverage for physical and occupational therapy is limited to 24 visits combined per benefit period. Chiropractic visits apply to your physical, occupational combined limit. All office visit copayments count towards the same 3 visit limit.</i> |   |   |
| Office   | \$35 copay per visit for the first 3 visits and then 0% coinsurance after deductible is met | 50% coinsurance after deductible is met |
| Outpatient Hospital  | 0% coinsurance after deductible is met  | 50% coinsurance after deductible is met |
| <b>Pulmonary rehabilitation</b><br><i>All office visit copayments count towards the same 3 visit limit.</i>  |   |   |
| Office   | \$35 copay per visit for the first 3 visits and then 0% coinsurance after deductible is met | 50% coinsurance after deductible is met |
| Outpatient Hospital  | 0% coinsurance after deductible is met  | 50% coinsurance after deductible is met |
| <b>Cardiac rehabilitation</b><br><i>Coverage is limited to 36 visits per benefit period. All office visit copayments count towards the same 3 visit limit.</i>   |   |   |
| Office   | \$35 copay per visit for the first 3 visits and then 0% coinsurance after deductible is met | 50% coinsurance after deductible is met |
| Outpatient Hospital  | 0% coinsurance after deductible is met  | 50% coinsurance after deductible is met |

| Covered Medical Benefits  | Cost if you use an In-Network Provider  | Cost if you use a Non-Network Provider  |
|---|---|---|
| <b>Dialysis/Hemodialysis</b> office and outpatient hospital                                   | 0% coinsurance after deductible is met  | 50% coinsurance after deductible is met |
| <b>Chemo/Radiation Therapy</b> office and outpatient hospital                                 | 0% coinsurance after deductible is met  | 50% coinsurance after deductible is met |
| <b>Skilled Nursing Care (facility)</b><br>Coverage is limited to 100 days per benefit period. | 0% coinsurance after deductible is met  | 50% coinsurance after deductible is met |
| <b>Inpatient Hospice</b>  | 0% coinsurance after deductible is met  | 20% coinsurance after deductible is met |
| <b>Durable Medical Equipment</b>  | 50% coinsurance after deductible is met | 50% coinsurance after deductible is met |
| <b>Prosthetic Devices</b>   | 0% coinsurance after deductible is met  | 50% coinsurance after deductible is met |

| Covered Prescription Drug Benefits  | Cost if you use an In-Network Pharmacy | Cost if you use a Non-Network Pharmacy |
|-------------------------------------|--|--|
| <b>Pharmacy Deductible</b>          | Not covered                            | Not covered                            |
| <b>Pharmacy Out-of-Pocket Limit</b> | Not covered                            | Not covered                            |

|   |  |  |
|---|--|--|
| <b>Prescription Drug Coverage</b><br><b>Network:</b><br><b>Drug List:</b> |  |  |
| <b>Day Supply Limits:</b>   |  |  |
| <b>Tier 1 - Typically Generic</b>   | Not covered (retail and home delivery) | Not covered (retail and home delivery) |
| <b>Tier 2 – Typically Preferred Brand</b>                                 | Not covered (retail and home delivery) | Not covered (retail and home delivery) |
| <b>Tier 3 - Typically Non-Preferred Brand</b>                             | Not covered (retail and home delivery) | Not covered (retail and home delivery) |

| Covered Prescription Drug Benefits               | Cost if you use an In-Network Pharmacy | Cost if you use a Non-Network Pharmacy |
|--|--|--|
| Tier 4 - Typically Specialty (brand and generic) | Not covered (retail and home delivery) | Not covered (retail and home delivery) |

**Notes:**

- If you have an office visit with your Primary Care Physician, Specialist or Urgent Care at an Outpatient Facility (e.g., Hospital or Ambulatory Surgical Facility), benefits for Covered Services will be paid under “Outpatient Facility Services”.
- Costs may vary by the site of service. Other cost shares may apply depending on services provided. Check your Certificate of Coverage for details.
- Outpatient Facility tests and treatments are limited to \$350 per admission for Non-Network Providers. Includes: Diagnostic Services; X-ray; Surgery; Rehabilitation; Habilitation; Cardiac Therapy; Surgery at Ambulatory Surgical Centers.
- Advanced Diagnostic Imaging is limited to \$800 per service for Non-Network Providers.
- Coverage includes standard fertility preservation services as a basic healthcare service including but are not limited to, injections, cryopreservation and storage for both male and female members when a medically necessary treatment may cause iatrogenic infertility. Member cost share for fertility preservation services is based on provider type and service rendered.
- The representations of benefits in this document are subject to California Department of Insurance (DOI) approval and are subject to change.

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

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## Get help in your language

### Notice of Language Assistance

Curious to know what all this says? We would be too. Here's the English version:

No Cost Language Services. You can get an interpreter. You can get documents read to you and some sent to you in your language. For help, call us at the number listed on your ID card or 1-888-254-2721. For more help call the CA Dept. of Insurance at 1-800-927-4357. (TTY/TDD: 711)

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

#### Spanish

Servicios lingüísticos sin costo. Puede tener un intérprete. Puede solicitar que le lean los documentos y algunos puede recibirlos en su idioma. Para obtener ayuda, llámenos al número que figura en su tarjeta de identificación o al 1-888-254-2721. Para obtener ayuda adicional, llame al Departamento de Seguros de California al 1-800-927-4357. (TTY/TDD: 711)

#### Arabic

يتم تقديم خدمات اللغة دون مقابل. يمكنك الاستعانة بمترجم. ويمكنك الطالبة بأن تقرأ لك بعض المستندات وأن ترسل بعضها بلغتك. للحصول على المساعدة، اتصل بنا على الرقم الموجود على بطاقة التعريف الخاصة بك أو على الرقم 1-888-254-2721. للحصول على مزيد من المساعدة، يرجى الاتصال بإدارة كاليفورنيا للتأمين على الرقم 1-800-927-4357. (TTY/TDD: 711)

#### Armenian

Թարգմանչական անվճար ծառայություններ: Մենք կարող ենք Ձեզ թարգմանչի ծառայություններ առաջարկել Կարող ենք տրամադրել ինչ-որ մեկին, ով փաստաթոթերը կկարդա Ձեզ համար և կուղարկի դրանք Ձեր լեզվով: Օգնություն ստանալու համար զանգահարեք մեզ Ձեզ ID քարտի վրա նշված հեռախոսահամարով կամ 1-888-254-2721 համարով: Լրացնուից օգնության համար զանգահարեք Կալիֆոռնիայի ապահովագրության նախարարություն հետևյալ հեռախոսահամարով՝ 1-800-927-4357: (TTY/TDD: 711)

#### Chinese

免費語言服務。您能獲得免費的譯員。您能聽到以您的語言讀出的文件內容，也能獲得以您的語言而寫的部分文件。如需協助，請撥打您的ID卡上的號碼或者1-888-254-2721聯絡我們。如需更多協助，請撥打1-800-927-4357 聯絡CA Dept. of Insurance。(TTY/TDD: 711)

#### Farsi

خدمات رایگان زبانی. میتوانید یک مترجم شفاهی بگیرید. میتوانید بخواهید اسناد را برای شما بخوانند و برخی اسناد نیز به زبان خودتان برایتان ارسال شود. برای دریافت کمک، از طریق شماره فهرست شده در کارت شناساییتان و یا از طریق 1-888-254-2721 با ما تماس بگیرید. برای دریافت کمکهای بیشتر با اداره بیمه کالیفرنیا به شماره 1-800-927-4357 تماس بگیرید. (TTY/TDD: 711)

#### Hindi

बिना लागत की भाषा सेवाएँ। आप दुभाषिया प्राप्त कर सकते हैं। आप दस्तावेज़ पढ़वा सकते हैं और कुछ दस्तावेज़ आपको आपकी भाषा में भेजे जा सकते हैं। मदद के लिए, हमें अपने ID कार्ड पर सूचीबद्ध नंबर पर या 1-888-254-2721 पर कॉल करें। अधिक मदद के लिए 1-800-927-4357 पर CA बीमा विभाग कोकॉल करें। (TTY/TDD: 711)

Hmong

Tsia Xam Tus Nqi Cov Kev Pab Cuam Ntsig Txog Hom Lus. Koj muaj peev xwm tau txais ib tus neeg txhais lus. Koj muaj peev xwm tau txais cov ntaub ntawv nyeeem ua koj hom lus rau koj mloog thiab yuav xa ib co ntaub ntawv sau ua koj hom lus tuaj rau koj. Txog rau kev pab, hu rau peb tus nab npawb xov tooj teev tseg cia nyob rau ntawm koj daim ID los sis 1-888-254-2721. Txog rau kev pab ntxiv, hu xov tooj rau Pab Kas Phais Lub Chaw Ua Hauj Lwm CA tus xov tooj 1-800-927-4357. (TTY/TDD: 711)

## Japanese

無料言語サービス。通訳サービスを受けられます。希望する言語で文書を読み上げたり、文書を送るサービスも可能です。支援を受けるには、IDカードに記載された番号、または 1-888-254-2721 にお電話ください。支援の詳細は、カリフォルニア州保険局 (1-800-927-4357) にお電話ください。(TTY/TDD: 711)

## Khmer

## Korean

무료 언어 서비스. 번역사를 이용하실 수 있습니다. 귀하의 언어로 녹음되어 작성된 문서를 받아보실 수 있습니다. 도움을 받으시려면 ID 카드에 기재된 번호 또는 1-888-254-2721로 전화하십시오. 다른 도움이 필요하시면 1-800-927-4357로 보험 CA 부서에 문의 주십시오. (TTY/TDD: 711)

## Punjabi

ਬਿਬਨਾ ਵਿਖੇ ਲਾਗਤ ਦੇ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੁ ਇੱਕ ਦੁਭਾਸੀਆ ਪਰਾਧ ਲਾਗਤ ਕਰ ਸਕਦੇ ਹੋ। ਕੋਈ ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਪੜਹ ਕੇ ਸੁਣਾ ਸਕਦਾ ਹੈ ਅਤੇ ਕੁਝ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿਵੱਚ ਤੁਹਾਨੂੰ ਭੇਜੇ ਜਾ ਸਕਦੇ ਹਨ। ਮਦਦ ਲਈ, ਸਾਨੂੰ ਤੁਹਾਡੇ ਆਈਡੀ ਕਾਰਡ ਉਪਤੇ ਸੂਚੀਬੱਧ ਨੰਬਰ ਜਾਂ 1-888-254-2721 ਤੇ ਕਾਲ ਕਰੋ। ਇੱਤੇ ਮਦਦ ਲਈ, ਸੀਏ ਡਿਡਪਾਰਟਮੈਂਟ ਐਡ ਇਨਸੋਰਾਸ ਨੂੰ 1-800-927-4357 ਤੇ ਕਾਲ ਕਰੋ। (TTY/TDD: 711)

## Russian

Бесплатные языковые услуги. Вы можете получить услуги устного переводчика. Вам могут прочитать документы или направить некоторые из них на вашем языке. Для получения помощи звоните нам по телефону, указанному на вашей идентификационной карте, или по номеру 1-888-254-2721. Для получения дополнительной помощи звоните в Департамент страхования штата Калифорния по номеру 1-800-927-4357. (TTY/TDD: 711)

## Tagalog

Mga Libreng Serbisyo para sa Wika. Maaari kayong kumuha ng interpreter. Maaari ninyong ipabasa ang mga dokumento at ipadala ang ilan sa mga ito sa inyo sa wikang ginagamit ninyo. Para sa tulong, tawagan kami sa numerong nakalista sa inyong ID card o sa 1-888-254-2721. Para sa higit pang tulong, tawagan ang CA Dept. of Insurance sa 1-800-927-4357. (TTY/TDD: 711)

Thai

ในมีค่าบริการเกี่ยวกับภาษา ท่านสามารถขอใช้บริการล่ามได้  
ท่านสามารถขอให้เจ้าหน้าที่อ่านเอกสารได้ท่านฟังและเอกสารบางอย่างจะส่งถึงท่านโดยใช้ภาษาของท่าน หากต้องการความช่วยเหลือ  
โปรดโทรหาเราตามหมายเลขที่ระบุอยู่บนบัตรประจำตัวของท่านหรือที่หมายเลข 1-888-254-2721 หากต้องการความช่วยเหลือเพิ่มเติม  
โปรดโทรติดตามแฟนก CA Dept. of Insurance ที่หมายเลข 1-800-927-4357 (TTY/TDD: 711)

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## Vietnamese

Các Dịch Vụ Ngôn Ngữ Miễn Phí. Quý vị có thẻ có thông dịch viên. Quý vị có thẻ yêu cầu đọc tài liệu cho quý vị nghe và yêu cầu gửi một số tài liệu bằng ngôn ngữ của quý vị cho quý vị. Để được trợ giúp, hãy gọi cho số được ghi trên thẻ ID của quý vị hoặc số 1-888-254-2721. Để được giúp đỡ thêm, hãy gọi cho Sở Bảo Hiểm California (California Department of Insurance) theo số 1-800-927-4357. (TTY/TDD: 711)

## **It's important we treat you fairly**

That's why we follow federal civil rights laws in our health programs and activities. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711). If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279. Or you can file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201 or by calling 1-800-368-1019 (TDD: 1- 800-537-7697) or online at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.