

EIAHealth/City of Huntington Beach
 High Deductible ASO PPO Plan
 Benefit Summary
 (Uniform Health Plan Benefits and Coverage Matrix)

THIS MATRIX IS INTENDED TO BE USED TO HELP YOU COMPARE COVERAGE BENEFITS AND IS A SUMMARY ONLY. THE PLAN CONTRACT SHOULD BE CONSULTED FOR A DETAILED DESCRIPTION OF COVERAGE BENEFITS AND LIMITATIONS.

Blue Shield of California

Effective January 1, 2013

	Preferred Providers ¹	Non-Preferred Providers ¹
Calendar Year Medical Deductible (All providers combined) (Note: For family coverage, the full family deductible must be met before the enrollee or covered dependents can receive benefits for covered services.)	\$1,250 per Individual/ \$2,500 per Family	
Calendar Year Out-of-Pocket Maximum¹ (Includes the plan deductible) (Note: For family coverage, the full family out-of-pocket maximum must be met before the enrollee or covered dependents can receive 100% benefits for covered services.)	\$5,000 per Individual/ \$10,000 per Family	
LIFETIME BENEFIT MAXIMUM	None	
Covered Services	Member Copayment	
PROFESSIONAL SERVICES	Preferred Providers ¹	Non-Preferred Providers ¹
Professional (Physician) Benefits		
• Physician and specialist office visits	20%	50%
• CT scans, MRIs, MRAs, PET scans, and cardiac diagnostic procedures utilizing nuclear medicine (prior authorization is required) ²	20%	50%
• Other outpatient X-ray, pathology and laboratory (Diagnostic testing by providers other than outpatient laboratory, pathology, and imaging departments of hospitals/facilities) ²	20%	50%
Allergy Testing and Treatment Benefits		
• Office visits (includes visits for allergy serum injections)	20%	50%
Preventive Health Benefits		
• Preventive Health Services (As required by applicable federal law.)	No Charge (Not subject to the Calendar-Year Deductible)	Not Covered
OUTPATIENT SERVICES		
Hospital Benefits (Facility Services) The maximum allowed charges for non-emergency surgery and services performed in a non-participating Ambulatory Surgery Center or outpatient unit of a non-preferred hospital is \$350 per day. Members are responsible for 50% of this \$350 per day, plus all charges in excess of \$350.		
• Outpatient surgery performed at an Ambulatory Surgery Center ³	20%	50%
• Outpatient surgery in a hospital	20%	50%
• Outpatient Services for treatment of illness or injury and necessary supplies (Except as described under "Rehabilitation Benefits")	20%	50%
• CT scans, MRIs, MRAs, PET scans, and cardiac diagnostic procedures utilizing nuclear medicine performed in a hospital (prior authorization is required) ²	20%	50%
• Other outpatient X-ray, pathology and laboratory performed in a hospital ²	20%	50%
• Bariatric Surgery (prior authorization required by the Plan; medically necessary surgery for weight loss, for morbid obesity only) ⁴	20%	50%
HOSPITALIZATION SERVICES		
Hospital Benefits (Facility Services)		
• Inpatient Physician Services	20%	50%
• Inpatient Non-emergency Facility Services (Semi-private room and board, and medically-necessary Services and supplies, including Subacute Care)	\$100 per admission + 20%	50% ⁵
• Bariatric Surgery (prior authorization required by the Plan; medically necessary surgery for weight loss, for morbid obesity only) ⁴	\$100 per admission + 20%	50% ⁵
Skilled Nursing Facility Benefits¹⁸ (Combined maximum of up to 100 prior authorized days per Calendar Year; semi-private accommodations)		
• Services by a free-standing Skilled Nursing Facility	20%	20% ⁶
• Skilled Nursing Unit of a Hospital	20%	50% ⁵

EMERGENCY HEALTH COVERAGE		
• Emergency room Services not resulting in admission (Copayment does not apply if the member is directly admitted to the hospital for inpatient services)	\$100 per visit + 20%	\$100 per visit + 20%
• Emergency room Services resulting in admission (when the member is admitted directly from the ER)	20%	20%
• Emergency room Physician Services	20%	20%
AMBULANCE SERVICES		
• Emergency or authorized transport	20%	20%
PRESCRIPTION DRUG COVERAGE ^{7, 8, 9, 10, 11, 12, 13, 14}	Participating Pharmacy	Non-Participating Pharmacy
(Subject to deductible; includes covered diabetic drugs and testing supplies)		
Outpatient Prescription Drug Benefits		
Retail Prescriptions (For up to a 30-day supply)		
• Formulary Generic Drugs	\$10 per prescription	\$10 per prescription
• Formulary Brand Name Drugs	\$20 per prescription	\$20 per prescription
• Non-Formulary Brand Name Drugs	\$50 per prescription	\$50 per prescription
Mail Service Prescriptions (For up to a 90-day supply)		
• Formulary Generic Drugs	\$20 per prescription	Not Covered
• Formulary Brand Name Drugs	\$40 per prescription	Not Covered
• Non-Formulary Brand Name Drugs	\$100 per prescription	Not Covered
Specialty Pharmacies (up to a 30-day supply)		
• Specialty Drugs	30% up to \$150 out-of-pocket copayment maximum per prescription	Not Covered
PROSTHETICS/ORTHOTICS	Preferred Providers¹	Non-Preferred Providers¹
• Prosthetic equipment and devices (Separate office visit copay may apply)	20%	50%
• Orthotic equipment and devices (Separate office visit copay may apply)	20%	50%
DURABLE MEDICAL EQUIPMENT		
• Durable Medical Equipment	20%	50%
MENTAL HEALTH SERVICES (PSYCHIATRIC)¹⁵		
• Inpatient Hospital Services	\$100 per admission + 20%	50% ⁵
• Outpatient Mental Health Services	20%	50%
CHEMICAL DEPENDENCY SERVICES (SUBSTANCE ABUSE)¹⁶		
• Inpatient Hospital Services	\$100 per admission + 20%	50% ⁵
• Outpatient Chemical Dependency (Substance Abuse) Services	20%	50%
HOME HEALTH SERVICES¹⁷		
• Home health care agency Services	20%	Not Covered ¹⁷
• Home infusion/home intravenous injectable therapy and infusion nursing visits provided by a Home Infusion Agency	20%	Not Covered ¹⁷
OTHER		
Hospice Program Benefits¹⁷		
• Routine home care	No Charge	Not Covered ¹⁷
• Inpatient Respite Care	No Charge	Not Covered ¹⁷
• 24-hour Continuous Home Care	20%	Not Covered ¹⁷
• General Inpatient care	20%	Not Covered ¹⁷
Chiropractic Benefits¹⁸		
• Chiropractic Services (provided by a chiropractor) (up to 15 visits per Calendar Year combined with acupuncture services)	20%	50%
Acupuncture Benefits¹⁸		
• Acupuncture (up to 15 visits per Calendar Year combined with chiropractic services)	20%	20%
Rehabilitation Benefits (Physical, Occupational and Respiratory Therapy)		
• Office location	20%	50%
Speech Therapy Benefits		
• Office location	20%	50%
Pregnancy and Maternity Care Benefits		
• Prenatal and postnatal Physician office visits (For inpatient hospital services, see "Hospitalization Services.")	20%	50%

Family Planning Benefits

• Counseling and consulting ¹⁹	No Charge (Not subject to the Calendar-Year Deductible)	Not Covered
• Tubal ligation	No Charge (Not subject to the Calendar-Year Deductible)	Not Covered
• Elective abortion ²⁰	20%	Not Covered
• Vasectomy ²⁰	20%	Not Covered
• Infertility services (Diagnosis and treatment of causes of infertility. Excludes in vitro fertilization, injectables for infertility, artificial insemination and GIFT)	50% of allowed charges	Not Covered

Diabetes Care Benefits

• Devices, equipment, and non-testing supplies (for testing supplies see Outpatient Prescription Drug Benefits.)	20%	50%
• Diabetes self-management training (If billed by your provider, you will also be responsible for the office visit copayment)	20%	50%

Hearing Aid

• Hearing Aid Instrument and ancillary equipment (Combined plan payment maximum of \$1,000 per member every 24 months for hearing aid and ancillary equipment)	20%	20%
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Care Outside of Plan Service Area (Benefits provided through the BlueCard® Program for out-of-state emergency and non-emergency care are provided at the preferred level of the local Blue Plan allowable amount when you use a Blue Cross/Blue Shield provider)

• Within US: BlueCard Program	See Applicable Benefit	See Applicable Benefit
• Outside of US: BlueCard Worldwide	See Applicable Benefit	See Applicable Benefit

- ¹ Member is responsible for copayment in addition to any charges above allowable amounts. The copayment percentage indicated is a percentage of allowable amounts. Preferred providers accept Blue Shield's allowable amount as full payment for covered services. Non-preferred providers can charge more than these amounts. When members use non-preferred providers, they must pay the applicable copayment plus any amount that exceeds Blue Shield's allowable amount. Charges in excess of the allowable amount do not count toward the calendar-year deductible or out-of-pocket maximum. Payments applied to your Calendar Year Deductible accrue towards the Maximum Calendar Year Out-of-Pocket Responsibility.
- ² Participating non Hospital based ("freestanding") outpatient X-ray, pathology and laboratory facilities centers may not be available in all areas. Regardless of their availability, you can obtain outpatient X-ray, pathology and laboratory services from a hospital or an ambulatory surgery center affiliated with a hospital, with payment according to your health plan's hospital services benefits.
- ³ Participating ambulatory surgery facilities centers may not be available in all areas. Regardless of their availability, you can obtain outpatient surgery services from a hospital or an ambulatory surgery center affiliated with a hospital, with payment according to your health plan's hospital services benefits.
- ⁴ Bariatric surgery is covered when pre-authorized by the Plan. However, for members residing in Imperial, Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, Santa Barbara and Ventura Counties ("Designated Counties"), bariatric surgery services are covered only when performed at designated contracting bariatric surgery facilities and by designated contracting surgeons; coverage is not available for bariatric services from any other preferred provider and there is no coverage for bariatric services from non-preferred providers. In addition, if prior authorized by the Plan, a member in a Designated County who is required to travel more than 50 miles to a designated bariatric surgery facility will be eligible for limited reimbursement for specified travel expenses for the member and one companion. Refer to the Plan Contract for further benefit details.
- ⁵ The maximum allowed charge for non-emergency hospital services received from a non-preferred hospital is \$600 per day. Members are responsible for 50% of this \$600 per day, plus all charges in excess of \$600. Payments that exceed the allowed charge do not count toward the calendar-year out-of-pocket maximum, and continue to be charged after it is reached.
- ⁶ Services may require prior authorization by the Plan. When services are prior authorized, members pay the preferred or participating provider amount.
- ⁷ This plan's prescription drug coverage is on average equivalent to or better than the standard benefit set by the federal government for Medicare Part D (also called creditable coverage). Because this plan's prescription drug coverage is creditable, you do not have to enroll in a Medicare prescription drug plan while you maintain this coverage. However, you should be aware that if you have a subsequent break in this coverage of 63 days or more anytime after you were first eligible to enroll in a Medicare prescription drug plan, you could be subject to a late enrollment penalty in addition to your Part D premium.
- ⁸ If the member requests a brand-name drug when a generic drug equivalent is available, the member is responsible for paying the difference between the cost to Blue Shield for the brand-name Drug and its generic drug equivalent, as well as the applicable generic drug Copayment. This difference in cost that the member must pay is not applied to their calendar-year medical deductible and is not included in the calendar-year out-of-pocket maximum responsibility calculations.
- ⁹ Please note that if you switch from another plan, your prescription drug deductible credit from the previous plan during the calendar year, if applicable, will not carry forward to your new plan.
- ¹⁰ For the Outpatient Prescription Drugs Benefit, covered Drugs obtained from Non-Participating Pharmacies will be subject to and accrue to the Calendar Year Deductible and the Calendar Year Out-of-Pocket Maximum for Preferred Providers.
- ¹¹ Specialty drugs are covered only when dispensed by select pharmacies in the Specialty Pharmacy Network unless Medically Necessary for a covered emergency.
- ¹² Selected formulary and non-formulary drugs require prior authorization by Blue Shield for Medical Necessity, and when effective, lower cost alternatives are available.
- ¹³ Specialty Drugs are specific Drugs used to treat complex or chronic conditions which usually require close monitoring such as multiple sclerosis, hepatitis, rheumatoid arthritis, cancers, and other conditions that are difficult to treat with traditional therapies. Specialty Drugs are listed in the Blue Shield Outpatient Drug Formulary. Specialty Drugs may be self-administered in the home by injection by the patient or family member (subcutaneously or intramuscularly), by inhalation, orally or topically. Infused or Intravenous (IV) medications are not included as Specialty Drugs. These Drugs may also require special handling, special manufacturing processes, and may have limited prescribing or limited pharmacy availability. Specialty Drugs must be considered safe for self-administration by Blue Shield's Pharmacy & Therapeutics Committee, be obtained from a Blue Shield Specialty Pharmacy and may require prior authorization for Medical Necessity by Blue Shield.

- 14 Select contraceptives, including diaphragms, covered under the outpatient prescription drug benefits will no longer require a copayment and will not be subject to the calendar-year deductible. However, if a brand-name select contraceptive is requested when a generic equivalent is available, the member will still be responsible for paying the difference between the cost to the Plan for the brand-name contraceptive and its generic drug equivalent, as well as the applicable generic drug copayment. In addition, select contraceptives may need prior authorization.
- 15 Mental health services are accessed through Blue Shield's providers.
- 16 Inpatient services for acute detoxification are covered under the medical benefit; see hospitalization services for benefit details. Services for medical acute detoxification are accessed through Blue Shield using Blue Shield's preferred providers or non-preferred providers.
- 17 Out of network home health care, home infusion and hospice services are not covered unless pre-authorized. When these services are pre-authorized, the member pays the Preferred Provider Copayment.
- 18 Services with day or visit limits accrue to the calendar-year day or visit limit maximum regardless of whether the plan deductible has been met.
- 19 Includes insertion of IUD as well as injectable contraceptives for women.
- 20 Copayment shown is for physician's services. If the procedure is performed in a facility setting (hospital or outpatient surgery center), an additional facility copayment may apply.

Plan designs may be modified to ensure compliance with federal requirements.

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