



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

**The Edcare Group
Modern Care Plan**

Network in California is Anthem BlueCross
 Network out of California is Anthem Blue Cross
 Benefits described below are effective October 1, 2017 – September 30, 2018

Calendar Year Medical Deductible Limit The deductible applies to all services unless noted	Network Provider \$250-individual **see below-family	Non-Network Provider \$5,000-individual
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An individual within a family shall not have a deductible that is more than the individual deductible limit. **To satisfy the family deductible, three family members must each meet their individual deductible. Network Provider deductible is not applied toward the Non-Network Provider deductible.

Calendar Year Medical Out of Pocket Maximums	Network Provider \$2,000-individual \$6,000-family	Non-Network Provider \$10,000-individual No family maximum
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For family coverage, an individual within a family shall not have a maximum out of pocket limit that is greater than the maximum out of pocket limit for an individual. After the individual maximum has been satisfied by a person enrolled in family coverage, the plan will play the remaining charges incurred by that person. The out of pocket amount includes copays, deductible and coinsurance amounts for 'essential health benefits' as defined under the Affordable Care Act.

Calendar Year Prescription Out of Pocket Maximum - \$3,000-individual / \$7,500 (2.5x) – family (Network participating pharmacies only)

LIFETIME BENEFIT MAXIMUM **Unlimited**

PROFESSIONAL SERVICES	Network Provider	Non-Network Provider
Professional (Physician) Benefits		
Physician and Specialist Office Visits	\$30 Copay (deductible waived)	50%
Inpatient Hospital Visits	10%	50%
Allergy: Injection/Serum/Testing	10%	50%
Pregnancy-Delivery Charge	10%	50%
Surgeon, Assistant Surgeon, Anesthesiologist	10%	50%
Urgent Care	\$50 Copay then 10%	\$50 Copay then 10%
Counseling (Mental Health and Substance Abuse– must be approved by Halcyon or not covered)	\$30 Copay (deductible waived)	50%
Testing (Mental Health)	10%	50%

Benefit Descriptions, continued	Network Provider	Non-Network Provider
Preventive Health Benefits		
Colonoscopy (starting at age 50 and above, in accordance with ACA requirements)	\$0 (deductible waived)	Not Covered
Immunizations (in accordance with ACA requirements)	\$0 (deductible waived)	Not Covered
Mammogram (starting at age 39 in accordance with ACA requirements – unless medically necessary)	\$0 (deductible waived)	Not Covered
Preventive Exam (in accordance with ACA requirements)	\$0 (deductible waived)	Not Covered
Pre-Natal Care/Dependent Women (all ages in accordance with ACA requirements)	\$0 (deductible waived)	Not Covered
Women’s Health Care (gynecological exam, screening, breast-feeding equipment, tubal ligation and birth control services)	\$0 (deductible waived)	Not Covered
Outpatient Services		
CT scans, MRIs, MRAs, PET Scans, and Cardiac Diagnostic (Complex Services)	\$75 Copay /10%	\$75 Copay /50%
Laboratory and Pathology	\$30 Copay /10%	\$30 Copay /50%
X-ray, EKG, Diagnostic Medicine Services	\$30 Copay /10%	\$30 Copay /50%
Hospital Services		
Outpatient Surgery	Facility - \$200 Copay /10% Ambulatory (applicable for same-day or overnight stay) \$150 Copay/10%	Facility - \$200 Copay/50% Ambulatory (applicable for same-day or oversight stay) \$150 Copay /50% (\$750 copay applies to Summit Surgical)
Emergency Room/Facility Charge	\$250 Copay /10%	\$250 Copay /10% Non-emergency use of ER = \$250Copay/50%
Emergency Room/Physician Charge	10%	10% Non-emergency use of ER =50%
Inpatient Room and Board (including mental health and substance abuse)	\$250 Copay per day up to \$750 per admission /10%	\$250 Copay per day up to \$750 per admission /50%
Skilled Nursing Facility (100 days per calendar year)	10%	50%
Day Treatment and Residential Treatment (mental health/substance abuse)	\$250 Copay per day up to \$750 per admission /10%	\$250 Copay per day up to \$750 per admission /50%

Benefit Descriptions, continued	Network Provider	Non-Network Provider
Additional Covered Services		
Ambulance Services (emergency or authorized transport)	10%	10% Non-emergency use of ambulance 50%
Bariatric Surgery (must use Sante services for coverage – see last page)	10%	50%
Dialysis	10%	50%
Chemotherapy / Radiation Therapy	10%	50%
Durable Medical Equipment/Orthotics/Devices/Oxygen &Supplies	10%	50%
Home Health Services		
Home Care Agency Services (aide and private duty nurse is covered / 2 visits per day maximum)	10%	50%
Hospice	10%	50%
Rehabilitation Services		
Cardiac Rehabilitation	10%	50%
Chiropractic (\$500 per calendar year maximum) *Network is PhysMetrics	\$30 Copay (Subject to Deductible)	Limited to \$15 maximum reimbursement after deductible
Occupational/Physical/Speech Therapy (physical therapy requires a MD referral)	10%	50%
Pulmonary/Respiratory Therapy	10%	50%
Prescription Services		
Generic drugs (on Basic Formulary)	\$10/retail prescription \$20/mail-order prescription	
Preferred Brand name drugs (on Basic Formulary)	\$45/retail prescription \$90/mail-order prescription	
Non-Preferred Brand name drugs	\$80/retail prescription \$160/mail-order prescription	
Specialty drugs	\$250/retail prescription	

Covers up to a 34-day supply (retail prescription); 90-day supply (mail order prescription). Step therapy and Pre-authorization requirements may apply for certain drug categories.

ADDITIONAL INFORMATION

Prescription Benefits are administered by: IPM..... (877)860-8846
• **Specialty Drugs and all other prescribed medication**

Dental Claims administered by: Ameritas..... (800)487-5553

Vision Claims administered by: Vision Service Plan..... (800)877-7195

Medical: Non-Covered Services, please refer to the summary plan document for details on any service limitation before service(s) are incurred.

Non-Network Provider allowance is based on Anthem contracted pricing.

Utilization Review is required for the items listed below - Anthem Blue Cross should be notified in advance for non-emergency services (800) 274-7767 and within 48 hours of any emergency service listed below:

- All inpatient facility services (acute care, surgical, mental health and substance abuse)
- Skilled Nursing facility
- Home health
- Home infusion therapy
- Transplants
- Outpatient surgery (for specific procedures only, contact Anthem to confirm if surgery requires pre-authorization)
- Case Management
- Air Ambulance (non-emergency use)
- Durable Medical Equipment

For Mental Health and Substance Abuse services, inpatient or outpatient, requires a pre-service authorization you must call Halcyon Behavioral at (800)425-4800

For Weight Management services, including bariatric surgery, you must contact Sante at (559)228-5405.

For your Chiropractic needs, call PhysMetrics at (877)519-8839 to locate a network provider.