
 The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, www.deltahealthsystems.com. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at www.deltahealthsystems.com or call 1-800-433-2566 to request a copy.

Important Questions	Answers	Why This Matters:
<p>What is the overall deductible?</p>	<p>In-Network Provider: \$5,000 Individual No coverage for Non-<u>Network providers</u>. An individual within a family shall not have a <u>deductible</u> that is more than the individual <u>deductible</u> limit. **To satisfy the family <u>deductible</u>, two family members must each meet their individual deductible.</p>	<p>Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this plan begins to pay.</p>
<p>Are there services covered before you meet your deductible?</p>	<p>Yes. <u>Preventive care services</u>, <u>Network</u> physician visits, and mental health and substance abuse counseling are covered before you meet your <u>deductible</u>.</p>	<p>This plan covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply.</p>
<p>Are there other deductibles for specific services?</p>	<p>No.</p>	<p>You don't have to meet <u>deductibles</u> for specific services.</p>
<p>What is the out-of-pocket limit for this plan?</p>	<p>PPO Provider: \$6,850 Individual / \$13,700 Family No coverage for Non-<u>Network providers</u>. For family coverage, an individual within a family shall not have a maximum <u>out-of-pocket limit</u> that is greater than the maximum <u>out-of-pocket limit</u> for an individual.</p>	<p>The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.</p>
<p>What is not included in the out-of-pocket limit?</p>	<p><u>Premiums</u>, <u>balance-billed</u> charges, penalties for failure to obtain preauthorization for services, and health care this plan doesn't cover. <u>Out-of-pocket limit</u> is \$2,000,000/person for non-essential benefits. Unlimited for essential benefits.</p>	<p>Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u>.</p>
<p>Will you pay less if you use a participating provider?</p>	<p>Yes. See www.anthem.com/ca or call Delta Health Systems at 1-800-433-2566 for a list of <u>network providers</u>.</p>	<p>This plan uses a provider <u>network</u>. You will pay less if you use a <u>provider</u> in the plan's <u>network</u>. You will pay the most if you use a Non-<u>network provider</u>, and you might receive a bill from a <u>provider</u> for the difference between the provider's charge and what your plan pays (<u>balance billing</u>). Be aware, your PPO <u>provider</u> might use a non-<u>network provider</u> for some services (such as</p>

		lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

 All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$60 <u>copay</u> / visit <u>Deductible</u> does not apply	Not covered	<u>Copay</u> applies to visit charge only. All other services done in the office at the time of the visit pay under services rendered.
	<u>Specialist</u> visit			
	<u>Preventive care/screening/immunization</u>	No charge <u>Deductible</u> does not apply	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	30% <u>coinsurance</u>	Not covered	-----none-----
	Imaging (CT/PET scans, MRIs)	30% <u>coinsurance</u>	Not covered	Applies to services over \$500 per visit.
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.rxipm.com 877-860-8846	Generic (on Basic Formulary)	\$10 <u>copay</u> / prescription (retail) \$20 (mail order)		Retail: 34-day supply
	Preferred Brand (on Basic Formulary)	\$45 <u>copay</u> / prescription (retail) \$90 / prescription (mail order)		Mail Order: 90-day supply
	Non-Preferred Brand	\$80 <u>copay</u> / prescription (retail) \$160 /prescription (mail order)		Step therapy and Pre-authorization requirements may apply for certain drug categories.
	Specialty Drugs	\$250 <u>copay</u> / prescription (retail)		Mandatory generic is required. If you or your prescriber choose a brand drug with a generic equivalent, the brand cost of the drug is considered a non-covered expense. Only the generic co-pay will count toward the OOP maximum.

* For more information about limitations and exceptions, see the plan or policy document at www.deltahealthsystems.com

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% <u>coinsurance</u>	Not covered	-----none-----
	Physician/surgeon fees	30% <u>coinsurance</u>	Not covered	-----none-----
If you need immediate medical attention	Emergency room care	\$150 <u>copay</u> / visit, then 30% <u>coinsurance</u>		<u>Copay</u> is waived if admitted to hospital directly from the emergency room.
	Emergency medical transportation	30% <u>coinsurance</u>		No benefit for Non-Network, non-emergency.
	Urgent care	30% <u>coinsurance</u>	Not covered	-----none-----
If you have a hospital stay	Facility fee (e.g., hospital room)	30% <u>coinsurance</u>	Not covered	Services must be pre-authorized in order to avoid a 50% benefit reduction.
	Physician/surgeon fees	30% <u>coinsurance</u>	Not covered	-----none-----
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$60 <u>copay</u> / visit <u>Deductible</u> does not apply	Not covered	-----none-----
	Inpatient services	30% <u>coinsurance</u>	Not covered	Services must be pre-authorized in order to avoid a 50% benefit reduction.
If you are pregnant	Office visits	No charge. (\$60 <u>copay</u> / visit for non-pregnancy related visits.) <u>Deductible</u> does not apply	Not covered	<u>Cost sharing</u> does not apply to <u>preventive services</u> .
	Childbirth/delivery professional services	30% <u>coinsurance</u>	Not covered	Services must be pre-authorized for vaginal deliveries requiring more than a 48 hour stay and for cesarean section deliveries requiring more than a 96 hour stay in order to avoid a 50% benefit reduction.
	Childbirth/delivery facility services	30% <u>coinsurance</u>	Not covered	

* For more information about limitations and exceptions, see the plan or policy document at www.deltahealthsystems.com

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	30% <u>coinsurance</u>	Not covered	Services must be pre-authorized in order to avoid a 50% benefit reduction.
	Rehabilitation services	30% <u>coinsurance</u>	Not covered	Prescription required for physical therapy from a physician to include the duration and frequency of treatment.
	Habilitation services	30% <u>coinsurance</u>	Not covered	Prescription required for physical therapy from a physician to include the duration and frequency of treatment.
	Skilled nursing care	30% <u>coinsurance</u>	Not covered	Services must be pre-authorized in order to avoid a 50% benefit reduction. Limited to 100 days per calendar year.
	Durable medical equipment	30% <u>coinsurance</u>	Not covered	-----none-----
	Hospice services	30% <u>coinsurance</u>	Not covered	Limited to terminal prognosis when life expectancy is six months or less.
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	-----none-----
	Children's glasses	Not covered	Not covered	-----none-----
	Children's dental check-up	Not covered	Not covered	-----none-----

* For more information about limitations and exceptions, see the plan or policy document at www.deltahealthsystems.com

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other [excluded services](#).)

- Acupuncture
- Dental care (Adult)
- Long term care
- Private duty nurse
- Cosmetic surgery
- Hearing aids
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Routine foot care (limited)

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Bariatric surgery (medically necessary)
- Chiropractic care (\$500 per calendar year)
- Infertility treatment (except artificial impregnation)
- Weight loss programs (services must be pre-certified by Sante)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is the plan at 1-800-433-2566, the Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact the plan at 1-800-433-2566. You can also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standards? Yes

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

Language Access Services:

Español: Para obtener asistencia en Español, llame al 1-800-433-2566.

Tagalog: Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-433-2566.

中文: 如果需要中文的帮助, 请拨打这个号码1-800-433-2566.

Dine: Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-433-2566.

————— *To see examples of how this plan might cover costs for a sample medical situation, see the next section.* —————

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The plan's overall deductible	\$5000
■ Specialist copayment	\$60
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
 Diagnostic tests (*ultrasounds and blood work*)
 Specialist visit (*anesthesia*)

Total Example Cost	\$12,731
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$5,000
Copayments	\$0
Coinsurance	\$1,850
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$6,910

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$5000
■ Specialist copayment	\$60
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
 Diagnostic tests (*blood work*)
 Prescription drugs
 Durable medical equipment (*glucose meter*)

Total Example Cost	\$7,389
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$4,599
Copayments	\$420
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$55
The total Joe would pay is	\$5,074

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$5000
■ Specialist copayment	\$60
■ Hospital (facility) coinsurance	30%
■ Other coinsurance	30%

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
 Diagnostic test (*x-ray*)
 Durable medical equipment (*crutches*)
 Rehabilitation services (*physical therapy*)

Total Example Cost	\$1,925
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,632
Copayments	\$120
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,752