

# Your summary of benefits



Vivacity offered by Anthem Blue Cross

Your Plan: Modified Classic HMO \$2,500 35/55/250 Admit/250 OP

(Essential Formulary \$20/\$35/\$55/30%)

Your Network: Vivacity

*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.*

*Anthem Blue Cross HMO benefits are covered only when services are provided or coordinated by the primary care physician and authorized by the participating medical group or independent practice association (IPA); except OB/GYN services received within the member's medical group/ IPA, and services for mental and nervous disorders and substance abuse. Benefits are subject to all terms, conditions, limitations, and exclusions of the EOC.*

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<b>Overall Deductible</b> <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.</i>	\$2,500 per member	\$0
<b>Out-of-Pocket Limit</b> <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>	\$4,500 single / \$9,000 family	\$0
<b>Preventive care/screening/immunization</b> <i>In-network preventive care is not subject to deductible, if your plan has a deductible.</i>	No charge	Not covered
<b>Doctor Home and Office Services</b>		
<b>Primary care visit to treat an injury or illness</b>	\$35 copay per visit	Not covered
<b>Specialist care visit</b>	\$55 copay per visit	Not covered
<b>Prenatal and Post-natal Care</b>	\$35 copay per visit	Not covered
<b>Other practitioner visits:</b> Retail health clinic	\$35 copay per visit	Not covered

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Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
Preferred On-line Visit <i>Includes Mental/ Behavioral Health and Substance Abuse.</i>	\$10 copay per visit	Not covered
Chiropractor services <i>Coverage for In-Network Provider is limited to 60 day limit per benefit period for Physical, Occupational and Speech Therapy combined. Chiropractor visits count towards your physical and occupational therapy limit.</i>	\$35 copay per visit	Not covered
Acupuncture	\$35 copay per visit	Not covered
<b>Other services in an office:</b> Allergy testing Chemo/radiation therapy Hemodialysis Prescription drugs <i>For the drugs itself dispensed in the office thru infusion/injection. Maximum member cost share of \$150 per visit per drug.</i>	\$35 copay per visit \$55 copay per visit \$55 copay per visit 30% coinsurance up to \$150 per visit	Not covered Not covered Not covered Not covered
<b>Diagnostic Services</b>		
<b>Lab:</b>		
Office	No charge	Not covered
Freestanding Lab	No charge	Not covered
Outpatient Hospital	No charge	Not covered
<b>X-ray:</b>		
Office	No charge	Not covered
Freestanding Radiology Center	No charge	Not covered
Outpatient Hospital	No charge	Not covered
<b>Advanced diagnostic imaging (for example, MRI/PET/CAT scans):</b>		
Office <i>Costs may vary by site of service.</i>	\$100 copay per test	Not covered
Freestanding Radiology Center <i>Costs may vary by site of service.</i>	\$100 copay per test	Not covered

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Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<p>Outpatient Hospital <i>Costs may vary by site of service.</i></p>	\$100 copay per test	Not covered
<p><b>Emergency and Urgent Care</b></p> <p><b>Emergency room facility services</b> <i>This is for the hospital/facility charge only. The ER physician charge may be separate. Copay waived if admitted. Deductible applies.</i></p> <p><b>Emergency room doctor and other services</b></p>	<p>\$100 copay per visit</p> <p>No charge</p>	<p>Covered as In-Network</p> <p>Covered as In-Network</p>
<b>Ambulance (air and ground)</b>	\$100 copay per trip for ground and air	Covered as In-Network
<p><b>Urgent Care (office setting)</b> <i>Copay waived if admitted. Costs may vary by site of service.</i></p>	\$35 copay per visit	Covered as In-Network
<p><b>Outpatient Mental/Behavioral Health and Substance Abuse</b></p> <p><b>Doctor office visit</b></p> <p><b>Facility visit:</b> Facility fees</p>	<p>\$35 copay per visit.</p> <p>No charge</p>	<p>Not covered</p> <p>Not covered</p>
<p><b>Outpatient Surgery</b></p> <p><b>Facility fees:</b></p> <p>Hospital <i>Deductible applies.</i></p> <p>Freestanding Surgical Center <i>Deductible applies.</i></p> <p><b>Doctor and other services</b></p>	<p>\$250 copay per admission</p> <p>\$250 copay per admission</p> <p>No charge</p>	<p>Not covered</p> <p>Not covered</p> <p>Not covered</p>
<p><b>Hospital Stay (all inpatient stays including maternity, mental / behavioral health, and substance abuse)</b></p> <p><b>Facility fees (for example, room &amp; board)</b> <i>Deductible applies.</i></p> <p><b>Doctor and other services</b></p>	<p>\$250 copay per admission</p> <p>No charge</p>	<p>Not covered</p> <p>Not covered</p>
<b>Recovery &amp; Rehabilitation</b>		

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Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<p><b>Home health care</b>  <i>Coverage for In-Network Provider is limited to 100 visit limit per benefit period.</i></p>	\$35 copay per visit	Not covered
<p><b>Rehabilitation and Habilitation services (for example, physical/speech/occupational therapy):</b></p> <p>Office  <i>Coverage for In-Network Provider is limited to 60 day limit per benefit period for Physical, Occupational and Speech Therapy combined. Costs may vary by site of service. Chiropractor visits count towards your physical and occupational therapy limit.</i></p> <p>Outpatient hospital  <i>Coverage for In-Network Provider is limited to 60 day limit per benefit period for Physical, Occupational and Speech Therapy combined. Costs may vary by site of service.</i></p>	<p>\$35 copay per visit</p> <p>\$55 copay per visit</p>	<p>Not covered</p> <p>Not covered</p>
<p><b>Cardiac rehabilitation</b></p> <p>Office</p> <p>Outpatient hospital</p>	<p>\$35 copay per visit</p> <p>\$55 copay per visit</p>	<p>Not covered</p> <p>Not covered</p>
<p><b>Skilled nursing care (in a facility)</b>  <i>Coverage for In-Network Provider is limited to 100 day limit per benefit period.</i></p>	No charge	Not covered
<b>Hospice</b>	No charge	Not covered
<b>Durable Medical Equipment</b>	20% coinsurance up to \$250 per benefit period	Not covered
<b>Prosthetic Devices</b>	No charge	Not covered

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Covered Prescription Drug Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<b>Pharmacy Deductible</b>	\$0	\$0
<b>Pharmacy Out of Pocket</b>	Combined with medical out of pocket	Combined with medical out of pocket
<b>Prescription Drug Coverage</b> <i>This plan uses an Essential formulary List. Drugs not on the list are not covered.</i>		
<b>Tier1 - Typically Generic</b> <i>Covers up to a 30 day supply (retail pharmacy). Covers up to a 90 day supply (home delivery program). This plan uses an Essential Formulary drug list. You pay additional copays or coinsurance on all tiers for retail fills that exceed 30 days.</i>	Tier1- Typically Generic \$20 copay per prescription (retail only) and \$50 copay per prescription (home delivery only)	Tier 1- 50% coinsurance up to \$250 per prescription (retail only)
<b>Tier2 - Typically Preferred / Brand</b> <i>Covers up to a 30 day supply (retail pharmacy). Covers up to a 90 day supply (home delivery program).</i>	Tier 2- Typically Preferred Brand & non-preferred generic drugs \$35 copay per prescription (retail only) and \$105 copay per prescription (home delivery only)	Tier 2- 50% coinsurance up to \$250 per prescription (retail only)
<b>Tier3 - Typically Non-Preferred / Specialty Drugs</b> <i>Covers up to a 30 day supply (retail pharmacy). Covers up to a 90 day supply (home delivery program).</i>	Tier 3 - Typically Non-Preferred Brand and generic drugs \$55 copay per prescription (retail only) and \$165 copay per prescription (home delivery only)	Tier 3 -50% coinsurance up to \$250 per prescription (retail only)

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<p><b>Tier4 - Typically Specialty Drugs</b>  <i>Classified specialty drugs must be obtained through our Specialty Pharmacy Program and are subject to the terms of the program. Covers up to a 30 day supply (retail pharmacy and home delivery program).</i></p>	<p>Tier 4 - Typically Specialty (brand and generic) 30% coinsurance up to \$250 per prescription (retail and home delivery)</p>	<p>Tier 4- 50% coinsurance up to \$250 per prescription (retail only)</p>
<p><b>Rx Choice Tiered Network</b>            The Rx Choice Tiered Network includes pharmacies that give you more choices and flexibility when you fill prescriptions. It's also convenient — you'll find many popular grocery chains, stores and independent drugstores in the network. You can keep using the pharmacy you've been using, but you'll <b>pay more</b> for your prescription drugs unless you transfer your prescription(s) as soon as possible to another participating pharmacy.            You can choose a pharmacy from two levels. <b>Level 1</b> has up to 25,000 pharmacies and offers you a lower copay or coinsurance (the part you pay for your drugs) than pharmacies in <b>Level 2</b>. Filling prescriptions at a <b>Level 1</b> pharmacy will help you lower your out-of-pocket costs.</p>	<p><b>Level 1:</b> Applicable retail copays apply   <b>Level 2:</b> Applicable retail copays apply plus an additional \$10</p>	

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## Notes:

- This Summary of Benefits has been updated to comply with federal and state 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. This Summary of Benefits, as updated, is subject to the approval of the California Department of Insurance and the California Department of Managed Health Care (as applicable).
- In addition to the benefits described in this summary, coverage may include additional benefits, depending upon the member's home state. The benefits provided in this summary are subject to federal and California laws. There are some states that require more generous benefits be provided to their residents, even if the master policy was not issued in their state. If the member's state has such requirements, we will adjust the benefits to meet the requirements.
- Your plan requires a selection of a Primary Care Physician. Your plan requires a referral from your Primary Care Physician for select covered services.
- The medical deductible applies to certain services such as: services in an inpatient/outpatient facility, emergency room. A separate pharmacy deductible applies to pharmacy benefits for applicable plans.
- 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.
- For Medical Emergency care rendered by a Non-Participating Provider or Non-Contracting Hospital, reimbursement is based on the reasonable and customary value. Members may be responsible for any amount in excess of the reasonable and customary value.
- If your plan includes an emergency room facility copay and you are directly admitted to a hospital, your emergency room facility copay is waived.
- 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.
- 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.
- Skilled Nursing Facility day limit does not apply to mental health and substance abuse.
- Respite Care limited to 5 consecutive days per admission.
- Freestanding Lab and Radiology Center is defined as services received in a non-hospital based facility.
- Infertility services are not included in the out of pocket amount.
- Member pays 50% of covered expense up to a maximum copay of \$1,600 per service for infertility studies and test. Member copay for infertility services is not included in the plan out-of-pocket maximum.



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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 50% of the prescription drug maximum allowed amount & costs in excess of the prescription drug maximum allowed amount. Members will pay upfront and submit a claim form.
- Supply limits for certain drugs may be different, go to Anthem website or call customer service.
- Certain drugs require pre-authorization approval to obtain coverage.
- 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\\_HMO](https://le.anthem.com/pdf?x=CA_LG_HMO)
- For additional information on this plan, please visit [sbc.anthem.com](http://sbc.anthem.com) to obtain a Summary of Benefit Coverage.