Your summary of benefits

Anthem BlueCross

Anthem Blue Cross

Your Plan: SISC 90-E $20 Anthem Classic PPO

Your Network: Prudent Buyer PPO

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 Certificate of Insurance or Evidence of Coverage (EOC). If there is a difference between this summary and the Certificate of Insurance or Evidence of Coverage (EOC), the Certificate of Insurance or Evidence of Coverage (EOC), will prevail.

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
Overall Deductible for all providers (calendar year) *See notes section to understand how your deductible works.* *Fourth quarter carryover applies. Deductible applies to out-of-pocket maximum.*	$300 single / $600 family	
Out-of-Pocket Limit *When you meet your out-of-pocket limit, you will no longer have to pay cost-shares during the remainder of your benefit period. Member copays and coinsurance for Emergency medical care with a Non-Network PPO provider also apply to the In-Network PPO out-of-pocket maximums. See notes section for additional information regarding your out of pocket maximum.*	$1,000 single / $3,000 family	No limit single / No limit family
Preventive care/screening/immunization *In-network preventive care is not subject to deductible, if your plan has a deductible.*	No charge	Not covered
Doctor Home and Office Services		
Primary care visit to treat an injury or illness *Deductible does not apply to In-Network providers.*	$20 copay per visit	See footnote 1
Specialist care visit *Deductible does not apply to In-Network providers.*	$20 copay per visit	See footnote 1
Prenatal and Post-natal Care *Deductible does not apply to In-Network providers.*	$20 copay per visit	See footnote 1
Other practitioner visits:		
Retail health clinic *Deductible does not apply to In-Network providers.*	$20 copay per visit	See footnote 1

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Chiropractor services *Subject to medically necessity review administered by American Specialty Health (ASH).*	10% coinsurance	Not covered
Acupuncture *Coverage for In-Network Provider and Non-Network Provider combined is limited to 12 visit limit per calendar year.*	10% coinsurance	50% of maximum allowed amount
Other services in an office:		
Allergy testing	10% coinsurance	See footnote 1
Chemo/radiation therapy	10% coinsurance	See footnote 1
Hemodialysis *Coverage for Out-of-Network Provider is limited to $350 maximum per visit.*	10% coinsurance	All billed amounts exceeding $350/visit
Prescription drugs *For the drugs itself dispensed in the office thru infusion/injection*	10% coinsurance	See footnote 1
Diagnostic Services		
Lab:		
Office	10% coinsurance	Not covered
Freestanding Lab	10% coinsurance	Not covered
Outpatient Hospital	10% coinsurance	Not covered
X-ray:		
Office	10% coinsurance	Not covered
Freestanding Radiology Center	10% coinsurance	Not covered
Outpatient Hospital	10% coinsurance	Not covered
Advanced diagnostic imaging (for example, MRI/PET/CAT scans):		
Office *Coverage for Out-of-Network Provider is limited to $800 maximum per test.*	10% coinsurance	All billed amounts exceeding $800/test
Freestanding Radiology Center *Coverage for Out-of-Network Provider is limited to $800 maximum per test.*	10% coinsurance	All billed amounts exceeding $800/test
Outpatient Hospital *Coverage for Out-of-Network Provider is limited to $800 maximum per test.*	10% coinsurance	All billed amounts exceeding $800/test

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Emergency and Urgent Care		
Emergency room facility services *Copay waived if admitted as inpatient. This is for the hospital/facility charge only. The ER physician charge may be separate.*	$100 copay per admission and then 10% coinsurance	Covered as In-Network
Emergency room doctor and other services	10% coinsurance	Covered as In-Network
Ambulance (air and ground)	$100 copay per trip, then 10% coinsurance	Covered as In-Network for true emergency
Urgent Care (physician services) *Deductible does not apply to In-Network providers.*	$20 copay per visit	See footnote 1
Outpatient Mental/Behavioral Health and Substance Abuse		
Doctor office visit *Deductible does not apply to In-Network providers.*	$20 copay per visit	See footnote 1
Facility visit:		
Facility fees	10% coinsurance	See footnote 1
Outpatient Surgery		
Facility fees:		
Hospital	10% coinsurance	See footnote 1
Services and supplies for the following outpatient surgeries are subject to a benefit limit if performed in an outpatient hospital: o Arthroscopy limited to $4,500 per procedure o Cataract surgery limited to $2,000 per procedure o Colonoscopy limited to $1,500 per procedure o Upper GI Endoscopy limited to $1,000 per procedure o Upper GI Endoscopy with biopsy limited to $1,250 per procedure	10% coinsurance up to benefit limit	See footnote 1
Freestanding Ambulatory Surgical Center *Coverage for Out-of-Network Provider is limited to $350 maximum per day.*	10% coinsurance	All billed amounts exceeding $350/day
Doctor and other services	10% coinsurance	See footnote 1

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Hospital Stay (all inpatient stays including maternity, mental / behavioral health, and substance abuse)		
Facility fees (for example, room & board) *Coverage is limited to $600 maximum per day for non-emergency admission at a Non-Network provider.*	10% coinsurance	All billed amounts exceeding $600/day
Doctor and other services	10% coinsurance	See footnote 1
Recovery & Rehabilitation		
Home health care *Coverage for In-Network Provider and Non-Network Provider combined is limited to 100 visit limit per calendar year. Coverage for Out-of-Network Provider is limited to $150 maximum per day.*	10% coinsurance	All billed amounts exceeding $150/day. See footnote 1.
Rehabilitation Habilitation services (for example, physical/occupational therapy):		
Office	10% coinsurance	Not covered
Outpatient hospital	10% coinsurance	Not covered
Cardiac rehabilitation		
Office	10% coinsurance	Not covered
Outpatient hospital	10% coinsurance	Not covered
Skilled nursing care (in a facility) *Coverage for In-Network Provider and Non-Network Provider combined is limited to 100 day limit per calendar year. Coverage for Out-of-Network Provider is limited to $600 maximum per day.*	10% coinsurance	All billed amounts exceeding $600/day
Hospice *Deductible does not apply to In-Network providers.*	No charge	All billed amounts exceeding the maximum allowed amount
Durable Medical Equipment	10% coinsurance	Not covered
Prosthetic Devices *Therapeutic shoes and inserts for members with diabetes are limited to 2 pairs per calendar year.*	10% coinsurance	Not covered

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Hearing Aids *Benefit is limited to $700 every 24 months.*	10% coinsurance	See footnote 1
Hip/Knee/Spine *For inpatient services, this benefit is covered only when performed at a designated Blue Distinction Plus Center for Specialty Care. Subject to utilization review.*	10% coinsurance	Not covered
Hemodialysis in an Outpatient facility *Coverage for Out-of-Network Provider is limited to $350 maximum per visit.*	10% coinsurance	All billed amounts exceeding $350/visit
Home Infusion Therapy *Coverage for Out-of-Network Provider is limited to $600 maximum per day. Subject to utilization review.*	10% coinsurance	All billed amounts exceeding $600/day
Speech Therapy	10% coinsurance	See footnote 1

Footnote 1: When using Non-Network PPO Providers, members are responsible for any difference between the maximum allowed and actual charges, as well as any deductible & percentage copay.

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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.
- The family deductible and out-of-pocket maximum are embedded meaning the cost shares of one family member will be applied to the individual deductible and individual out-of-pocket maximum; in addition, amounts for all family members apply to the family deductible and family out-of-pocket maximum. No one member will pay more than the individual deductible and individual out-of-pocket maximum.
- All medical services subject to a coinsurance are also subject to the annual medical deductible.
- Annual Out-of-Pocket Maximums includes deductible, copays, and coinsurance.
- In-network and out-of-network out of pocket maximums are exclusive of each other (i.e. non-emergency out-of-network expenses do not apply to the in-network out of pocket maximum).
- Any copays and coinsurance you make for covered services and supplies provided by a *non-participating provider,* except emergency services and supplies, will not be applied toward the satisfaction of your Out-of-Pocket amount. In addition, you will be required to continue to pay your copayment and/or coinsurance for such services even after you have reached that amount.
- For plans with an office visit copay, the copay applies to the actual office visit and additional cost shares may apply for any other service performed in the office (i.e., X-ray, lab, surgery), after any applicable deductible.
- 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 maximum allowed amount. Members may be responsible for any amount in excess of the maximum allowed amount.
- If your plan includes an emergency room facility copay and you are directly admitted to a hospital, your emergency room facility copay is waived.
- If your plan includes out of network benefit and you use a non-network provider, you are responsible for any difference between the covered expense and the actual non-participating providers charge.
- Non-emergency, out-of-network air ambulance services are limited to Anthem maximum payment of $50,000 per trip.
- Certain services are subject to the utilization review program. Before scheduling services, the member must make sure utilization review is obtained. If utilization review is not obtained, benefits may be reduced or not paid, according to the plan.
- Additional visits maybe authorized if medically necessary. Pre-service review must be obtained prior to receiving the additional services.
- If your plan includes out of network benefits, all services with calendar/plan year visit limits are combined both in and out of network, except if otherwise noted.
- Transplants covered only when performed at Centers of Medical Excellence or Blue Distinction Centers.

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- Bariatric Surgery covered only when performed at Blue Distinction Center for Specialty Care for Bariatric Surgery.
- Hip/Knee/Spine surgeries covered only when performed at Blue Distinction Plus Center for Specialty Care.
- Hip/Knee/Spine travel expenses are covered up to a maximum travel benefit of $6,000 when member's home is 50 miles or more from the nearest hip/knee/spine Blue Distinction Plus Center.
- 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.
- 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
- For additional information on limitations and exclusions and other disclosure items that apply to this plan, please see your EOC for full details on your covered benefits.

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SISC
Self-Insured Schools of California
Schools Helping Schools

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HEALTH SOLUTIONS

Self-Insured Schools of California (SISC)
Pharmacy Benefit Schedule

PLAN RX 200DED/10-35

	Walk-In				Mail	
	Network		Costco		Costco	Navitus
Days' Supply*	30	90	30	90	90	30
Generic	$10	N/A	**FREE**	**FREE**	**FREE**	N/A
Brand	$35	N/A	$35	$90	$90	N/A
Specialty	N/A	N/A	N/A	N/A	N/A	$35

Out-of-Pocket Maximum	$2,500 Individual / $3,500 Family
Brand/Specialty Deductible	$200 Individual / $500 Family

SISC urges members to use generic drugs when available. If you or your physician requests the brand name when a generic equivalent is available, you will pay the generic copay plus the difference in cost between the brand and generic. The difference in cost between the brand and generic will not count toward the Annual Out-of-Pocket Maximum. Monies paid in the 4th quarter (October-December) towards the deductible are carried over to the next calendar year.

*Members may receive up to 30 days and/or up to 90 days supply of medication at participating pharmacies. Some narcotic pain and cough medications are not included in the Costco Free Generic or 90-day supply programs. Navitus contracts with most independent and chain pharmacies with the exception of Walgreens.

Mail Order Service
The Mail Order Service allows you to receive a 90-day supply of maintenance medications. This program is part of your pharmacy benefit and is **voluntary**.

Specialty Pharmacy
Navitus SpecialtyRx helps members who are taking medications for certain chronic illnesses or complex diseases by providing services that offer convenience and support. This program is part of your pharmacy benefit and is **mandatory**.

For information regarding the Prescription Drug Program call or visit on-line:
Navitus Customer Care 1-866-333-2757 (toll-free) TTY (toll free) 711 www.navitus.com

Navi-Gate® for Members allows you to access personalized pharmacy benefit information online at www.navitus.com. For information specific to your plan, visit Navi-Gate® for Members. Activate your account online using the Member Login link and an activation email will be sent to you. The site provides access to prescription benefits, pharmacy locator, drug search, drug interaction information, medication history, and mail order information. The site is available 24 hours a day, seven days a week.