



# 2020 Medical Plan Comparison Chart for Retirees and Surviving Dependents Medicare-Eligible Members

This chart provides an overview of benefits available to Medicare-eligible participants.

For benefits administered by Anthem Blue Cross, Beacon Health Options or Express Scripts, the information contained in applicable service provider agreements between PG&E and Anthem Blue Cross, Beacon Health Options or Express Scripts shall govern in case of conflict between this chart and the service provider agreement. For HMO plans, the information about the HMOs contained in an applicable Evidence of Coverage (EOC) or service provider agreement between PG&E and the HMO or service provider shall govern in case of conflict between this chart and the EOC or service provider agreement.

### ACRONYMS AT A GLANCE

<b>ASHN:</b> American Specialty Health Network	<b>HMO:</b> Health Maintenance Organization
<b>COB:</b> Coordination of Benefits	<b>MHSUD:</b> Mental Health and Substance Use Disorder
<b>EOC:</b> Evidence of Coverage	<b>PCP:</b> Primary Care Physician
<b>IPA:</b> Independent Physicians Association or Independent Practice Association	



## Medical Benefits

PROVISIONS	<b>A</b> COMPREHENSIVE ACCESS PLAN (CAP) Administered by Anthem Blue Cross	<b>B</b> PG&E MEDICARE SUPPLEMENTAL PLAN (MSP) Administered by Anthem Blue Cross	<b>C</b> RETIREE OPTIONAL PLAN (ROP) Administered by Anthem Blue Cross	<b>D</b> BLUE SHIELD MEDICARE COB HMO	<b>E</b> HEALTH NET MEDICARE COB HMO	<b>F</b> HEALTH NET SENIORITY PLUS (Medicare Advantage HMO)	<b>G</b> KAISER PERMANENTE SENIOR ADVANTAGE NORTH & SOUTH (Medicare Advantage HMO)
<b>General</b>	May use provider of choice <b>Annual deductible:</b> • \$120/person; \$240/two people; \$320/three or more people <b>Annual out-of-pocket maximum (includes deductible):</b> • \$750/person; \$1,500/two or more people <b>No lifetime benefit maximum</b> <b>No pre-existing condition exclusions</b>	Available to all Medicare-eligible retirees and their Medicare-eligible dependents (if retiree elects Medicare Supplemental Plan and dependent does not have Medicare, dependent will be enrolled in the Anthem NAP or CAP, depending on home ZIP code) <b>Annual deductible:</b> • \$100/person <b>No annual out-of-pocket maximum</b> <b>Lifetime benefit maximum:</b> • \$10,000/person; up to \$1,000 restored each year <b>No pre-existing condition exclusions</b>	May use provider of choice <b>Annual deductible:</b> • \$400/person; no more than \$1,200/family <b>Annual out-of-pocket maximum (includes deductible):</b> • \$4,000/person; no more than \$8,000/family • For medical claims on which Medicare pays 80%, the ROP will only pay benefits AFTER the member reaches the \$4,000 annual out-of-pocket maximum <b>No lifetime benefit maximum</b> <b>No pre-existing condition exclusions</b>	<b>Must use HMO referral and authorization process</b> Must use Blue Shield HMO network providers <b>No annual deductible</b> <b>No annual out-of-pocket maximum</b> <b>No lifetime benefit maximum</b> <b>No pre-existing condition exclusions</b>	Must use providers affiliated with Health Net HMO <b>No annual deductible</b> <b>Annual out-of-pocket maximum:</b> • \$1,500/person; \$4,500/three or more people (excludes prescription drugs) <b>No lifetime benefit maximum</b> <b>No pre-existing condition exclusions</b>	Must use providers affiliated with Health Net HMO <b>No annual deductible</b> <b>Annual out-of-pocket maximum:</b> • \$3,400/person (excludes Part D benefits, fitness dues and prescription drugs) <b>No lifetime benefit maximum</b> <b>No pre-existing condition exclusions</b>	Must use Kaiser Permanente facilities and doctors <b>No annual deductible</b> <b>Annual out-of-pocket maximum:</b> • \$1,500/person; \$3,000/two or more people (excludes prescription drugs and infertility services) <b>No lifetime benefit maximum</b> <b>No pre-existing condition exclusions</b>
<b>All plan benefits and out-of-pocket maximums are based on Eligible Expenses only*</b>							
<b>Routine Preventive Care</b>	• Primary care—\$10 copay/visit • Specialist—\$20 copay/visit • Lab/X-ray covered separately	Not covered	70%	\$10 copay/visit according to health plan schedule	\$10 copay/visit for basic periodic health evaluation	No charge for periodic health evaluation	No charge
<b>Office Visits, Urgent Care</b>	• Primary care—\$10 copay/visit • Specialist (including OB/GYN)—\$20 copay/visit • Lab/X-ray covered separately	80% of eligible expenses after Medicare	70%	• \$10 copay/office, home or urgent care visit <b>Office visits:</b> • \$30 copay/visit without referral (Access+ Specialist)—must be in the same Medical Group or IPA	\$10 copay/office, home or urgent care visit	\$10 copay/office, home or urgent care visit	<b>Office visits:</b> • \$10 copay/office visit • No charge/home visit <b>Urgent care:</b> • \$10 copay/visit at a Kaiser facility in area; \$25 copay/visit at non-Kaiser facility
<b>Prescription Drugs</b>	See Prescription Drug Benefits chart for details						
<b>Immunizations and Injections</b>	95%	Not covered	70%	• Immunizations (age 18 and older)—no charge • Allergy injections included in office visit • Allergy serum purchased separately for treatment—no charge	• Immunizations—no charge • Allergy testing, allergy injections and allergy serum—no charge	• Immunizations—no charge • Immunizations for foreign travel covered at 80% • Allergy testing and allergy injections—no charge for Medicare-covered services	• \$10 copay/visit for allergy testing • \$3 copay/visit for allergy injection • No charge for immunizations
<b>Chiropractic Care</b>	80% for medically necessary care only; pre-authorization by ASHN required after initial visit	80% of eligible expenses after Medicare; services must be medically necessary	70%; 10-visit maximum per year	Discounts available; contact Member Services for details	Discounts available; contact Member Services for details	\$10 copay/visit for Medicare-approved chiropractic service	\$10 copay/visit; preauthorization required; self-referral not allowed
<b>Acupuncture</b>	80% for up to 20 visits/year from licensed acupuncturist or M.D.	Not covered	70%; 10-visit maximum per year	Discounts available; contact Member Services for details	Discounts available; contact Member Services for details	Discounts available; contact Member Services for details	\$10 copay/visit; preauthorization required; self-referral not allowed
<b>X-Rays and Lab Tests</b>	90%	80% of eligible expenses after Medicare	70%	No charge	No charge	No charge	No charge
<b>Outpatient Physical Therapy</b>	80%	80% of eligible expenses after Medicare	70%	\$10 copay/visit; as long as continued treatment is medically necessary pursuant to the treatment plan	\$10 copay/visit	No charge	\$10 copay/visit
<b>Outpatient Hospital</b>	\$35 copay for outpatient surgery; waived if admitted; lab/X-ray covered separately	80% of eligible expenses after Medicare	70%	\$10 copay/visit	\$10 copay/visit	\$10 copay/visit	\$10 copay/procedure for outpatient surgery
<b>Hospital Stay</b>	100% after \$100 copay; preauthorization required for non-emergency care, \$300 penalty if not obtained; covers semi-private room (private if medically necessary)	80% of eligible hospital expenses after Medicare	70%; preauthorization required for non-emergency care, \$250 penalty if not obtained; covers semi-private room (private if medically necessary)	No charge	No charge	No charge	No charge
<b>Skilled Nursing Facility</b>	90% for semi-private room after three days in hospital; preauthorization required, \$300 penalty if not obtained; excludes custodial care	80% of member copay amount per Medicare from 21st to 100th day of confinement; excludes custodial care	70% for semi-private room after three days in hospital; preauthorization required; excludes custodial care	No charge, 100-day limit; excludes custodial care	No charge; 100-day limit; no prior hospital stay required; excludes custodial care	No charge; 100-day limit per benefit period; no prior hospital stay required; excludes custodial care	No charge to members in service area for up to 100 days per benefit period when prescribed by a plan physician
<b>Home Health Care</b>	90%; preauthorization required; \$300 penalty if not obtained; excludes custodial care	80% of eligible expenses after Medicare; excludes custodial care	70%; preauthorization required; excludes custodial care	No charge; 100 visits/calendar year	No charge; no day limit	No charge; no day limit	No charge
<b>Hospice Care</b>	90%; preauthorization required; \$300 penalty if not obtained; excludes custodial care	80% of eligible expenses after Medicare; excludes custodial care	70%; preauthorization required; excludes custodial care	No charge	No charge	Covered by Medicare	No charge
<b>Durable Medical Equipment</b>	80%; preauthorization required for purchase or cumulative rentals over \$1,000; \$300 penalty if not obtained	80% of eligible expenses after Medicare	70%	No charge; preauthorization required; see plan EOC for limitations and exclusions	No charge; see plan EOC for limitations and exclusions	No charge; see plan EOC for limitations and exclusions	No charge; see plan EOC for limitations and exclusions
<b>Hearing Aids</b>	80%; 1 per ear every 3 years	80%; 1 per ear every 3 years	80%; 1 per ear every 3 years	Hearing aid benefit administered by WageWorks; 100% up to \$2,000 every 2 years or 80% of total allowable cost every 3 years, whichever is greater	80%; 1 per ear every 3 years	80%; 1 per ear every 3 years	Hearing aid benefit administered by WageWorks; 100% up to \$1,000 per ear or 80% of total cost, whichever is greater; 1 per ear every 3 years.
<b>Emergency Room</b>	\$35 copay/visit; waived if admitted; lab/X-ray covered separately	80% of eligible expenses after Medicare	70%	\$25 copay/visit for emergencies (waived if admitted); member must contact PCP within 24 hours of service	\$25 copay/visit for emergencies (waived if admitted); must notify Health Net within 48 hours	\$25 copay/visit for emergencies (waived if admitted); must notify Health Net within 48 hours	\$25 copay/visit for emergencies (waived if admitted directly to the hospital within 24 hours for the same condition)
<b>Mental Health and Substance Use Disorder (MHSUD)</b>	See the Mental Health and Substance Use Disorder (MHSUD) Benefits chart for details						

\*Eligible Expenses are: (1) expenses for health services that are covered by the plan; (2) those that Anthem Blue Cross considers "medically necessary" for the diagnosis or treatment of an illness or injury; and (3) those that do not exceed the maximum allowed amount as determined by Anthem Blue Cross. Any costs not meeting this definition are the responsibility of the member. Call Anthem Blue Cross Member Services for more information.

# 2020 Medical Plan Comparison Chart for Retirees and Surviving Dependents Medicare-Eligible Members

## Prescription Drug Benefits

PROVISIONS	<b>A</b> COMPREHENSIVE ACCESS PLAN (CAP) Administered by Express Scripts	<b>B</b> PG&E MEDICARE SUPPLEMENTAL PLAN (MSP) Administered by Express Scripts	<b>C</b> RETIREE OPTIONAL PLAN (ROP) Administered by Express Scripts	<b>D</b> BLUE SHIELD MEDICARE COB HMO	<b>E</b> HEALTH NET MEDICARE COB HMO Administered by SilverScript	<b>F</b> HEALTH NET SENIORITY PLUS (Medicare Advantage HMO)	<b>G</b> KAISER PERMANENTE SENIOR ADVANTAGE NORTH & SOUTH (Medicare Advantage HMO)
<b>General</b>	Retail and mail-order prescription drugs are administered by Express Scripts			All HMOs, except the Health Net Medicare COB HMO, administer retail and prescription drugs. All HMOs, including the Health Net Medicare COB HMO, are Medicare Part D plans.			
<b>Annual Prescription Drug Deductible</b> Separate from medical plan annual deductible	None	<ul style="list-style-type: none"> <li>\$100/person for retail and mail-order combined</li> <li>No family maximum</li> </ul>	<ul style="list-style-type: none"> <li>\$200/person for retail and mail-order combined</li> <li>No family maximum</li> </ul>	None	None	None	None
<b>Annual Prescription Drug Out-of-Pocket Maximum</b>	For retail and mail-order combined: <ul style="list-style-type: none"> <li>\$500/person</li> <li>No more than \$1,000/family</li> </ul>	None	For retail and mail-order combined: <ul style="list-style-type: none"> <li>\$1,500/person</li> <li>No more than \$3,000/family</li> </ul>	None	None	None	None
<b>Annual or Lifetime Prescription Drug Maximum Benefit Limit</b>	None	Lifetime limit of \$10,000/person; up to \$1,000 restored each year (does not apply to drugs purchased before 2004)	None	None	None	None	None
<b>Retail Purchases</b>	First three 30-day fills of maintenance drugs and all 30-day fills of non-maintenance drugs  At participating pharmacy: <ul style="list-style-type: none"> <li>85% for generic</li> <li>75% for brand</li> </ul> At non-participating pharmacy: <ul style="list-style-type: none"> <li>80% for generic</li> <li>70% for brand</li> </ul> You pay extra 5% coinsurance for 4th refill and beyond of maintenance drugs Generic Incentive Provision applies*	Plan pays 75% Generic Incentive Provision applies*	Plan pays 60%	<b>Medicare Part D plan</b> For up to a 30-day supply—you pay: <ul style="list-style-type: none"> <li>\$5/generic</li> <li>\$15/brand formulary</li> <li>\$35/non-formulary</li> </ul> Open formulary No annual maximum Some drugs require preauthorization	<b>Medicare Part D plan</b> For up to a 30-day supply—you pay: <ul style="list-style-type: none"> <li>\$5/generic</li> <li>\$15/brand formulary</li> <li>\$35/non-formulary</li> </ul> Open formulary No annual maximum Some drugs require preauthorization Exceptions may apply for self-injectable and specialty drugs	<b>Medicare Part D plan</b> For up to a 30-day supply—you pay: <ul style="list-style-type: none"> <li>\$5/generic</li> <li>\$15/brand formulary</li> <li>\$35/non-formulary</li> </ul> Open formulary No annual maximum Some drugs require preauthorization Exceptions may apply for self-injectable and specialty drugs	<b>Medicare Part D plan</b> You pay \$10 for up to a 100-day supply Closed formulary
<b>Mail-Order Purchases</b>	Plan pays: <ul style="list-style-type: none"> <li>100% for drugs on Express Scripts' Low-Cost Generic List</li> </ul> All other drugs: <ul style="list-style-type: none"> <li>90% for generic</li> <li>80% for brand</li> </ul> Generic Incentive Provision applies*	Plan pays: <ul style="list-style-type: none"> <li>100% for drugs on Express Scripts' Low-Cost Generic List</li> </ul> All other drugs: <ul style="list-style-type: none"> <li>80%</li> </ul> Generic Incentive Provision applies*	Plan pays: <ul style="list-style-type: none"> <li>100% for drugs on Express Scripts' Low-Cost Generic List</li> </ul> All other drugs: <ul style="list-style-type: none"> <li>70% for 90-day supply</li> </ul>	<b>Medicare Part D plan</b> For up to a 90-day supply—you pay: <ul style="list-style-type: none"> <li>\$10/generic</li> <li>\$30/brand formulary</li> <li>\$70/non-formulary</li> </ul> Open formulary No annual maximum	<b>Medicare Part D plan</b> For up to a 90-day supply—you pay: <ul style="list-style-type: none"> <li>\$10/generic</li> <li>\$30/brand formulary</li> <li>\$70/non-formulary</li> </ul> Open formulary No annual maximum	<b>Medicare Part D plan</b> For up to a 90-day supply—you pay: <ul style="list-style-type: none"> <li>\$10/generic</li> <li>\$30/brand formulary</li> <li>\$70/non-formulary</li> </ul> Open formulary No annual maximum	<b>Medicare Part D plan</b> You pay \$10 for up to a 100-day supply Closed formulary No annual maximum
<b>Infertility, Sexual Dysfunction, Memory Enhancement and Contraceptive Drugs</b>	Plan pays 50% for retail and mail order, unless medically necessary Medically necessary drugs are covered at standard reimbursement rates Generic Incentive Provision applies*	Covered only to treat serious medical conditions Generic Incentive Provision applies*	Plan pays 50%	Call Blue Shield for details	Call Health Net for details	Call Health Net for details	Up to a 100-day supply; you pay \$10 for contraceptives and other specialty drugs; 50% for infertility and sexual dysfunction drugs. Memory enhancement drugs not covered.

\*Generic Incentive Provision: If you purchase a brand-name drug when a generic is available, you'll be responsible for paying the price difference plus any required coinsurance. **Note:** Any generic/brand price differential you pay is a non-covered expense and therefore does not count toward your annual deductible or out-of-pocket maximum (if applicable).

## Mental Health and Substance Use Disorder (MHSUD) Benefits



The following chart provides an overview of mental health and substance use disorder (MHSUD) benefits for Medicare-eligible plan members. If you're enrolled in the CAP, your MHSUD benefits are administered by Beacon Health Options. If you're enrolled in the MSP or ROP, your MHSUD benefits are administered by Anthem Blue Cross, except for ABA benefits, which are administered by Beacon Health Options. If you're enrolled in an HMO, your MHSUD benefits are administered by both your HMO and by Beacon Health Options, depending on the type of care you receive.

When care is provided by Beacon Health Options:

- All inpatient and alternative levels of care must be medically necessary.
- Care that is not medically necessary will not be covered.

PROVISIONS	<b>A</b> COMPREHENSIVE ACCESS PLAN (CAP) Administered by Beacon Health Options	<b>B</b> PG&E MEDICARE SUPPLEMENTAL PLAN (MSP) Administered by Anthem Blue Cross unless indicated otherwise	<b>C</b> RETIREE OPTIONAL PLAN (ROP) Administered by Anthem Blue Cross unless indicated otherwise	<b>D</b> BLUE SHIELD MEDICARE COB HMO Administered by Blue Shield unless indicated otherwise	<b>E</b> HEALTH NET MEDICARE COB HMO Administered by Health Net unless indicated otherwise	<b>F</b> HEALTH NET SENIORITY PLUS (Medicare Advantage HMO) Administered by Health Net unless indicated otherwise	<b>G</b> KAISER PERMANENTE SENIOR ADVANTAGE NORTH & SOUTH (Medicare Advantage HMO) Administered by Kaiser unless indicated otherwise
<b>General</b>	Each plan's general medical plan provisions listed on the Medical Benefits chart also apply to MHSUD benefits. Your medical and MHSUD expenses are combined when determining deductibles and out-of-pocket maximums.*						
<b>Applied Behavioral Analysis (ABA)</b>	Covered at 100% through Beacon Health Options; requires preauthorization by Beacon Health Options; no deductible and no limits.						May use Beacon Health Options (preauthorization required) or Kaiser. Covered at 100%; no deductible and no limits.
<b>Outpatient Mental Health</b>	<ul style="list-style-type: none"> <li>No charge for initial visit to psychiatrist for medication evaluation</li> <li>\$10 copay/visit (individual)</li> <li>\$5 copay/visit (group)</li> <li>No visit limit</li> </ul>	Not covered	<ul style="list-style-type: none"> <li>70% after deductible</li> <li>No visit limit</li> </ul>	<ul style="list-style-type: none"> <li>\$10 copay/visit</li> <li>No visit limit</li> </ul>	<ul style="list-style-type: none"> <li>\$10 copay/visit (individual)</li> <li>\$5 copay/visit (group)</li> <li>No visit limit</li> </ul>	<ul style="list-style-type: none"> <li>\$10 copay/visit (individual)</li> <li>\$5 copay/visit (group)</li> <li>No visit limit</li> </ul>	<ul style="list-style-type: none"> <li>\$10 copay/visit (individual)</li> <li>\$5 copay/visit (group)</li> <li>No visit limit</li> </ul>
<b>Inpatient Mental Health</b>	Requires preauthorization by Beacon Health Options <ul style="list-style-type: none"> <li>100% after deductible</li> <li>\$300 penalty if you fail to notify within 48 hours</li> <li>No limit on number of stays</li> </ul>	<ul style="list-style-type: none"> <li>80% of eligible expenses after Medicare, after deductible</li> <li>No limit on number of stays</li> </ul>	Requires preauthorization by Anthem Blue Cross <ul style="list-style-type: none"> <li>70% after deductible</li> <li>\$250 penalty if you fail to preauthorize</li> <li>No limit on number of stays</li> </ul>	<ul style="list-style-type: none"> <li>No charge</li> <li>No limit on number of stays</li> </ul>	<ul style="list-style-type: none"> <li>No charge</li> <li>No limit on number of stays</li> </ul>	<ul style="list-style-type: none"> <li>No charge</li> <li>No limit on number of stays</li> </ul>	<ul style="list-style-type: none"> <li>No charge</li> <li>No limit on number of stays</li> </ul>
<b>Outpatient Substance Use Disorder</b>	<ul style="list-style-type: none"> <li>\$10 copay/visit (individual)</li> <li>\$5 copay/visit (group)</li> <li>No visit limit</li> </ul>	Not covered	<ul style="list-style-type: none"> <li>70% after deductible</li> <li>No visit limit</li> </ul>	Coverage through Beacon Health Options network only, not HMO: <ul style="list-style-type: none"> <li>\$10 copay/visit (individual)</li> <li>\$5 copay/visit (group)</li> <li>No visit limit</li> </ul>	Coverage through Beacon Health Options network only, not HMO: <ul style="list-style-type: none"> <li>\$10 copay/visit (individual)</li> <li>\$5 copay/visit (group)</li> <li>No visit limit</li> </ul>	Coverage through Health Net or Beacon Health Options. Health Net coverage: \$10 copay/visit; no visit limit. Beacon Health Options coverage: <ul style="list-style-type: none"> <li>\$10 copay/visit (individual)</li> <li>\$5 copay/visit (group)</li> <li>No visit limit</li> </ul>	Coverage through Kaiser: <ul style="list-style-type: none"> <li>\$10 copay/visit (individual)</li> <li>\$5 copay/visit (group)</li> <li>No visit limit</li> </ul>
<b>Inpatient Substance Use Disorder</b>	Requires preauthorization by Beacon Health Options <ul style="list-style-type: none"> <li>100% after deductible</li> <li>\$300 penalty if you fail to notify within 48 hours</li> <li>No limit on number of stays</li> </ul>	Not covered	Requires preauthorization by Anthem Blue Cross <ul style="list-style-type: none"> <li>70% after deductible</li> <li>\$250 penalty if you fail to preauthorize</li> <li>No limit on number of stays</li> </ul>	Coverage through Beacon Health Options network only, not HMO. Requires preauthorization by Beacon Health Options. <ul style="list-style-type: none"> <li>100%</li> <li>No limit on number of stays</li> </ul>	Coverage through Beacon Health Options network only, not HMO. Requires preauthorization by Beacon Health Options. <ul style="list-style-type: none"> <li>100%</li> <li>No limit on number of stays</li> </ul>	Coverage through Health Net or Beacon Health Options. Health Net coverage: 100%, unlimited days, for inpatient (includes detoxification). Beacon Health Options treatment requires preauthorization by Beacon Health Options: <ul style="list-style-type: none"> <li>100%</li> <li>No limit on number of stays</li> </ul>	May use Beacon Health Options or Kaiser for detoxification. All other residential inpatient treatment is available through Beacon Health Options network only, not Kaiser. All substance use treatment requires preauthorization. When using a Beacon Health Options provider, a \$300 penalty applies if you fail to notify Beacon Health Options within 48 hours of admission to a facility. <ul style="list-style-type: none"> <li>100%</li> <li>No limit on number of stays</li> </ul>

\*Eligible Expenses are: (1) expenses for health services that are covered by the plan; (2) those that the claims administrator considers "medically necessary" for diagnosis or treatment; and (3) those that do not exceed the maximum allowed amount as determined by the claims administrator. Any costs not meeting this definition are the responsibility of the member. For more information or if you have questions, contact the claims administrator for your plan: Beacon Health Options, Anthem Blue Cross or your HMO, as listed in this chart.

