



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.anthem.com/ca/pge; in the *Summary of Benefits Handbook* at spd.mypgebenefits.com; or or by calling 1-800-964-0530.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	For in-network providers \$120 person / \$240 two people / \$320 three or more people For non-network providers \$240 person / \$480 two people / \$680 three or more people Doesn't apply to prescription drug costs. Copayments are taken before deductible and do not count toward deductible.	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1). See the chart starting on page 3 for how much you pay for covered services after you meet the <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 3 for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. Anthem medical limit for in-network providers \$750 person / \$1,500 two or more people For non-network providers \$1,000 person / \$2,000 family Separate Express Scripts prescription drug limit of \$500 person / \$1,000 two or more people	The medical and prescription drug <u>out-of-pocket limits</u> are the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. These limits helps you plan for health care expenses.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limits</u> .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 3 describes any limits on what the plan will pay for specific covered services, such as office visits.

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PG&E Anthem Network Access Plan (NAP)

Coverage Period: 01/01/2017 – 12/31/2017

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: All Coverage Types | Plan Type: PPO

Important Questions	Answers	Why this Matters:
Does this plan use a <u>network of providers</u> ?	Yes. See www.anthem.com/ca/pge or call 1-800-964-0530 for a list of in-network providers.	If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 3 for how this plan pays different kinds of providers .
Do I need a referral to see a <u>specialist</u> ?	No. You don't need a referral to see a specialist.	You can see the specialist you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 6. See your policy or plan document for additional information about excluded services .



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use in-network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

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Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use a Non-Network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$10 copay/visit	30% coinsurance	—————none—————
	Specialist visit	\$20 copay/visit	30% coinsurance	—————none—————
	Other practitioner office visit	20% coinsurance for chiropractic and acupuncture	30% coinsurance for chiropractic and acupuncture	Coverage is limited to 15 visits/year for non-network chiropractic care. Coverage is limited to 20 visits/year for in-network acupuncture and 15 visits/year for non-network acupuncture.
	Preventive care/screening/immunization	\$10 copay/visit primary care physician and \$20 copay/visit specialist	30% coinsurance	There may be other levels of copays or coinsurance that are contingent on what services are provided. Please see your formal contract of coverage for details.
If you have a test	Diagnostic test (X-ray, blood work)	10% coinsurance	30% coinsurance	—————none—————
	Imaging (CT/PET scans, MRIs)	10% coinsurance	30% coinsurance	—————none—————
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.express-scripts.com	Generic drugs	15% for retail; 10% for mail order	20% for retail; not applicable for mail order	5% penalty for using retail for maintenance drugs after 3 fills.
	Preferred brand drugs	25% for retail; 20% for mail order	30% for retail; not applicable for mail order	5% penalty for using retail for maintenance drugs after 3 fills. Penalty may apply if generic available.
	Non-preferred brand drugs	25% for retail; 20% for mail order	30% for retail; not applicable for mail order	5% penalty for using retail for maintenance drugs after 3 fills. Penalty may apply if generic available.
	Specialty drugs	Covered as any other drug	Covered as any other drug	5% penalty may apply for using retail after 3 fills.

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If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$35 copay/visit	30% coinsurance	Copay waived if admitted (in-network only).
	Physician/surgeon fees	0% coinsurance	30% coinsurance	_____none_____
If you need immediate medical attention	Emergency room services	\$35 copay/visit	\$35 copay/visit	Copay waived if admitted.
	Emergency medical transportation	0% coinsurance	0% coinsurance	_____none_____
	Urgent care	\$10 copay/visit primary care physician and \$20 copay/visit specialist	30% coinsurance	_____none_____
If you have a hospital stay	Facility fee (e.g., hospital room)	\$100 copay	30% coinsurance	\$300 penalty if preauthorization is not obtained for non-emergency care.
	Physician/surgeon fee	0% coinsurance	30% coinsurance	_____none_____
If you have mental health, behavioral health, or substance abuse needs Benefits administered by Beacon Health Options	Mental/behavioral health outpatient services	\$10 copay/individual visit \$5 copay/group visit	30% coinsurance	No charge for initial visit for medication evaluation.
	Mental/behavioral health inpatient services	0% coinsurance	30% coinsurance	Preauthorization required; \$300 penalty if you fail to notify Beacon Health Options within 48 hours.
	Substance use disorder outpatient services	\$10 copay/individual visit \$5 copay/group visit	30% coinsurance	_____none_____
	Substance use disorder inpatient services	0% coinsurance	30% coinsurance	Preauthorization required; \$300 penalty if you fail to notify Beacon Health Options within 48 hours.

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If you are pregnant	Prenatal and postnatal care	\$20 copay/visit	30% coinsurance	Diagnostics/X-rays/labwork covered separately
	Delivery and all inpatient services	\$100 copay	30% coinsurance	\$300 penalty if preauthorization is not obtained.
If you need help recovering or have other special health needs	Home health care	10% coinsurance	30% coinsurance	\$300 penalty if preauthorization is not obtained.
	Rehabilitation services	20% coinsurance	30% coinsurance	Preauthorization is required for 25th visit and beyond for all services.
	Habilitation services	20% coinsurance	30% coinsurance	Preauthorization is required for 25th visit and beyond for all services.
	Skilled nursing care	10% coinsurance	30% coinsurance	\$300 penalty if preauthorization is not obtained.
	Durable medical equipment	20% coinsurance	30% coinsurance	Failure to obtain preauthorization may result in non-coverage or reduced coverage for purchases or cumulative rentals over \$1,000. \$300 penalty if preauthorization is not obtained.
	Hospice service	10% coinsurance	30% coinsurance	\$300 penalty if preauthorization is not obtained.
If your child needs dental or eye care	Eye exam	Not covered	Not covered	—————none—————
	Glasses	Not covered	Not covered	—————none—————
	Dental check-up	Not covered	Not covered	—————none—————

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Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Cosmetic surgery
- Dental care (Adult)
- Long-term care
- Most coverage provided outside the United States. See www.anthem.com/ca/pge
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Acupuncture
- Bariatric surgery
- Chiropractic care
- Hearing aids (1 per ear every 3 years)
- Infertility treatment (up to a lifetime maximum of \$7,000)

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Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, federal and state laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-964-0530. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact:

Anthem Blue Cross
P.O. Box 4310
Woodland Hills, CA 91365-4310
Telephone: 1-800-964-0530
Website: www.anthem.com/ca/pge

You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

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Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-964-0530.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-964-0530.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-964-0530.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwüjigo holne' 1-800-964-0530.

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

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About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$6,938
- Patient pays \$602

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles	\$120
Copays	\$380
Coinsurance	\$102
Limits or exclusions	\$0
Total	\$602

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$4,514
- Patient pays \$886

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$120
Copays	\$80
Coinsurance	\$686
Limits or exclusions	\$0
Total	\$886

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Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, copayments, and coinsurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as copayments, deductibles, and coinsurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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