Covered California 2019 2020 Patient-Centered Benefit Plan Designs¹

Final Board-approvedProposed March 15, 2018March 14, 2019

¹ These are the Standard Benefit Plan Designs pursuant to Government Code Section 100504(c).



immary of Ber	nefits and Coverage		Л		
-	amounts describe the Enrollee's out of pocket costs.	Platinum Coinsurance		Platinum Copay Pla	
tuarial Value - A'	V Calculator	91.7%		88.9<u>89.1</u>%	
	Plan design includes a deductible?	No		No	
	Integrated Individual deductible	\$0		\$0	
	Integrated Family deductible	\$0		\$0	
	Individual deductible, NOT integrated: Medical / Pharmacy / Dental	\$0 / \$0 / \$	0	\$0 / \$0 / \$	D
	Family deductible, NOT integrated: Medical / Pharmacy / Dental	\$0 / \$0 / \$	0	\$0 / \$0 / \$	0
	Individual Out–of–pocket maximum	\$3,350<u>\$4,5</u>	<u>00</u>	\$3,350<u>\$4,5</u>	<u>00</u>
	Family Out-of-pocket maximum	\$6,700<u>\$9,0</u>	<u>00</u>	\$6,700<u>\$9,0</u>	<u>00</u>
	HSA plan: Self-only coverage deductible HSA family plan: Individual deductible	N/A N/A		N/A N/A	
Common					
Vedical Event	Service Type	Member Cost Share	Deductible Applies	Member Cost Share	Deduct Applie
lealth care	Primary care visit to treat an injury, illness, or condition	\$15		\$15	
orovider's	Other practitioner office visit	\$15		\$15	
clinic visit	Specialist visit	\$30		\$30	
	Preventive care/ screening/ immunization	No charge		No charge	
	Laboratory Tests	\$15		\$15	
Tests	X-rays and Diagnostic Imaging	\$30		\$30	
	Imaging (CT/PET scans, MRIs)	10%		\$75	
	Tier 1	\$5		\$5	
Drugs to	Tier 2	\$15		\$15	
reat illness or condition	Tier 3	\$25		\$25	
	Tier 4	10% up to \$250 per		10% up to \$250 per	
_		script		script	
Dutpatient	Surgery facility fee (e.g., ASC)	10%		\$100	
ervices	Physician/surgeon fees	10%		\$25	
	Outpatient visit	10%		10%	
	Emergency room facility fee (waived if admitted)	\$150		\$150	
Need immediate	Emergency room physician fee (waived if admitted)	No charge		No charge	
ttention	Medical transportation (including emergency and non-emergency)	\$150		\$150	
	Urgent care	\$15		\$15	
	Facility fee (e.g. hospital room) for inpatient stay (including labor and delivery, mental health, and substance use)	10%		\$250 per day up to	
lospital stay	Physician/surgeon fee	10%		5 days No charge	
Mental nealth,	Mental/behavioral health and substance use disorder outpatient office visits	\$15		\$15	
behavioral nealth, or					
substance abuse needs	Mental/behavioral health and substance use disorder other outpatient items and services	\$15		\$15	
Pregnancy	Prenatal care and preconception visits	No charge		No charge	
	Home health care (cost share per visit)	10%		\$20	
lelp	Outpatient Rehabilitation and Habilitation services	\$15		\$15	
ecovering or other special	Skilled nursing care	10%		\$150 per day up to	
nealth needs	Durable medical equipment	10%		5 days 10%	
	Hospice service	No charge		No charge	
	Eye exam	No charge		No charge	
Child eye are	1 pair of glasses per year (or contact lenses in lieu of glasses)	No charge		No charge	
	Oral Exam	No charge		i to charge	
Child Dental	Preventive - Cleaning				
Diagnostic Ind	Preventive - X-ray	No charge		No charge	
Preventive	Sealants per Tooth				
	Topical Fluoride Application				
	Space Maintainers - Fixed				
Child Dental Basic	Restorative Procedures	20%		See 20192020 Dental Copay	
Services	Periodontal Maintenance Services			Schedule	
	Crowns and Casts				
Child Dental	Endodontics			See 20192020	
Major	Periodontics (other than maintenance)	50%		Dental Copay	
Services	Prosthodontics			Schedule	
	Oral Surgery				
Child		50%		\$1,000	

mber Cost Share	amounts describe the Enrollee's out of pocket costs.	Individual-only Coinsurance		Individual-only Copay Pla	
uarial Value - A	V Calculator	81.8<u>81.9</u>%		78.1<u>78.3</u>9	
	Plan design includes a deductible?	No		No	
	Integrated Individual deductible	\$0		\$0	
	Integrated Family deductible	\$0		\$0	
	Individual deductible, NOT integrated: Medical / Pharmacy / Dental	\$0 / \$0 / \$0)	\$0 / \$0 / \$	0
	Family deductible, NOT integrated: Medical / Pharmacy / Dental	\$0 / \$0 / \$0)	\$0 / \$0 / \$	0
	Individual Out-of-pocket maximum	\$7,200 <u>\$7,8</u>	<u>50</u>	\$7,200 <u>\$7,8</u>	50
	Family Out-of-pocket maximum		_	\$ 14,400 \$15,	700
	HSA plan: Self-only coverage deductible			N/A	
	HSA family plan: Individual deductible			N/A	
Common Medical	Service Type	Member Cost Share	Deductible Applies	Member Cost Share	Deduct Applie
Event	Primary care visit to treat an injury, illness, or condition	\$30	, , , , , , , , , , , , , , , , , , , ,	\$30	7.00
lealth care provider's	Other practitioner office visit	\$30		\$30	
ffice or linic visit	Specialist visit	<u>\$55\$60</u>		<u>\$55\$60</u>	
	Preventive care/ screening/ immunization	No charge		No charge	
	Laboratory Tests	\$35<u>\$40</u>		\$35<u>\$40</u>	
ests	X-rays and Diagnostic Imaging	\$55<u>\$75</u>		\$55 <u>\$75</u>	
	Imaging (CT/PET scans, MRIs)	20%		\$275	
	Tier 1	\$15		\$15	
rugs to eat illness	Tier 2	\$55		\$55	
r condition	Tier 3	\$75<u>\$80</u>		\$75<u>\$80</u>	
	Tier 4	20% up to \$250 per		20% up to \$250 per	
	Surgery facility for $(a = ASC)$	script		script	
outpatient	Surgery facility fee (e.g., ASC)	20%		\$300	
ervices	Physician/surgeon fees	20%		\$40	
	Outpatient visit	20%		20%	
	Emergency room facility fee (waived if admitted)	\$325 <u>\$350</u>		\$325<u></u>\$350	
leed	Emergency room physician fee (waived if admitted)	No charge		No charge	
nmediate ttention	Medical transportation (including emergency and non-emergency)	\$250		\$250	
llention					
	Urgent care	\$30		\$30	
lospital stay	Facility fee (e.g. hospital room) for inpatient stay (including labor and delivery, mental health, and substance use)	20%		\$600 per day up to 5 days	
iospitai stay	Physician/surgeon fee	20%		No charge	
lental					
ealth, ehavioral ealth, or	Mental/behavioral health and substance use disorder outpatient office visits	\$30		\$30	
ubstance buse needs	Mental/behavioral health and substance use disorder other outpatient items and services	\$30		\$30	
regnancy	Prenatal care and preconception visits	No charge		No charge	
	Home health care (cost share per visit)	20%		\$30	
lelp ecovering or	Outpatient Rehabilitation and Habilitation services	\$30		\$30	
ther special	Skilled nursing care	20%		\$300 per day up to 5 days	
ealth needs	Durable medical equipment	20%		20%	
	Hospice service	No charge		No charge	
	Eye exam	No charge		No charge	
hild eye are		_		-	
	1 pair of glasses per year (or contact lenses in lieu of glasses)	No charge		No charge	
	Oral Exam				
hild David	Preventive - Cleaning				
hild Dental iagnostic	Preventive - X-ray	Na at an		Na alterna	
nd	Sealants per Tooth	No charge		No charge	
reventive	Topical Fluoride Application				
	Space Maintainers - Fixed				
hild Dented				Soc 20402020	
hild Dental asic	Restorative Procedures	20%		See 20192020 Dental Copay	
ervices	Periodontal Maintenance Services			Schedule	
	Crowns and Casts				
	Endodontics				
hild Dental	Periodontics (other than maintenance)	50%		See 20192020 Dental Copay	
ervices	Prosthodontics			Schedule	
	Oral Surgery				
hild	Medically necessary orthodontics	50%		\$1,000	

mber Cost Share	nefits and Coverage amounts describe the Enrollee's out of pocket costs.	<u>CCSB-only</u> Gold Coinsurance Pla		CCSB-only Gold Conav Plan		
tuarial Value - A	·	Coinsurance Plai 81.878.1%		Copay Plan 78.1<u>79.7</u>%		
	Plan design includes a deductible?	NeYes, Medical/Pharr	nacv	NeYes, Medical/Pha	rmacy	
	Integrated Individual deductible	\$0 <u>N/A</u>	<u>naoy</u>	\$0 <u>N/A</u>	<u>inidoy</u>	
	Integrated Family deductible	\$0 <u>N/A</u>		\$0 <u>N/A</u>		
	Individual deductible, NOT integrated: Medical / Pharmacy / Dental	<mark>\$0<u>\$250</u> / \$0 / \$0</mark>		\$0 <u>N/A</u> \$0 <u>\$250</u> / \$0 / \$0		
	Family deductible, NOT integrated: Medical / Pharmacy / Dental	\$0<u>\$500</u> / \$0 / \$0		\$0<u>\$500</u> / \$0 / \$(0	
	Individual Out–of–pocket maximum	\$7,200<u>\$7,850</u>		\$7,200<u>\$7.850</u>		
	Family Out-of-pocket maximum	\$14,400 <u>\$15,700</u>		\$14,400<u>\$15,70</u>0	<u>0</u>	
	HSA plan: Self-only coverage deductible	N/A		N/A		
	HSA family plan: Individual deductible	N/A		N/A		
Common Medical	Service Type	Member Cost Share	Deductible Applies	Member Cost Share	Deductil Applie	
Event	Primary care visit to treat an injury, illness, or condition	\$30<u>\$25</u>		\$30<u>\$25</u>		
lealth care				++++		
provider's	Other practitioner office visit	\$30 <u>\$25</u>		\$30<u></u>\$25		
linic visit	Specialist visit	<u>\$55</u> \$50		\$55 <u>\$50</u>		
	Preventive care/ screening/ immunization	No charge		No charge		
	Laboratory Tests	\$35 <u>\$25</u>		\$35 <u>\$25</u>		
ests	X-rays and Diagnostic Imaging	\$55 <u>\$65</u>		\$55 <u>\$65</u>		
	Imaging (CT/PET scans, MRIs)	20%		\$275		
	Tier 1	\$15		\$15		
Drugs to reat illness	Tier 2	\$55 <u>\$50</u>		\$55 <u>\$50</u>		
or condition	Tier 3	\$75<u>\$80</u>		\$75<u>\$80</u>		
	Tier 4	20% up to \$250 per script		20% up to \$250 per script		
	Surgery facility fee (e.g., ASC)	20%		\$300		
Outpatient	Physician/surgeon fees	20%		\$40		
ervices	Outpatient visit	20%		20%		
	Emergency room facility fee (waived if admitted)	\$ 325 \$250	X	\$ <u>325\$250</u>	X	
Need	Emergency room physician fee (waived if admitted)	No charge	_	No charge	_	
immediate	Medical transportation (including emergency and non-emergency)	\$250	×	\$250	x	
attention			X		<u>~</u>	
_	Urgent care	\$30<u>\$25</u>		\$30<u>\$25</u>		
lospital stay	Facility fee (e.g. hospital room) for inpatient stay (including labor and delivery, mental health, and substance use)	20%	X	\$600 per day up to 5 days	X	
,	Physician/surgeon fee	20%	X	No charge		
Viental	Mental/behavioral health and substance use disorder outpatient office	\$20\$25		\$20\$25		
health, behavioral	visits	\$30<u></u>\$25		\$30 <u>\$25</u>		
health, or substance	Mental/behavioral health and substance use disorder other outpatient	\$20\$25		\$20\$25		
abuse needs	items and services	\$30<u>\$25</u>		\$30<u></u>\$25		
Pregnancy	Prenatal care and preconception visits	No charge		No charge		
	Home health care (cost share per visit)	20%<u>\$30</u>		\$30		
lelp	Outpatient Rehabilitation and Habilitation services	\$30<u></u>\$25		\$30<u></u>\$25		
ecovering or	Skilled nursing care	20%	x	\$300 per day up to 5 days	<u>×</u>	
other special nealth needs	Durable medical equipment	20%		20%	-	
	Hospice service	No charge		No charge		
Child eye	Eye exam	No charge		No charge		
are				No charge		
care	1 pair of glasses per year (or contact lenses in lieu of glasses)	No charge				
care	Oral Exam	No charge				
	Oral Exam Preventive - Cleaning	No charge				
child Dental Diagnostic	Oral Exam	No charge		No charge		
child Dental Diagnostic nd	Oral Exam Preventive - Cleaning			No charge		
child Dental Diagnostic nd	Oral Exam Preventive - Cleaning Preventive - X-ray			No charge		
Child Dental Diagnostic Ind	Oral Exam Preventive - Cleaning Preventive - X-ray Sealants per Tooth			No charge		
Child Dental Diagnostic and Preventive Child Dental	Oral Exam Preventive - Cleaning Preventive - X-ray Sealants per Tooth Topical Fluoride Application	No charge		No charge See <u>20192020</u> Dental Copay		
Child Dental Diagnostic and Preventive Child Dental Basic	Oral Exam Preventive - Cleaning Preventive - X-ray Sealants per Tooth Topical Fluoride Application Space Maintainers - Fixed					
Child Dental Diagnostic and Preventive Child Dental Basic	Oral Exam Preventive - Cleaning Preventive - X-ray Sealants per Tooth Topical Fluoride Application Space Maintainers - Fixed Restorative Procedures	No charge		See 20192020 Dental Copay		
Child Dental Diagnostic and Preventive Child Dental Basic Services	Oral Exam Preventive - Cleaning Preventive - X-ray Sealants per Tooth Topical Fluoride Application Space Maintainers - Fixed Restorative Procedures Periodontal Maintenance Services	No charge		See 20192020 Dental Copay		
Child Dental Diagnostic and Preventive Child Dental Basic Services	Oral Exam Preventive - Cleaning Preventive - X-ray Sealants per Tooth Topical Fluoride Application Space Maintainers - Fixed Restorative Procedures Periodontal Maintenance Services Crowns and Casts Endodontics	No charge 20%		See <u>20192020</u> Dental Copay Schedule See <u>20192020</u> Dental Copay		
Child Dental Diagnostic and Preventive Child Dental Basic Services Child Dental Major	Oral ExamPreventive - CleaningPreventive - X-raySealants per ToothTopical Fluoride ApplicationSpace Maintainers - FixedRestorative ProceduresPeriodontal Maintenance ServicesCrowns and CastsEndodonticsPeriodontics (other than maintenance)	No charge		See 20192020 Dental Copay Schedule		
Child Dental Diagnostic and Preventive Child Dental Basic Services Child Dental Major Services	Oral Exam Preventive - Cleaning Preventive - X-ray Sealants per Tooth Topical Fluoride Application Space Maintainers - Fixed Restorative Procedures Periodontal Maintenance Services Crowns and Casts Endodontics	No charge 20%		See <u>20192020</u> Dental Copay Schedule See <u>20192020</u> Dental Copay		

Prosthodontics Oral Surgery

Medically necessary orthodontics

50%

Child Orthodontic

	nefits and Coverage		
-	amounts describe the Enrollee's out of pocket costs.	Individual-only Silver	r Plan
Actuarial Value - A			
	Plan design includes a deductible?	Yes, Medical/Pharm	201
	Integrated Individual deductible	N/A	acy
	Integrated Family deductible	N/A	
	Individual deductible, NOT integrated: Medical / Pharmacy / Dental	\$ 2,500 \$4,000 / \$ 200 \$3	<u>00</u> / \$0
	Family deductible, NOT integrated: Medical / Pharmacy / Dental	<u>\$5,000</u> \$8,000 / \$400 <u>\$6</u>	
	Individual Out-of-pocket maximum	\$7,550<u>\$7,850</u>	
	Family Out-of-pocket maximum	\$15,100<u>\$15,700</u>	
	HSA plan: Self-only coverage deductible	N/A	
	HSA family plan: Individual deductible	N/A	
Common Medical Event	Service Type	Member Cost Share	Deductible Applies
	Primary care visit to treat an injury, illness, or condition	\$40	
Health care provider's	Other practitioner office visit	\$40	
office or		¢	
clinic visit	Specialist visit	\$80	
	Preventive care/ screening/ immunization	No charge	
	Laboratory Tests	\$35<u>\$40</u>	
Tests	X-rays and Diagnostic Imaging	\$75<u>\$85</u>	
	Imaging (CT/PET scans, MRIs)	\$300<u>\$325</u>	
	Tier 1	<u>\$15</u> \$16	Pharmacy deductible
			Pharmacy
Drugs to treat illness	Tier 2	\$55<u>\$60</u>	deductible
or condition	Tier 3	<u>\$80\$90</u>	Pharmacy deductible
	Tier 4	20% up to \$250 per script after pharmacy deductible	Pharmacy deductible
	Surgery facility fee (e.g., ASC)	20%	
Outpatient services	Physician/surgeon fees	20%	
361 11663	Outpatient visit	20%	
	Emergency room facility fee (waived if admitted)	\$350 \$400	
Need	Emergency room physician fee (waived if admitted)	No charge	
immediate		-	v
attention	Medical transportation (including emergency and non-emergency)	\$250	×
	Urgent care	\$40	
Hospital stay	Facility fee (e.g. hospital room) for inpatient stay (including labor and delivery, mental health, and substance use)	20%	Х
	Physician/surgeon fee	20%	
Mental	Mental/behavioral health and substance use disorder outpatient office		
health, behavioral	visits	\$40	
health, or substance	Mental/behavioral health and substance use disorder other outpatient		
abuse needs	items and services	\$40	
Pregnancy	Prenatal care and preconception visits	No charge	
	Home health care (cost share per visit)	\$45	
Help	Outpatient Rehabilitation and Habilitation services	\$40	
Help recovering or			×.
other special health needs	Skilled nursing care	20%	Х
incutti neccuo	Durable medical equipment	20%	
	Hospice service	No charge	
Child eye	Eye exam	No charge	
care	1 pair of glasses per year (or contact lenses in lieu of glasses)	No charge	
	Oral Exam		
	Preventive - Cleaning		
Child Dental Diagnostic	Preventive - X-ray		
and	Sealants per Tooth	No charge	
Preventive	Topical Fluoride Application		
	Space Maintainers - Fixed		
Child Dental	Restorative Procedures		
Basic	Periodontal Maintenance Services	20%	
Services			
	Crowns and Casts		
Child Dental	Endodontics		
Major Services	Periodontics (other than maintenance)	50%	
	Prosthodontics		

-	nefits and Coverage amounts describe the Enrollee's out of pocket costs.	CCSB <u>-only</u> Silver Coinsurance Plar		CCSB <u>-only</u> Silver Copay Plan	
ctuarial Value - A'	V Calculator	71.9<u>70.5</u>%		71.670.2 %	
	Plan design includes a deductible?	Yes, Medical/Pharma	ю	Yes, Medical/Pharm	acy
	Integrated Individual deductible	N/A		N/A	,
	Integrated Family deductible	N/A		N/A	
	Individual deductible, NOT integrated: Medical / Pharmacy / Dental	\$ 2,000 \$2,250 / \$200 <u>\$30</u>	<u>0</u> / \$0	\$ 2,000 \$2,250 / \$ 200 \$3	<u>00</u> / \$0
	Family deductible, NOT integrated: Medical / Pharmacy / Dental	\$4,000<u>\$4,500</u> / \$400<u>\$60</u>	<u>0</u> / \$0	\$4,000 <u>\$4,500</u> / \$400 <u>\$6</u>	<u>00</u> / \$0
	Individual Out–of–pocket maximum	\$7,550<u>\$7,850</u>		\$7,550<u>\$7,850</u>	
	Family Out-of-pocket maximum	\$15,100<u>\$15,700</u>		\$15,100<u>\$15,700</u>	
	HSA plan: Self-only coverage deductible	N/A		N/A	
	HSA family plan: Individual deductible	N/A		N/A	
Common Medical Event	Service Type	Member Cost Share	Deductible Applies	Member Cost Share	Deductibl Applies
	Primary care visit to treat an injury, illness, or condition	\$45 <u>\$50</u>		\$45 <u>\$50</u>	
Health care	Other practitioner office visit	\$45 <u>\$50</u>		<u>\$45\$50</u>	
provider's office or		\$43 \$ <u>\$00</u>		443 <u>430</u>	
clinic visit	Specialist visit	\$80<u>\$85</u>		\$80<u>\$85</u>	
	Preventive care/ screening/ immunization	No charge		No charge	
	Laboratory Tests	\$40		\$40	
Tests	X-rays and Diagnostic Imaging	\$75 <u>\$85</u>		\$75 <u>\$85</u>	
	Imaging (CT/PET scans, MRIs)	20%		\$300	
	Tier 1	<u>\$15\$17</u>	Pharmacy	<u>\$15\$17</u>	Pharma
		ψισ <u>ψιτ</u>	deductible	ψισ <u>ψιτ</u>	deductib
Drugs to treat illness	Tier 2	\$ 55 <u>\$65</u>	Pharmacy deductible	\$ 55 <u>\$65</u>	Pharma deductib
or condition	Tier 3	<u>\$85\$90</u>	Pharmacy	<u>\$85\$90</u>	Pharma
		20% up to \$250 per script after	deductible Pharmacy	20% up to \$250 per script after	deductik Pharma
	Tier 4	pharmacy deductible	deductible	pharmacy deductible	deductib
	Surgery facility fee (e.g., ASC)	20%		20%	
Outpatient services	Physician/surgeon fees	20%		20%	
	Outpatient visit	20%		20%	
	Emergency room facility fee (waived if admitted)	\$350 \$400	×	\$350 \$400	<u>×</u>
Need	Emergency room physician fee (waived if admitted)	No charge	-	No charge	-
immediate		_	×	\$250	×
attention	Medical transportation (including emergency and non-emergency)	\$250	*		*
	Urgent care	\$45<u>\$50</u>		\$45<u>\$50</u>	
Hospital stay	Facility fee (e.g. hospital room) for inpatient stay (including labor and delivery, mental health, and substance use)	20%	Х	20%	Х
nospital stay	Physician/surgeon fee	20%	х	20%	
Mental	Mental/behavioral health and substance use disorder outpatient office				
health, behavioral	visits	\$45<u></u>\$50		\$45<u></u>\$50	
health, or	Mental/behavioral health and substance use disorder other outpatient				
substance abuse needs	items and services	\$45<u></u>\$50		\$45<u></u>\$50	
Pregnancy	Prenatal care and preconception visits	No charge		No charge	
	Home health care (cost share per visit)	20%		\$45	
Uala	Outpatient Rehabilitation and Habilitation services	\$45 <u>\$50</u>		\$45 <u>\$50</u>	
Help recovering or					
other special health needs	Skilled nursing care	20%	Х	20%	Х
Hould needs	Durable medical equipment	20%		20%	
	Hospice service	No charge		No charge	
Child eye	Eye exam	No charge		No charge	
care	1 pair of glasses per year (or contact lenses in lieu of glasses)	No charge		No charge	
	Oral Exam				
	Preventive - Cleaning				
Child Dental	Preventive - X-ray				
Diagnostic and	Sealants per Tooth	No charge		No charge	
Preventive	Topical Fluoride Application				
Child Dental	Space Maintainers - Fixed				
Child Dental Basic	Restorative Procedures	20%		See 20192020 Dental Copay Schedule	
Services	Periodontal Maintenance Services			Genedule	
	Crowns and Casts				
Child Dental	Endodontics				
Major	Periodontics (other than maintenance)	50%		See 20192020 Dental Copay Schedule	
Services	Prosthodontics				
	Oral Surgery				
Child					

CCSB-only Summary of Benefits and Coverage Silver HDHP Plan Member Cost Share amounts describe the Enrollee's out of pocket costs. Actuarial Value - AV Calculator 70.5<u>71.3</u>% Plan design includes a deductible? Yes, integrated Integrated Individual deductible \$2,500 integrated \$5,000 integrated Integrated Family deductible Individual deductible, NOT integrated: Medical / Pharmacy / Dental N/A Family deductible, NOT integrated: Medical / Pharmacy / Dental N/A Individual Out-of-pocket maximum \$6,650<u>\$6,850</u> Family Out-of-pocket maximum \$13,300<u>\$13,700</u> HSA plan: Self-only coverage deductible \$2,500 HSA family plan: Individual deductible See endnote Common Member Cost Share Deductible Applie Medical Service Type Event Primary care visit to treat an injury, illness, or condition 20% Х Health care Other practitioner office visit 20% provider's Х office or clinic visit Specialist visit 20% Х Preventive care/ screening/ immunization No charge Laboratory Tests 20% Х X-rays and Diagnostic Imaging Tests 20% х Imaging (CT/PET scans, MRIs) 20% Х 20% up to \$250 per Tier 1 Х script 20% up to \$250 per Tier 2 х Drugs to script treat illness 20% up to \$250 per or condition Tier 3 Х script 20% up to \$250 per Tier 4 Х script Surgery facility fee (e.g., ASC) 20% Х Outpatient Physician/surgeon fees 20% х . services Outpatient visit 20% Х Emergency room facility fee (waived if admitted) 20% Х Emergency room physician fee (waived if admitted) Need 0% Х immediate attention Medical transportation (including emergency and non-emergency) 20% Х Urgent care 20% Х Facility fee (e.g. hospital room) for inpatient stay (including labor and 20% х delivery, mental health, and substance use) Hospital stay Physician/surgeon fee 20% Х Mental Mental/behavioral health and substance use disorder outpatient office health, 20% Х visits behavioral health, or substance Mental/behavioral health and substance use disorder other outpatient 20% х items and services abuse needs Pregnancy Prenatal care and preconception visits No charge Home health care (cost share per visit) 20% Х Outpatient Rehabilitation and Habilitation services 20% Х Help . recovering or Skilled nursing care 20% Х other special health needs Durable medical equipment 20% Х Hospice service 0% Х Eve exam No charge Child eye care 1 pair of glasses per year (or contact lenses in lieu of glasses) No charge Oral Exam Preventive - Cleaning Child Dental Preventive - X-ray Diagnostic No charge and Sealants per Tooth Preventive Topical Fluoride Application Space Maintainers - Fixed Child Dental **Restorative Procedures** Basic Services 20% Periodontal Maintenance Services Crowns and Casts Endodontics Child Dental Major Services Periodontics (other than maintenance) 50% Prosthodontics Oral Surgery Child Medically necessary orthodontics 50% Orthodo

Date: March 15, 2018March 14, 2019

mber Cost Share	amounts describe the Enrollee's out of pocket costs.	Silver P 100%-1509		Silver Plan 150%-200% FPL		
uarial Value - A	V Calculator	94.2<u>94.</u>2		87.9<u>87.7</u>%		
	Plan design includes a deductible?	Yes, Medical/F	Pharmacy	Yes, Medical/Pharmacy		
	Integrated Individual deductible	N/A		N/A		
	Integrated Family deductible	N/A		N/A		
	Individual deductible, NOT integrated: Medical / Pharmacy / Dental	\$75 / \$0	/ \$0	\$650 <u>\$1,400</u> / \$50 <u>\$100</u>	<mark>)</mark> / \$0	
	Family deductible, NOT integrated: Medical / Pharmacy / Dental	\$150 / \$0	/ \$0	\$1,300<u>\$2,800</u> / \$100<u>\$2</u>	<mark>)0</mark> / \$0	
	Individual Out-of-pocket maximum	\$1,00	0	\$2,600<u>\$2,700</u>		
	Family Out-of-pocket maximum	\$2,00	0	\$5,200<u>\$5,400</u>		
	HSA plan: Self-only coverage deductible	N/A		N/A		
	HSA family plan: Individual deductible	N/A		N/A		
Common Medical Event	Service Type	Member Cost Share	Deductible Applies	Member Cost Share	Deductib Applies	
	Primary care visit to treat an injury, illness, or condition	\$5		\$15		
lealth care provider's office or	Other practitioner office visit	\$5		\$15		
linic visit	Specialist visit	\$8		\$25		
	Preventive care/ screening/ immunization	No charge		No charge		
	Laboratory Tests	\$8		\$15 <u>\$20</u>		
ests	X-rays and Diagnostic Imaging	\$8		\$30 <u>\$40</u>		
	Imaging (CT/PET scans, MRIs)	\$50		\$100		
	Tier 1	\$3		\$5	Dh	
rugs to reat illness	Tier 2	\$10		\$20<u>\$25</u>	Pharma deductit	
r condition	Tier 3	\$15		\$35 <u>\$45</u>	Pharma deductil	
	Tier 4	10% up to \$150 per script		15% up to \$150 per script after pharmacy deductible	Pharma deductil	
	Surgery facility fee (e.g., ASC)	10%		15%		
outpatient ervices	Physician/surgeon fees	10%		15%		
0111003	Outpatient visit	10%		15%		
	Emergency room facility fee (waived if admitted)	\$50		\$100 \$150		
leed	Emergency room physician fee (waived if admitted)	No charge		No charge		
nmediate	Medical transportation (including emergency and non-emergency)	\$30	×	\$75	×	
ttention			~		~	
_	Urgent care	\$5		\$15		
lospital stay	Facility fee (e.g. hospital room) for inpatient stay (including labor and delivery, mental health, and substance use)	10%	Х	15%	Х	
,	Physician/surgeon fee	10%		15%		
lental lealth, lehavioral	Mental/behavioral health and substance use disorder outpatient office visits	\$5		\$15		
ealth, or ubstance buse needs	Mental/behavioral health and substance use disorder other outpatient items and services	\$5		\$15		
regnancy	Prenatal care and preconception visits	No charge		No charge		
	Home health care (cost share per visit)	\$3		\$15		
la la	Outpatient Rehabilitation and Habilitation services	\$5		\$15		
lelp ecovering or						
ther special ealth needs	Skilled nursing care	10%	Х	15%	Х	
	Durable medical equipment	10%		15%		
	Hospice service	No charge		No charge		
hild eye	Eye exam	No charge		No charge		
are	1 pair of glasses per year (or contact lenses in lieu of glasses)	No charge		No charge		
	Oral Exam					
	Preventive - Cleaning					
Child Dental Diagnostic	Preventive - X-ray	.				
nd	Sealants per Tooth	No charge		No charge		
reventive	Topical Fluoride Application					
	Space Maintainers - Fixed					
hild Dental	Restorative Procedures					
Basic		20%		20%		
ervices	Periodontal Maintenance Services					
	Crowns and Casts					
hild Dental	Endodontics					
/lajor Services	Periodontics (other than maintenance)	50%		50%		
IN VICES	Prosthodontics					
	Oral Surgery					
hild	Medically necessary orthodontics	50%		50%		

ember Cost Share	nefits and Coverage amounts describe the Enrollee's out of pocket costs.	Silver Plan 200%-250% FPL	_
tuarial Value - A	V Calculator	73.9<u>73.8</u>%	-
	Plan design includes a deductible?	Yes, Medical/Pharm	acy
	Integrated Individual deductible	N/A	
	Integrated Family deductible	N/A	
	Individual deductible, NOT integrated: Medical / Pharmacy / Dental	\$2,200 \$3,700 / \$175<u>\$2</u>	. <mark>75</mark> / \$0
	Family deductible, NOT integrated: Medical / Pharmacy / Dental	\$4,400 <u>\$7,400</u> / \$350<u>\$5</u>	50 / \$0
	Individual Out-of-pocket maximum	\$6,300<u>\$6,550</u>	
	Family Out-of-pocket maximum	\$12,600 <u>\$13,100</u>	<u>1</u>
	HSA plan: Self-only coverage deductible	N/A	
	HSA family plan: Individual deductible	N/A	-
Common Medical Event	Service Type	Member Cost Share	Deductib Applies
	Primary care visit to treat an injury, illness, or condition	\$35	
Health care provider's office or	Other practitioner office visit	\$35	
clinic visit	Specialist visit	\$75	
	Preventive care/ screening/ immunization	No charge	
	Laboratory Tests	\$35 <u>\$40</u>	
Tests	X-rays and Diagnostic Imaging	\$75<u>\$85</u>	
	Imaging (CT/PET scans, MRIs)	\$ <u>300</u> \$325	
			Pharma
	Tier 1	\$15<u>\$16</u>	deductib
Drugs to reat illness	Tier 2	\$50<u>\$55</u>	deductik
or condition	Tier 3	\$75 <u>\$85</u>	deductib
	Tier 4	20% up to \$250 per script after pharmacy deductible	Pharma deductib
	Surgery facility fee (e.g., ASC)	20%	
Outpatient services	Physician/surgeon fees	20%	
	Outpatient visit	20%	
	Emergency room facility fee (waived if admitted)	<u>\$350<u>\$400</u></u>	
Need	Emergency room physician fee (waived if admitted)	No charge	
mmediate attention	Medical transportation (including emergency and non-emergency)	\$250	×
	Urgent care	\$35	
	Facility fee (e.g. hospital room) for inpatient stay (including labor and		
Hospital stay	delivery, mental health, and substance use) Physician/surgeon fee	20% 20%	х
Viental	Mental/behavioral health and substance use disorder outpatient office	\$35	
nealth, behavioral nealth, or	visits	φυυ	
substance abuse needs	Mental/behavioral health and substance use disorder other outpatient items and services	\$35	
Pregnancy	Prenatal care and preconception visits	No charge	
	Home health care (cost share per visit)	\$40	
lelp	Outpatient Rehabilitation and Habilitation services	\$35	
ecovering or other special	Skilled nursing care	20%	х
health needs	Durable medical equipment	20%	
	Hospice service	No charge	
Child eye care	Eye exam	No charge	
	1 pair of glasses per year (or contact lenses in lieu of glasses)	No charge	
	Oral Exam		
Child Dents	Preventive - Cleaning		
Child Dental Diagnostic	Preventive - X-ray	No oborgo	
and Preventive	Sealants per Tooth	No charge	
	Topical Fluoride Application		
	Space Maintainers - Fixed		
Child Dental	Restorative Procedures		
Basic Services	Periodontal Maintenance Services	20%	
	Crowns and Casts		
	Endodontics		
Child Dental		500/	
Major Services	Periodontics (other than maintenance)	50%	
	Prosthodontics		
	Oral Surgery		
Child Orthodontics	Medically necessary orthodontics	50%	

ember Cost Share	nefits and Coverage amounts describe the Enrollee's out of pocket costs.	Bronze Plan		Bronze HDHP Pla	
tuarial Value - A	V Calculator	60.9<u>61.3</u>%		61.6 <u>62.0</u>	
	Plan design includes a deductible?	Yes, Medical/Pharn	пасу	Yes, integrated	
	Integrated Individual deductible	N/A	\$6,000 <u>\$6,950</u> integrate		
	Integrated Family deductible	N/A		\$12,000 <u>\$13,900</u>	integrate
	Individual deductible, NOT integrated: Medical / Pharmacy / Dental	\$6,300 / \$500 / \$	0	N/A	
	Family deductible, NOT integrated: Medical / Pharmacy / Dental	\$12,600 / \$1,000 /	\$0	N/A	
	Individual Out-of-pocket maximum	\$7,550<u>\$7,850</u>		\$6,650<u>\$6,</u>9	<u>950</u>
	Family Out-of-pocket maximum	\$ 15,100 \$15,700	<u>1</u>	\$13,300<u>\$13</u>	<u>,900</u>
	HSA plan: Self-only coverage deductible	N/A		\$6,000<u>\$6,</u>9	950
	HSA family plan: Individual deductible	N/A		\$ 6,000<u>\$6,</u>9	<u>950</u>
Common Medical Event	Service Type	Member Cost Share	Deductible Applies	Member Cost Share	Deduct Applie
	Primary care visit to treat an injury, illness, or condition	\$75<u>\$65</u>	After 1st three non- preventive visits	4 0%<u>0%</u>	x
Health care	Other practitioner office visit	\$75<u>\$</u>65	After 1st three non-	40% 0%	x
orovider's office or		010<u>000</u>	preventive visits	4070070	^
clinic visit	Specialist visit	\$105<u>\$95</u>	After 1st three non- preventive visits	4 0%<u>0%</u>	×
	Preventive care/ screening/ immunization	No charge		No charge	
	Laboratory Tests	\$40		4 0%<u>0%</u>	х
Tests	X-rays and Diagnostic Imaging	100%<u>40%</u>	х	4 0%<u>0%</u>	x
	Imaging (CT/PET scans, MRIs)	100%<u>40%</u>	x	4 0%<u>0%</u>	x
	Tier 1	100% up to \$500 per script after-	Pharmaoy Doductible	40% up to \$500	v
		pharmacy deductible \$18	Pharmacy Deductible	per script0%	X
Drugs to	Tier 2	100%40% up to \$500 per script after pharmacy deductible	Pharmacy Deductible	40% up to \$500 per script0%	x
treat illness or condition	Tier 3	100%40% up to \$500 per script after	Pharmacy	40% up to \$500	x
		pharmacy deductible	Deductible	per script <u>0%</u>	
	Tier 4	100%40% up to \$500 per script after pharmacy deductible	Pharmacy Deductible	40% up to \$500 per script <u>0%</u>	x
	Surgery facility fee (e.g., ASC)	100%4 0%	х	4 0% 0%	x
Outpatient	Physician/surgeon fees	100% 40%	x	4 0%<u>0%</u>	x
services	, ,		x	40%0%	x
	Outpatient visit	100%<u>40%</u>			
	Emergency room facility fee (waived if admitted)	100%<u>40%</u>	Х	4 0%<u>0%</u>	X
Need immediate	Emergency room physician fee (waived if admitted)	No charge		0%	X
attention	Medical transportation (including emergency and non-emergency)	100%<u>40%</u>	Х	4 0%<u>0%</u>	X
	Urgent care	\$75 <u>\$65</u>	After 1st three non- preventive visits	4 0% 0%	x
	Facility fee (e.g. hospital room) for inpatient stay (including labor and delivery, mental health, and substance use)	100%<u>40%</u>	Х	4 0%<u>0%</u>	x
Hospital stay	Physician/surgeon fee	100% 40%	х	40%<u>0%</u>	x
Mental		100%<u>40%</u>		4 0% 0%	^
health, behavioral	Mental/behavioral health and substance use disorder outpatient office visits	\$75<u>\$65</u>	After 1st three non- preventive visits	4 0% 0%	x
health, or substance abuse needs	Mental/behavioral health and substance use disorder other outpatient items and services	\$75<u>\$65</u>	х	4 0%<u>0%</u>	х
Pregnancy	Prenatal care and preconception visits	No charge		No charge	
	Home health care (cost share per visit)	100%<u>40%</u>	х	4 0% 0%	х
Help	Outpatient Rehabilitation and Habilitation services	\$75 <u>\$65</u>		4 0%<u>0%</u>	x
recovering or	Skilled nursing care	100%4 0%	х	40% 0%	x
other special health needs	-				
	Durable medical equipment	100%<u>40%</u>	х	40% <u>0%</u>	X
	Hospice service	No charge		0%	Х
Child eye	Eye exam	No charge		No charge	
care	1 pair of glasses per year (or contact lenses in lieu of glasses)	No charge		No charge	
	Oral Exam				
	Preventive - Cleaning				
Child Dental Diagnostic	Preventive - X-ray			.	
and	Sealants per Tooth	No charge		No charge	
Preventive	Topical Fluoride Application				
	Space Maintainers - Fixed				
Child Dental	Restorative Procedures				
Basic		20%		20%	
Services	Periodontal Maintenance Services				
	Crowns and Casts				
Child Dental	Endodontics				
Major Services	Periodontics (other than maintenance)	50%		50%	
00111003	Prosthodontics				
	Oral Surgery				

	amounts describe the Enrollee's out of pocket costs.	Catas	trophic Plan
tuarial Value - A'			internet of
	Plan design includes a deductible?		integrated
	Integrated Individual deductible		3,200 integrated
	Integrated Family deductible	\$10,800<u>\$1</u>	
	Individual deductible, NOT integrated: Medical / Pharmacy / Dental		N/A
	Family deductible, NOT integrated: Medical / Pharmacy / Dental	¢7.	N/A
	Individual Out–of–pocket maximum		900 <u>\$8,200</u>
	Family Out-of-pocket maximum HSA plan: Self-only coverage deductible	\$10, 0	800 <u>\$16,400</u> N/A
	HSA family plan: Individual deductible		N/A
Common Medical Event	Service Type	Member Cost Share	Deductible Applies
Lvent	Primary care visit to treat an injury, illness, or condition	0%	After 1st three no
Health care provider's	Other practitioner office visit	0%	After 1st three no preventive visits
office or clinic visit	Specialist visit	0%	X
chine visit			~
	Preventive care/ screening/ immunization	No charge	
	Laboratory Tests	0%	Х
Tests	X-rays and Diagnostic Imaging	0%	Х
	Imaging (CT/PET scans, MRIs)	0%	Х
	Tier 1	0%	х
Drugs to	Tier 2	0%	х
treat illness or condition	Tier 3	0%	х
	Tier 4	0%	x
	Surgery facility fee (e.g., ASC)	0%	х
Outpatient services	Physician/surgeon fees	0%	x
	Outpatient visit	0%	x
	Emergency room facility fee (waived if admitted)	0%	x
Need	Emergency room physician fee (waived if admitted)	No charge	
immediate	Medical transportation (including emergency and non-emergency)	0	×
attention		0%	X After 1st three no
		0%	preventive visits
Hospital stay	Facility fee (e.g. hospital room) for inpatient stay (including labor and delivery, mental health, and substance use)	0%	Х
,	Physician/surgeon fee	0%	х
Mental health, behavioral	Mental/behavioral health and substance use disorder outpatient office visits	0%	After 1st three not preventive visits
health, or substance abuse needs	Mental/behavioral health and substance use disorder other outpatient items and services	0%	х
Pregnancy	Prenatal care and preconception visits	No charge	
	Home health care (cost share per visit)	0%	х
Help	Outpatient Rehabilitation and Habilitation services	0%	x
Help recovering or	Skilled nursing care	0%	x
other special health needs	-		
	Durable medical equipment	0%	Х
	Hospice service	0%	Х
Child eye	Eye exam	No charge	
care	1 pair of glasses per year (or contact lenses in lieu of glasses)	0%	Х
	Oral Exam		
	Preventive - Cleaning		
Child Dental Diagnostic	Preventive - X-ray	Nic -1	
and	Sealants per Tooth	No charge	
Preventive	Topical Fluoride Application		
	Space Maintainers - Fixed		
Child Dental	Restorative Procedures		
Basic Services	Periodontal Maintenance Services	0%	Х
Der VICeS			
	Crowns and Casts		
Child Dental	Endodontics		
Major Services	Periodontics (other than maintenance)	0%	Х
	Prosthodontics		
Child	Oral Surgery		
Orthodontics	Medically necessary orthodontics	0%	Х

Date: March 15, 2018 March 14, 2019



ummary of Ber	nefits and Coverage		N			
-	amounts describe the Enrollee's out of pocket costs.	Platinum		Platinum		
ctuarial Value - A	√ Calculator	91.7%		Copay Plan 88.989.1%		
	Plan design includes a deductible?	No		No		
	Integrated Individual deductible	\$0		\$0		
	Integrated Family deductible	\$0		\$0		
	Individual deductible, NOT integrated: Medical / Pharmacy / Dental	\$0 / \$0 / \$	0	\$0 / \$0 / \$	0	
	Family deductible, NOT integrated: Medical / Pharmacy / Dental	\$0 / \$0 / \$	0	\$0 / \$0 / \$	0	
	Individual Out-of-pocket maximum	\$3,350<u>\$4,5</u>	<u>00</u>	\$3,350<u>\$4,5</u>	<u>00</u>	
	Family Out-of-pocket maximum	\$6,700<u></u>\$9,0	<u>00</u>	\$6,700<u></u>\$9,0	<u>00</u>	
	HSA plan: Self-only coverage deductible	N/A		N/A		
	HSA family plan: Individual deductible	N/A		N/A		
Common Medical Event	Service Type	Member Cost Share	Deductible Applies	Member Cost Share	Deducti Applie	
	Primary care visit to treat an injury, illness, or condition	\$15		\$15		
Health care provider's office or	Other practitioner office visit	\$15		\$15		
clinic visit	Specialist visit	\$30		\$30		
	Preventive care/ screening/ immunization	No charge		No charge		
	Laboratory Tests	\$15		\$15		
Tests	X-rays and Diagnostic Imaging	\$30		\$30		
	Imaging (CT/PET scans, MRIs)	10%		\$75		
	Tier 1	\$5		\$5		
Drugs to treat	Tier 2	\$15		\$15		
illness or						
condition	Tier 3	\$25 10% up to \$250 per		\$25 10% up to \$250 per		
	Tier 4	script		script		
	Surgery facility fee (e.g., ASC)	10%		\$100		
Outpatient services	Physician/surgeon fees	10%		\$25		
	Outpatient visit	10%		10%		
	Emergency room facility fee (waived if admitted)	\$150		\$150		
Need	Emergency room physician fee (waived if admitted)	No charge		No charge		
immediate attention	Medical transportation (including emergency and non-emergency)	\$150		\$150		
	Urgent care	\$15		\$15		
	Facility fee (e.g. hospital room) for inpatient stay (including labor and			\$250 per day up to		
Hospital stay	delivery, mental health, and substance use)	10%		5 days		
	Physician/surgeon fee	10%		No charge		
Mental health, behavioral	Mental/behavioral health and substance use disorder outpatient office visits	\$15		\$15		
health, or substance abuse needs	Mental/behavioral health and substance use disorder other outpatient items and services	\$15		\$15		
Pregnancy	Prenatal care and preconception visits	No charge		No charge		
	Home health care (cost share per visit)	10%		\$20		
Help recovering or	Outpatient Rehabilitation and Habilitation services	\$15		\$15 \$150 per day up to		
other special	Skilled nursing care	10%		5 days		
health needs	Durable medical equipment	10%		10%		
	Hospice service	No charge		No charge		
Child eye	Eye exam	No charge		No charge		
care	1 pair of glasses per year (or contact lenses in lieu of glasses)	No charge		No charge		
	Oral Exam					
	Preventive - Cleaning					
Child Dental Diagnostic	Preventive - X-ray					
and	Sealants per Tooth	Not Covered		Not Covered		
Preventive	Topical Fluoride Application					
	Space Maintainers - Fixed					
Child Dental						
Basic	Restorative Procedures	Not Covered		Not Covered		
Services	Periodontal Maintenance Services					
	Crowns and Casts					
Child Dental	Endodontics					
Major	Periodontics (other than maintenance)	Not Covered		Not Covered		
Services	Prosthodontics					
	Oral Surgery					
Child	Medically necessary orthodontics	Not Covered		Not Covered		

Date: March 15, 2018March 14, 2019

Oral Surgery

Medically necessary orthodontics

Child Orthodontic

Summary of Benefits and Coverage

Individual-only Gold Individual-only Gold Member Cost Share amounts describe the Enrollee's out of pocket costs Coinsurance Plan Copay Plan Actuarial Value - AV Calculator 81.881.9% 78.178.3% Plan design includes a deductible? No No \$0 \$0 Integrated Individual deductible Integrated Family deductible \$0 \$0 Individual deductible, NOT integrated: Medical / Pharmacy / Dental \$0 / \$0 / \$0 \$0 / \$0 / \$0 Family deductible, NOT integrated: Medical / Pharmacy / Dental \$0 / \$0 / \$0 \$0 / \$0 / \$0 Individual Out-of-pocket maximum \$7,200<u>\$7,850</u> \$7,200<u>\$7,850</u> \$14,400<u>\$15,700</u> Family Out-of-pocket maximum \$14,400<u>\$15,700</u> HSA plan: Self-only coverage deductible N/A N/A HSA family plan: Individual deductible N/A N/A Common Medical Event Member Cost Share Deductible Applies Deductible Applies Member Cost Service Type Primary care visit to treat an injury, illness, or condition \$30 \$30 Health care provider's office or Other practitioner office visit \$30 \$30 clinic visit <u>\$55\$60</u> Specialist visit <u>\$55\$60</u> Preventive care/ screening/ immunization No charge No charge Laboratory Tests \$35<u>\$40</u> \$35<u>\$40</u> Tests X-rays and Diagnostic Imaging \$55\$75 \$55\$75 Imaging (CT/PET scans, MRIs) \$275 20% Tier 1 \$15 \$15 Tier 2 \$55 \$55 Drugs to treat illness or condition Tier 3 \$75<u>\$80</u> \$75<u>\$80</u> 20% up to \$250 per 20% up to \$250 per Tier 4 script Surgery facility fee (e.g., ASC) 20% \$300 Outpatient Physician/surgeon fees 20% \$40 services Outpatient visit 20% 20% Emergency room facility fee (waived if admitted) \$325<u></u>\$350 \$325<u></u>\$350 Need Emergency room physician fee (waived if admitted) No charge No charge immediate Medical transportation (including emergency and non-emergency) \$250 \$250 attention Urgent care \$30 \$30 Facility fee (e.g. hospital room) for inpatient stay (including labor and delivery, mental health, and substance use) \$600 per day up to 5 days 20% Hospital stay Physician/surgeon fee 20% No charge Mental/behavioral health and substance use disorder outpatient office Mental health, \$30 \$30 visits behavioral health. or substance Mental/behavioral health and substance use disorder other outpatient \$30 \$30 abuse needs items and services Prenatal care and preconception visits No charge No charge Pregnancy Home health care (cost share per visit) 20% \$30 Outpatient Rehabilitation and Habilitation services \$30 \$30 Help recovering or \$300 per day up to Skilled nursing care 20% other special health needs 5 days Durable medical equipment 20% 20% Hospice service No charge No charge No charge No charge Eye exam Child eye care 1 pair of glasses per year (or contact lenses in lieu of glasses) No charge No charge Oral Exam Preventive - Cleaning Child Dental Preventive - X-ray Diagnostic Not Covered Not Covered and Sealants per Tooth Preventive Topical Fluoride Application Space Maintainers - Fixed Child Dental Restorative Procedures Not Covered Not Covered Basic Periodontal Maintenance Services Services Crowns and Casts Endodontics Child Dental Periodontics (other than maintenance) Not Covered Not Covered Major Services Prosthodontics

Not Covered

Not Covered

Date: March 15, 2018 March 14, 2019

-	efits and Coverage amounts describe the Enrollee's out of pocket costs.	<u>CCSB-only</u> Gold Coinsurance Pla	n	<u>CCSB-only</u> Gold Copay Plan	
tuarial Value - AV	/ Calculator	81.8<u>78.1</u>%		78.1<u>79.7</u>%	
	Plan design includes a deductible?	NoYes, Medical/Pharr	nacy	NoYes, Medical/Pha	rmacy
	Integrated Individual deductible	\$0 <u>N/A</u>		\$0<u>N/A</u>	
	Integrated Family deductible			\$0<u>N/A</u>	
	Individual deductible, NOT integrated: Medical / Pharmacy / Dental	\$0<u>\$250</u> / \$0 / \$0		\$0<u></u>\$250 / \$0 / \$	0
	Family deductible, NOT integrated: Medical / Pharmacy / Dental	<mark>\$0<u>\$500</u> / \$0 / \$0</mark>		<mark>\$0<u>\$500</u> / \$0 / \$</mark>	0
	Individual Out–of–pocket maximum	\$7,200<u>\$7,850</u>		\$7,200<u>\$</u>7,850	
	Family Out-of-pocket maximum	\$14,400<u>\$15,700</u>		\$14,400<u>\$15,70</u>	<u>0</u>
	HSA plan: Self-only coverage deductible HSA family plan: Individual deductible	N/A N/A		N/A N/A	
Common Medical Event	Service Type	Member Cost Share	Deductible Applies	Member Cost Share	Deductil Applie
	Primary care visit to treat an injury, illness, or condition	\$30<u>\$25</u>		\$30<u>\$25</u>	
Health care					
provider's office or	Other practitioner office visit	\$30<u>\$25</u>		\$30<u>\$25</u>	
clinic visit	Specialist visit	\$55 <u>\$50</u>		\$ 55 <u>\$50</u>	
	Preventive care/ screening/ immunization	No charge		No charge	
	Laboratory Tests	\$35<u></u>\$25		\$35 <u>\$25</u>	
Tests	X-rays and Diagnostic Imaging	\$55 <u>\$65</u>		\$55 <u>\$65</u>	
	Imaging (CT/PET scans, MRIs)	20%		\$275	
	Tier 1	\$15		\$15	
Drugs to treat	Tier 2	\$55<u>\$50</u>		\$55 <u>\$50</u>	
illness or condition	Tier 3	\$75<u>\$80</u>		\$75<u>\$80</u>	
	Tier 4	20% up to \$250 per script		20% up to \$250 per script	
	Surgery facility fee (e.g., ASC)	20%		\$300	
Outpatient	Physician/surgeon fees	20%		\$40	
services					
	Outpatient visit	20%		20%	
	Emergency room facility fee (waived if admitted)	\$325 <u>\$250</u>	X	\$325 <u>\$250</u>	X
Need immediate	Emergency room physician fee (waived if admitted)	No charge		No charge	
attention	Medical transportation (including emergency and non-emergency)	\$250	X	\$250	<u>X</u>
	Urgent care	\$30<u></u>\$25		\$30 <u>\$25</u>	
	Facility fee (e.g. hospital room) for inpatient stay (including labor and delivery, mental health, and substance use)	20%	X	\$600 per day up to 5 days	<u>×</u>
Hospital stay	Physician/surgeon fee	20%	×	No charge	
Mental health,	Mental/behavioral health and substance use disorder outpatient office	*****		000000	
behavioral	visits	\$30<u>\$25</u>		\$30<u>\$25</u>	
health, or substance	Mental/behavioral health and substance use disorder other outpatient				
abuse needs	items and services	\$30<u>\$25</u>		\$30<u>\$25</u>	
Pregnancy	Prenatal care and preconception visits	No charge		No charge	
	Home health care (cost share per visit)	20%<u>\$30</u>		\$30	
Help	Outpatient Rehabilitation and Habilitation services	\$30<u>\$25</u>		\$30 <u>\$25</u>	
recovering or	Skilled nursing care	20%	×	\$300 per day up to 5 days	<u>×</u>
other special health needs	-		<u>^</u>		
	Durable medical equipment	20%		20%	
	Hospice service	No charge		No charge	
Child eye	Eye exam	No charge		No charge	
care	1 pair of glasses per year (or contact lenses in lieu of glasses)	No charge		No charge	
	Oral Exam				
	Preventive - Cleaning				
Child Dental Diagnostic	Preventive - X-ray				
and	Sealants per Tooth	Not Covered		Not Covered	
Preventive	Topical Fluoride Application				
	Space Maintainers - Fixed				
Child Dental	Restorative Procedures				
Basic	Periodontal Maintenance Services	Not Covered		Not Covered	
Services					
	Crowns and Casts				
Child Dental	Endodontics				
Major	Periodontics (other than maintenance)	Not Covered		Not Covered	
Services	Prosthodontics				
	Oral Surgery				

Date: March 15, 2018 March 14, 2019

	amounts describe the Enrollee's out of pocket costs.	Individual-only Silve	r rall
tuarial Value - AV		71.8<u>71.7</u>%	
	Plan design includes a deductible?	Yes, Medical/Pharm	lacy
	Integrated Individual deductible Integrated Family deductible	N/A N/A	
	Individual deductible, NOT integrated: Medical / Pharmacy / Dental	\$2,500 <u>\$4,000</u> / \$200 <u>\$3</u>	00 / \$0
	Family deductible, NOT integrated: Medical / Pharmacy / Dental	\$5,000\$8,000 / \$400\$6	
	Individual Out–of–pocket maximum	\$ 7,550 \$7,850	
	Family Out-of-pocket maximum	\$15,100 <u>\$15,700</u>	
	HSA plan: Self-only coverage deductible	N/A	
	HSA family plan: Individual deductible	N/A	
Common Medical Event	Service Type	Member Cost Share	Deductit Applies
	Primary care visit to treat an injury, illness, or condition	\$40	
Health care provider's office or	Other practitioner office visit	\$40	
clinic visit	Specialist visit	\$80	
	Preventive care/ screening/ immunization	No charge	
	Laboratory Tests	\$35<u></u>\$40	
Tests	X-rays and Diagnostic Imaging	\$75<u></u>\$85	
	Imaging (CT/PET scans, MRIs)	\$300<u></u>\$325	
	Tier 1	\$15<u>\$16</u>	Pharma deductil
	Tier 2	\$5 5\$60	Pharma
Drugs to treat Illness or		φοο <u>φου</u>	deductil
condition	Tier 3	\$80<u></u>\$90	Pharma deductil
	Tier 4	20% up to \$250 per script after pharmacy deductible	Pharma deductil
	Surgery facility fee (e.g., ASC)	20%	deddeli
Outpatient	Physician/surgeon fees	20%	
services	Outpatient visit	20%	
	Emergency room facility fee (waived if admitted)	\$350\$400	
Need	Emergency room physician fee (waived if admitted)	No charge	
immediate attention	Medical transportation (including emergency and non-emergency)	\$250	×
attention	Urgent care	\$40	~
	Facility fee (e.g. hospital room) for inpatient stay (including labor and		
Hospital stay	delivery, mental health, and substance use)	20%	Х
	Physician/surgeon fee	20%	
Mental health, behavioral health, or	Mental/behavioral health and substance use disorder outpatient office visits	\$40	
substance abuse needs	Mental/behavioral health and substance use disorder other outpatient items and services	\$40	
Pregnancy	Prenatal care and preconception visits	No charge	
	Home health care (cost share per visit)	\$45	
Help	Outpatient Rehabilitation and Habilitation services	\$40	
Help recovering or	Skilled nursing care	20%	x
other special health needs		20%	
	Durable medical equipment		
	Hospice service	No charge	
Child eye care	Eye exam 1 pair of glasses per year (or contact lenses in lieu of glasses)	No charge	
	Oral Exam	No charge	
	Preventive - Cleaning		
Child Dental	Preventive - Cleaning Preventive - X-ray		
Diagnostic and	Sealants per Tooth	Not Covered	
Preventive	Topical Fluoride Application		
	Space Maintainers - Fixed		
Child Dental	Restorative Procedures		
Basic	Periodontal Maintenance Services	Not Covered	
Services	Crowns and Casts		
Child Dental	Endodontics	N-LO2	
Major Services	Periodontics (other than maintenance)	Not Covered	
	Prosthodontics		
	Oral Surgery		
Child	Medically necessary orthodontics	Not Covered	

ummary of Ben	efits and Coverage	CCSB <u>-only</u>		CCSB <u>-only</u>		
ember Cost Share amounts describe the Enrollee's out of pocket costs.		Silver Coinsurance Plan		Silver		
ctuarial Value - A\	/ Calculator	71.9 <u>70.5</u> % Yes, Medical/Pharmacy N/A		Copay Plan 71.6 <u>70.2</u> % Yes, Medical/Pharmacy N/A		
	Plan design includes a deductible?					
	Integrated Individual deductible					
	Integrated Family deductible	N/A		N/A N/A \$2,000<u>\$2,250</u> / <u>\$200<u>\$300</u> / \$0</u>		
	Individual deductible, NOT integrated: Medical / Pharmacy / Dental	\$2,000<u>\$2,250</u> / \$200<u></u>\$30	<u>0</u> / \$0			
	Family deductible, NOT integrated: Medical / Pharmacy / Dental	\$4,000 <u>\$4,500</u> / \$400 <u>\$600</u> / \$0		\$ 4,000<u>\$4,500</u> / \$400<u>\$6</u>	<mark>00</mark> / \$0	
	Individual Out-of-pocket maximum	\$7,550<u>\$7,850</u>		\$7,550<u>\$7,850</u>		
	Family Out-of-pocket maximum	\$15,100<u></u>\$15,700		\$15,100 <u>\$15,700</u>		
	HSA plan: Self-only coverage deductible	N/A		N/A		
	HSA family plan: Individual deductible	N/A		N/A		
Common Medical Event	Service Type	Member Cost Share	Deductible Applies	Member Cost Share	Deductib Applies	
	Primary care visit to treat an injury, illness, or condition	\$45 <u>\$50</u>		\$45 <u>\$50</u>		
Health care provider's office or	Other practitioner office visit	\$45<u>\$50</u>		\$45<u></u>\$50		
clinic visit	Specialist visit	\$80<u>\$</u>85		\$80<u>\$</u>85		
	Preventive care/ screening/ immunization	No charge		No charge		
	Laboratory Tests	\$40		\$40		
Tests	X-rays and Diagnostic Imaging	\$75 <u>\$85</u>		\$75 <u>\$85</u>		
	Imaging (CT/PET scans, MRIs)	20%		\$300		
	Tier 1		Pharmacy		Pharma	
		\$15 <u>\$17</u>	deductible	\$15 <u>\$17</u>	deductit	
Drugs to treat	Tier 2	\$55 <u>\$65</u>	Pharmacy deductible	\$55 <u>\$65</u>	Pharma deductil	
illness or condition	Tier 3	\$85<u>\$90</u>	Pharmacy	\$85<u>\$90</u>	Pharma	
			deductible		deducti	
	Tier 4	20% up to \$250 per script after pharmacy deductible	Pharmacy deductible	20% up to \$250 per script after pharmacy deductible	Pharma deductil	
	Surgery facility fee (e.g., ASC)	20%		20%		
Outpatient services	Physician/surgeon fees	20%		20%		
Services	Outpatient visit	20%		20%		
	Emergency room facility fee (waived if admitted)	\$350 \$400	X	\$350 \$400	<u>×</u>	
Need	Emergency room physician fee (waived if admitted)		<u>~</u>		<u>~</u>	
immediate		No charge	×	No charge	X	
attention	Medical transportation (including emergency and non-emergency)	\$250	×	\$250	×	
	Urgent care	\$45 <u>\$50</u>		\$45 <u>\$50</u>		
Hospital stay	Facility fee (e.g. hospital room) for inpatient stay (including labor and delivery, mental health, and substance use)	20%	Х	20%	х	
	Physician/surgeon fee	20%	Х	20%		
Mental health, behavioral	Mental/behavioral health and substance use disorder outpatient office visits	\$45 <u>\$50</u>		\$45 <u>\$50</u>		
health, or substance abuse needs	Mental/behavioral health and substance use disorder other outpatient items and services	\$45 <u>\$50</u>		\$45 <u>\$50</u>		
Pregnancy	Prenatal care and preconception visits	No charge		No charge		
	Home health care (cost share per visit)	20%		\$45		
Help	Outpatient Rehabilitation and Habilitation services	<u>\$45\$50</u>		<u>\$45\$50</u>		
Help recovering or			×.			
other special health needs	Skilled nursing care	20%	Х	20%	Х	
	Durable medical equipment	20%		20%		
	Hospice service	No charge		No charge		
Child eye	Eye exam	No charge		No charge		
care	1 pair of glasses per year (or contact lenses in lieu of glasses)	No charge		No charge		
	Oral Exam					
	Preventive - Cleaning					
Child Dental Diagnostic	Preventive - X-ray					
and	Sealants per Tooth	Not Covered		Not Covered		
Preventive	Topical Fluoride Application					
	Space Maintainers - Fixed					
Child Dental	Restorative Procedures					
Basic		Not Covered		Not Covered		
Services	Periodontal Maintenance Services					
	Crowns and Casts					
Child Dental	Endodontics					
Major Services	Periodontics (other than maintenance)	Not Covered		Not Covered		
20000	Prosthodontics					
	Oral Surgery					
Child						

•	nefits and Coverage	CCSB <u>-0</u> Silver			
ember Cost Share	amounts describe the Enrollee's out of pocket costs.	HDHP P			
ctuarial Value - AV	/ Calculator	70.5<u>71.3</u>	<mark>3</mark> %		
Plan design includes a deductible?			rated		
	Integrated Individual deductible		\$2,500 integrated \$5,000 integrated		
Integrated Family deductible Individual deductible, NOT integrated: Medical / Pharmacy / Dental		\$5,000 integ	grated		
	N/A				
	\$ 6,650 \$6,	850			
	Family Out-of-pocket maximum	\$13,300 <u>\$1</u>	3,700		
HSA plan: Self-only coverage deductible \$2,500					
	HSA family plan: Individual deductible				
Common Medical Event	Service Type	Member Cost Share	Deductible App		
Health care	Primary care visit to treat an injury, illness, or condition	20%	х		
provider's	Other practitioner office visit	20%	х		
office or clinic visit	Specialist visit	20%	х		
	Preventive care/ screening/ immunization	No charge			
	Laboratory Tests	20%	х		
Tests	X-rays and Diagnostic Imaging	20%	х		
	Imaging (CT/PET scans, MRIs)	20%	х		
	Tier 1	20% up to \$250 per	х		
		script 20% up to \$250 per			
Drugs to treat illness or	Tier 2	script	Х		
condition	Tier 3	20% up to \$250 per script	х		
	Tier 4	20% up to \$250 per script	Х		
	Surgery facility fee (e.g., ASC)	20%	Х		
Outpatient services	Physician/surgeon fees	20%	х		
	Outpatient visit	20%	х		
	Emergency room facility fee (waived if admitted)	20%	х		
Need	Emergency room physician fee (waived if admitted)	0%	x		
immediate attention	Medical transportation (including emergency and non-emergency)	20%	х		
	Urgent care	20%	x		
	Facility fee (e.g. hospital room) for inpatient stay (including labor and	20%	х		
Hospital stay	delivery, mental health, and substance use) Physician/surgeon fee	20%	x		
Mental health,	Mental/behavioral health and substance use disorder outpatient office	20%	х		
behavioral health, or substance	visits	20%	~		
abuse needs	Mental/behavioral health and substance use disorder other outpatient items and services	20%	Х		
Pregnancy	Prenatal care and preconception visits	No charge			
	Home health care (cost share per visit)	20%	х		
Help	Outpatient Rehabilitation and Habilitation services	20%	х		
recovering or other special	Skilled nursing care	20%	х		
health needs	Durable medical equipment	20%	x		
	Hospice service	0%	x		
Child eye	Eye exam	No charge			
care	1 pair of glasses per year (or contact lenses in lieu of glasses)	No charge			
	Oral Exam	_			
	Preventive - Cleaning				
Child Dental	Preventive - X-ray				
Diagnostic and	Sealants per Tooth	Not Covered			
Preventive	Topical Fluoride Application				
	Space Maintainers - Fixed				
Child Dental	Restorative Procedures				
Basic Services	Periodontal Maintenance Services	Not Covered			
	Crowns and Casts				
	Endodontics				
Child Dental		Not Course 1			
Major Services	Periodontics (other than maintenance)	Not Covered			
	Prosthodontics				
01.11.1	Oral Surgery				
Child Orthodontics	Medically necessary orthodontics	Not Covered			

Date: March 15, 2018 March 14, 2019

-	efits and Coverage amounts describe the Enrollee's out of pocket costs.	Silver P 100%-1509		Silver Plan 150%-200% FPL		
tuarial Value - A	/ Calculator	<u>94.294.5</u> %		87.9 <u>87.7</u> %		
	Plan design includes a deductible?			Yes, Medical/Pharm	Yes, Medical/Pharmacy	
	Integrated Individual deductible	N/A	-	N/A	-	
	Integrated Family deductible	N/A		N/A		
	Individual deductible, NOT integrated: Medical / Pharmacy / Dental	\$75 / \$0	/ \$0	\$650<u>\$1,400</u> / \$50<u>\$10(</u>	<u>)</u> / \$0	
	Family deductible, NOT integrated: Medical / Pharmacy / Dental	\$150 / \$0	/ \$0	\$ 1,300<u>\$2,800</u> / \$100<u>\$2</u>	<mark>00</mark> / \$0	
	Individual Out-of-pocket maximum	\$1,00	0	\$ 2,600 \$2,700		
	Family Out-of-pocket maximum	\$2,00	0	\$5,200<u></u>\$5,400		
	HSA plan: Self-only coverage deductible	N/A		N/A		
	HSA family plan: Individual deductible	N/A		N/A		
Common Medical Event	Service Type	Member Cost Share	Deductible Applies	Member Cost Share	Deductit Applies	
	Primary care visit to treat an injury, illness, or condition	\$5		\$15		
lealth care	Other practitionar office visit	¢E		¢45		
provider's	Other practitioner office visit	\$5		\$15		
clinic visit	Specialist visit	\$8		\$25		
	Preventive care/ screening/ immunization	No charge		No charge		
	Laboratory Tests	\$8		\$15 <u>\$20</u>		
Fests	X-rays and Diagnostic Imaging	\$8		\$30 <u>\$40</u>		
	Imaging (CT/PET scans, MRIs)	\$50		\$100		
	Tier 1	\$3		\$5		
	Tier 2				Pharma	
Drugs to treat liness or		\$10		\$20<u>\$25</u>	deducti Pharma	
condition	Tier 3	\$15		\$35<u>\$</u>45	deducti	
	Tier 4	10% up to \$150 per script		15% up to \$150 per script after pharmacy deductible	Pharma deducti	
	Surgery facility fee (e.g., ASC)	10%		15%		
Outpatient services	Physician/surgeon fees	10%		15%		
501 41005	Outpatient visit	10%		15%		
	Emergency room facility fee (waived if admitted)	\$50		\$100 <u>\$150</u>		
Need	Emergency room physician fee (waived if admitted)					
immediate		No charge		No charge		
attention	Medical transportation (including emergency and non-emergency)	\$30	×	\$75	×	
	Urgent care	\$5		\$15		
lle entitel etc.	Facility fee (e.g. hospital room) for inpatient stay (including labor and delivery, mental health, and substance use)	10%	Х	15%	Х	
Hospital stay	Physician/surgeon fee	10%		15%		
Mental health,	Mental/behavioral health and substance use disorder outpatient office					
behavioral	visits	\$5		\$15		
health, or substance	Mental/behavioral health and substance use disorder other outpatient					
abuse needs	items and services	\$5		\$15		
Pregnancy	Prenatal care and preconception visits	No charge		No charge		
	Home health care (cost share per visit)	\$3		\$15		
Help	Outpatient Rehabilitation and Habilitation services	\$5		\$15		
recovering or	Skilled nursing care	10%	х	15%	х	
other special health needs	-		~		^	
	Durable medical equipment	10%		15%		
	Hospice service	No charge		No charge		
Child eye	Eye exam	No charge		No charge		
care	1 pair of glasses per year (or contact lenses in lieu of glasses)	No charge		No charge		
	Oral Exam					
	Preventive - Cleaning					
Child Dental	Preventive - X-ray					
Diagnostic and	Sealants per Tooth	Not Covered		Not Covered		
Preventive						
	Topical Fluoride Application					
	Space Maintainers - Fixed					
Child Dental Basic	Restorative Procedures	Not Covered		Not Covered		
Services	Periodontal Maintenance Services					
	Crowns and Casts					
Child Dental	Endodontics					
Major	Periodontics (other than maintenance)	Not Covered		Not Covered		
Services	Prosthodontics					
	Oral Surgery					
Child		Not Course 1		Net Original		
Orthodontics	Medically necessary orthodontics	Not Covered		Not Covered		

Date: March 15, 2018March 14, 2019

ember Cost Share a	amounts describe the Enrollee's out of pocket costs.	Silver Plan 200%-250% FPI	_
tuarial Value - A	/ Calculator	73.9<u>73.8</u>%	
	Plan design includes a deductible?	Yes, Medical/Pharm	nacy
	Integrated Individual deductible	N/A	
	Integrated Family deductible	N/A	
	Individual deductible, NOT integrated: Medical / Pharmacy / Dental	\$2,200 \$3,700 / \$175<u>\$2</u> \$4,400 \$7,400 / \$350 \$5	
	Family deductible, NOT integrated: Medical / Pharmacy / Dental Individual Out–of–pocket maximum	\$4,400 <u>\$7,400</u> 7 \$360 <u>\$5</u> \$ 6,300<u>\$6,550</u>	0 <u>50</u> 7 \$0
	Family Out-of-pocket maximum	\$12,600 <u>\$13,100</u>)
	HSA plan: Self-only coverage deductible	N/A	-
	HSA family plan: Individual deductible	N/A	
Common Medical Event	Service Type	Member Cost Share	Deductible Applies
	Primary care visit to treat an injury, illness, or condition	\$35	
Health care provider's	Other practitioner office visit	\$35	
office or clinic visit	Specialist visit	\$75	
	Preventive care/ screening/ immunization	No charge	
	Laboratory Tests	\$35 <u>\$40</u>	
Tests	X-rays and Diagnostic Imaging	\$75<u>\$85</u>	
	Imaging (CT/PET scans, MRIs)	\$300 <u>\$325</u>	
	Tier 1	\$15 \$16	Pharmac
		<u>סו פ</u> ר י ש	deductibl
Drugs to treat Illness or	Tier 2	\$50<u>\$55</u>	Pharmac deductibl
condition	Tier 3	\$75<u>\$</u>85	Pharmac deductibl
	Tier 4	20% up to \$250 per script after pharmacy deductible	Pharmac deductibl
	Surgery facility fee (e.g., ASC)	20%	
Outpatient services	Physician/surgeon fees	20%	
	Outpatient visit	20%	
	Emergency room facility fee (waived if admitted)	\$350<u>\$</u>400	
Need	Emergency room physician fee (waived if admitted)	No charge	
immediate attention	Medical transportation (including emergency and non-emergency)	\$250	×
	Urgent care	\$35	
	Facility fee (e.g. hospital room) for inpatient stay (including labor and		×
Hospital stay	delivery, mental health, and substance use) Physician/surgeon fee	20% 20%	Х
Mental health,	Mental/behavioral health and substance use disorder outpatient office	\$35	
behavioral health, or	visits	φοσ	
substance abuse needs	Mental/behavioral health and substance use disorder other outpatient items and services	\$35	
Pregnancy	Prenatal care and preconception visits	No charge	
	Home health care (cost share per visit)	\$40	
Help	Outpatient Rehabilitation and Habilitation services	\$35	
recovering or other special	Skilled nursing care	20%	х
health needs	Durable medical equipment	20%	
	Hospice service	No charge	
Ohild	Eye exam	No charge	
Child eye care	1 pair of glasses per year (or contact lenses in lieu of glasses)	No charge	
	Oral Exam	no onarge	
	Preventive - Cleaning		
Child Dental			
Diagnostic and	Preventive - X-ray	Not Covered	
Preventive	Sealants per Tooth		
	Topical Fluoride Application		
Child Dental	Space Maintainers - Fixed		
Basic	Restorative Procedures	Not Covered	
Services	Periodontal Maintenance Services		
	Crowns and Casts		
Child Dental	Endodontics		
Major Services	Periodontics (other than maintenance)	Not Covered	
	Prosthodontics		
	Oral Surgery		
Child	Medically necessary orthodontics	Not Covered	

Nember Cost Share amounts describe the Enrollee's out of pocket costs.		Bronze Plan	Bronze		
Actuarial Value - AV Calculator		60.9<u>61.3</u>%	HDHP Plan <u>61.662.0</u> %		
Plan design includes a deductible?		Yes, Medical/Pharmacy		Yes, integrated	
	Integrated Individual deductible	N/A		\$6,000 <u>\$6,950</u> integrate	
	Integrated Family deductible N/A		\$12,000<u></u>\$13,900	integrated	
	Individual deductible, NOT integrated: Medical / Pharmacy / Dental	deductible, NOT integrated: Medical / Pharmacy / Dental \$6,300 / \$500 / \$0		N/A	
	Family deductible, NOT integrated: Medical / Pharmacy / Dental \$12,600 / \$1,000 / \$0		/ \$0	N/A	
	Individual Out–of–pocket maximum	\$7,550<u>\$7,850</u>		\$ 6,650 <u>\$6,950</u>	
	Family Out-of-pocket maximum	\$15,100<u>\$15,70</u> N/A	<u>0</u>	\$13,300 <u>\$13</u>	
	HSA plan: Self-only coverage deductible HSA family plan: Individual deductible	N/A N/A		\$6,000<u>\$6,</u>9 \$6,000<u>\$6,9</u>	
Common Medical Event	Service Type	Member Cost Share	Deductible Applies	Member Cost Share	Deductit Applies
	Primary care visit to treat an injury, illness, or condition	\$ 75 <u>\$65</u>	After 1st three non- preventive visits	4 0% 0%	X
Health care	Other practitioner office visit	¢75¢65	After 1st three non-	40% 0%	x
provider's office or		\$75 <u>\$65</u>	preventive visits	4 0%<u>0%</u>	
clinic visit	Specialist visit	\$105<u>\$95</u>	After 1st three non- preventive visits	4 0%<u>0%</u>	X
	Preventive care/ screening/ immunization	No charge		No charge	
	Laboratory Tests	\$40		4 0% 0%	X
Tests	X-rays and Diagnostic Imaging	100%<u>40%</u>	Х	4 0% 0%	X
	Imaging (CT/PET scans, MRIs)	100%<u>40%</u>	Х	4 0%<u>0%</u>	X
	Tier 1	100% up to \$500 per script after pharmacy deductible <u>\$18</u>	Pharmacy Deductible	40% up to \$500 per script <u>0%</u>	x
Drugs to treat	Tier 2	100%40% up to \$500 per script	Pharmacy	40% up to \$500	x
illness or		after pharmacy deductible 100%40% up to \$500 per script	Deductible Pharmacy	per script <u>0%</u> 4 0% up to \$500	
condition	Tier 3	after pharmacy deductible	Deductible	per script <u>0%</u>	Х
	Tier 4	100%40% up to \$500 per script after pharmacy deductible	Pharmacy Deductible	40% up to \$500 per script <u>0%</u>	x
	Surgery facility fee (e.g., ASC)	100%40%	X	40%0%	x
Outpatient	Physician/surgeon fees	100%<u>40%</u>	X	40% 0%	X
services	Outpatient visit				x
	Emergency room facility fee (waived if admitted)	100% <u>40%</u>	x	4 0%<u>0%</u>	
Need	ö , , , , ,	100%<u>40%</u>	^	40% <u>0%</u>	X
immediate	Emergency room physician fee (waived if admitted)	No charge		0%	X
attention	Medical transportation (including emergency and non-emergency)	100%<u>40%</u>	X After 1st three non-	4 0%<u>0%</u>	X
_		\$75 <u>\$65</u>	preventive visits	4 0%<u>0%</u>	X
Hospital stay	Facility fee (e.g. hospital room) for inpatient stay (including labor and delivery, mental health, and substance use)	100%<u>40%</u>	Х	4 0%<u>0%</u>	Х
	Physician/surgeon fee	100%<u>40%</u>	х	4 0%<u>0%</u>	x
Mental health, behavioral	Mental/behavioral health and substance use disorder outpatient office visits	\$75 <u>\$65</u>	After 1st three non- preventive visits	4 0%<u>0%</u>	х
health, or substance abuse needs	Mental/behavioral health and substance use disorder other outpatient items and services	\$ 75 <u>\$65</u>	х	4 0%<u>0%</u>	x
Pregnancy	Prenatal care and preconception visits	No charge		No charge	
	Home health care (cost share per visit)	100%<u>40%</u>	x	4 0%<u>0%</u>	x
Halm	Outpatient Rehabilitation and Habilitation services	\$75 <u>\$65</u>		4 0% 0%	x
Help recovering or			v		
other special health needs	Skilled nursing care	100%<u>40%</u>	X	4 <u>0%0%</u>	X
	Durable medical equipment	100%<u>40%</u>	Х	4 0%<u>0%</u>	Х
	Hospice service	No charge		0%	Х
Child eye care	Eye exam	No charge		No charge	
Care	1 pair of glasses per year (or contact lenses in lieu of glasses)	No charge		No charge	
	Oral Exam				
Child Dental	Preventive - Cleaning				
Diagnostic	Preventive - X-ray	Not Covered		Not Covered	
and Preventive	Sealants per Tooth				
	Topical Fluoride Application				
	Space Maintainers - Fixed				
Child Dental Basic	Restorative Procedures	Not Covered		Not Covered	
Basic Services	Periodontal Maintenance Services			Not Covered	
	Crowns and Casts				
Child Dente	Endodontics				
Child Dental Major	Periodontics (other than maintenance)	Not Covered		Not Covered	
Services	Prosthodontics				
					1
	Oral Surgery				

ember Cost Share	efits and Coverage amounts describe the Enrollee's out of pocket costs.	Catas	trophic Plan	
ctuarial Value - AV	/ Calculator			
	Plan design includes a deductible?	Yes,	integrated	
	Integrated Individual deductible	\$7,900 \$8	3,200 integrated	
	Integrated Family deductible			
	Individual deductible, NOT integrated: Medical / Pharmacy / Dental			
	Family deductible, NOT integrated: Medical / Pharmacy / Dental N/A			
Individual Out–of–pocket maximum \$7,900 <u>\$8,200</u>		900\$8,200		
	Family Out-of-pocket maximum	\$15, {	300 <u>\$16,400</u>	
	HSA plan: Self-only coverage deductible		N/A	
	HSA family plan: Individual deductible		N/A	
Common Medical Event	Service Type	Member Cost Share	Deductible Applies	
	Primary care visit to treat an injury, illness, or condition	0%	After 1st three nor preventive visits	
Health care provider's office or	Other practitioner office visit	0%	After 1st three not preventive visits	
clinic visit	Specialist visit	0%	x	
	Preventive care/ screening/ immunization	No charge		
	Laboratory Tests	0%	х	
Tests	X-rays and Diagnostic Imaging	0%	х	
	Imaging (CT/PET scans, MRIs)	0%	x	
		0 /0	^	
	Tier 1	0%	х	
Drugs to treat illness or	Tier 2	0%	X	
condition	Tier 3	0%	х	
	Tier 4	0%	х	
	Surgery facility fee (e.g., ASC)	0%	х	
Outpatient	Physician/surgeon fees	0%	x	
services	Outpatient visit	0%	х	
	Emergency room facility fee (waived if admitted)	0%	Х	
Need immediate	Emergency room physician fee (waived if admitted)	No charge		
attention	Medical transportation (including emergency and non-emergency)	0%	Х	
	Urgent care	0%	After 1st three no preventive visits	
	Facility fee (e.g. hospital room) for inpatient stay (including labor and	0%	X	
Hospital stay	delivery, mental health, and substance use) Physician/surgeon fee	0%	х	
Mental health,	Mental/behavioral health and substance use disorder outpatient office	0%	After 1st three no	
behavioral health, or	visits	078	preventive visits	
substance abuse needs	Mental/behavioral health and substance use disorder other outpatient items and services	0%	х	
Pregnancy	Prenatal care and preconception visits	No charge		
	Home health care (cost share per visit)	0%	х	
Help	Outpatient Rehabilitation and Habilitation services	0%	х	
recovering or			X	
other special health needs	Skilled nursing care	0%		
	Durable medical equipment	0%	Х	
	Hospice service	0%	Х	
Child eye	Eye exam	No charge		
care	1 pair of glasses per year (or contact lenses in lieu of glasses)	0%	х	
	Oral Exam			
	Preventive - Cleaning			
Child Dental				
Diagnostic and	Preventive - X-ray	Not Covered		
and Preventive	Sealants per Tooth			
	Topical Fluoride Application			
	Space Maintainers - Fixed			
Child Dental	Restorative Procedures	Net Or		
Basic Services	Periodontal Maintenance Services	Not Covered		
	Crowns and Casts			
	Endodontics			
Child Dental		Not One of		
Major Services	Periodontics (other than maintenance)	Not Covered		
	Prosthodontics			
Child	Oral Surgery			
Orthodontics	Medically necessary orthodontics	Not Covered		

Endnotes to Covered California 2019-2020 Patient-Centered Benefit Plan Designs

These endnotes and the Patient-Centered Benefit Plan Designs apply only to covered services.

Notes:

- Any and all cost-sharing payments for in-network covered services apply to the out-of-pocket maximum. If a deductible applies to the service, cost sharing payments for all in-network services accumulate toward the deductible. Innetwork services include services provided by an out-of-network provider but are approved as in-network by the issuer.
- For covered out of network services in a PPO plan, these Patient-Centered Benefit Plan Designs do not determine cost sharing, deductible, or maximum out-of-pocket amounts. See the applicable PPO's Evidence of Coverage or Policy.
- 3) Cost-sharing payments for drugs that are not on-formulary but are approved as exceptions accumulate toward the Plan's in-network out-of-pocket maximum.
- 4) For plans except HDHPs, in coverage other than self-only coverage, an individual's payment toward a deductible, if required, is limited to the individual annual deductible amount. In coverage other than self-only coverage, an individual's out of pocket contribution is limited to the individual's annual out of pocket maximum. After a family satisfies the family out-of-pocket maximum, the issuer pays all costs for covered services for all family members.
- 5) For HDHPs, in other than self-only coverage, an individual's payment toward a deductible, if required, must be the higher of (1) the specified deductible amount for individual coverage or (2) the minimum deductible amount for family coverage specified by the IRS in its revenue procedure for the 2019-2020 calendar year for inflation adjusted amounts for Health Savings Accounts (HSAs), issued pursuant to section 223 of the Internal Revenue Code. In coverage other than self-only coverage, an individual's out of pocket contribution is limited to the individual's annual out of pocket maximum.
- 6) Co-payments may never exceed the plan's actual cost of the service. For example, if laboratory tests cost less than the \$45 copayment, the lesser amount is the applicable cost-sharing amount.
- 7) For the non-HDHP Bronze and Catastrophic plans, the deductible is waived for the first three non-preventive visits combined, which may include office visits, urgent care visits, or outpatient Mental Health/Substance Use Disorder visits.
- Member cost-share for oral anti-cancer drugs shall not exceed \$200-250 for a script of up to 30 days per state law (Health and Safety Code § 1397.656; Insurance Code § 10123.206).
- 9) In the Platinum and Gold Copay Plans, inpatient and skilled nursing facility stays have no additional cost share after the first 5 days of a continuous stay.

- 10) For drugs to treat an illness or condition, the copay or co-insurance applies to an up to 30-day prescription supply. Nothing in this note precludes an issuer from offering mail order prescriptions at a reduced cost-share.
- 11) As applicable, for the child dental portion of the benefit design, an issuer may choose the child dental standard benefit copay or coinsurance design, regardless of whether the issuer selects the copay or the coinsurance design for the non-dental portion of the benefit design. In the Catastrophic plan, the deductible must apply to non-preventive child dental benefits.
- A health plan benefit design that utilizes the child dental standard benefit copay design must adhere to the Covered California <u>2019-2020</u> Dental Copay Schedule.
- 13) Member cost share for Medically Necessary Orthodontia services applies to course of treatment, not individual benefit years within a multi-year course of treatment. This member cost share applies to the course of treatment as long as the member remains enrolled in the plan.
- 14) Cost-sharing terms and accumulation requirements for non-Essential Health Benefits that are covered services are not addressed by these Patient-Centered Benefit Plan Designs.
- 15) Mental Health/Substance Use Disorder Other Outpatient Items and Services include, but are not limited to, partial hospitalization, multidisciplinary intensive outpatient psychiatric treatment, day treatment programs, intensive outpatient programs, behavioral health treatment for PDD/autism delivered at home, and other outpatient intermediate services that fall between inpatient care and regular outpatient office visits.
- 16) Residential substance abuse treatment that employs highly intensive and varied therapeutics in a highly-structured environment and occurs in settings including, but not limited to, community residential rehabilitation, case management, and aftercare programs, is categorized as substance use disorder inpatient services.
- 17) Specialists are physicians with a specialty as follows: allergy, anesthesiology, dermatology, cardiology and other internal medicine specialists, neonatology, neurology, oncology, ophthalmology, orthopedics, pathology, psychiatry, radiology, any surgical specialty, otolaryngology, urology, and other designated as appropriate. Services provided by specialists for the treatment of mental health or substance use disorder conditions shall be categorized as Mental/Behavioral health or Substance Use disorder outpatient services.
- 18) The Other Practitioner category may include Nurse Practitioners, Certified Nurse Midwives, Physical Therapists, Occupational Therapists, Respiratory Therapists, Clinical Psychologists, Speech and Language Therapists, Licensed Clinical Social Worker, Marriage and Family Therapists, Applied Behavior Analysis Therapists, acupuncture practitioners, Registered Dieticians and other nutrition advisors. Nothing in this note precludes a plan from using another comparable benefit category other than the specialist visit category for a

service provided by one of these practitioners. Services provided by other practitioners for the treatment of mental health or substance use disorder conditions shall be categorized as Mental/Behavioral health or Substance Use disorder outpatient services.

- 19) The Outpatient Visit line item within the Outpatient Services category includes but is not limited to the following types of outpatient visits: outpatient chemotherapy, outpatient radiation, outpatient infusion therapy and outpatient dialysis and similar outpatient services.
- 20) The inpatient physician cost share may apply for any physician who bills separately from the facility (e.g. surgeon). A member's primary care physician or specialist may apply the office visit cost share when conducting a visit to the member in a hospital or skilled nursing facility.
- 21) Cost-sharing for services subject to the federal Mental Health Parity and Addiction Equity Act (MHPAEA) may be different but not more than those listed in these patient-centered benefit plan designs if necessary for compliance with MHPAEA.
- 22) Behavioral health treatment for autism and pervasive developmental disorder is covered under Mental/Behavioral health outpatient services.
- 23) Drug tiers are defined as follows:

Tier	Definition				
1	1) Most generic drugs and low cost preferred brands.				
	1) Non-preferred generic drugs;				
	2) Preferred brand name drugs; and				
2	3) Any other drugs recommended by the plan's				
	pharmaceutical and therapeutics (P&T) committee based on				
	drug safety, efficacy and cost.				
	1) Non-preferred brand name drugs or;				
	2) Drugs that are recommended by P&T committee based				
3	on drug safety, efficacy and cost or;				
	3) Generally have a preferred and often less costly				
	therapeutic alternative at a lower tier.				
	1) Drugs that are biologics and drugs that the Food and				
	Drug Administration (FDA) or drug manufacturer requires to				
	be distributed through specialty pharmacies;				
4	2) Drugs that require the enrollee to have special training or				
4	clinical monitoring;				
	3) Drugs that cost the health plan (net of rebates) more than				
	six hundred dollars (\$600) net of rebates for a one-month				
	supply.				

Some drugs may be subject to zero cost-sharing under the preventive services rules.

24) Issuers must comply with 45 CFR Section 156.122(d) dated February 27, 2015 which requires the health plan to publish an up-to-date, accurate and complete list of all covered drugs on its formulary list including any tiering structure that is adopted.

- 25) A plan's formulary must include a clear written description of the exception process that an enrollee could use to obtain coverage of a drug that is not included on the plan's formulary.
- 26) The health issuer may not impose a member cost share for Diabetes Self-Management which is defined as services that are provided for diabetic outpatient self-management training, education and medical nutrition therapy to enable a member to properly use the devices, equipment, medication, and supplies, and any additional outpatient self-management training, education and medical nutrition therapy when directed or prescribed by the member's physician. This includes but is not limited to instruction that will enable diabetic patients and their families to gain an understanding of the diabetic disease process, and the daily management of diabetic therapy, in order to avoid frequent hospitalizations and complications.
- 27) The cost sharing for hospice services applies regardless of the place of service.
- 28) For all FDA-approved tobacco cessation medications, no limits on the number of days for the course of treatment (either alone or in combination) may be imposed during the plan year.
- 29) For inpatient stays, if the facility does not bill the facility fee and physician/surgeon fee separately, an issuer may apply the cost-sharing requirements for the facility fee to the entire charge.
- 30) For any benefit plan design in which a designation of Individual-Only or CCSB-Only is not present, the benefit plan design shall be applicable to the individual and small group markets. If a health plan seeks to offer such benefit plan design(s) in both markets, they shall be treated as separate benefit plan designs for purposes of regulatory compliance.