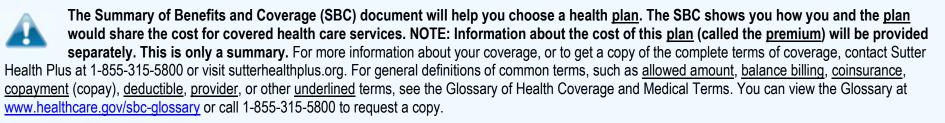


Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services Sutter Health Plus: County of Sacramento \$15 HMO

Coverage Period: 01/01/2021 - 12/31/2021

Coverage for: Large Group | Plan Type: HMO



Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$0 individual / \$0 individual family member / \$0 family per calendar year.	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your <u>deductible</u> ?	Yes. There is no <u>deductible</u> for covered services.	You don't have to meet <u>deductibles</u> for covered items and services. But a <u>copayment</u> (copay) or <u>coinsurance</u> may apply. This <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> . See a list of covered <u>preventive services</u> at <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$1,500 individual / \$1,500 individual family member / \$3,000 family per calendar year.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premiums</u> , health care this <u>plan</u> doesn't cover and <u>cost sharing</u> for optional benefits (acupuncture, chiropratic care and infertility treatment) elected by your employer group.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .

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Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>www.sutterhealthplus.org/provider</u> <u>-search</u> or call 1-855-315-5800 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance</u> <u>billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .

	Services You May Need	What You Will Pay		Limitations, Exceptions & Other
Common Medical Event		Participating Provider	Non-Participating Provider	Important Information
	<u>Primary Care Physician</u> (PCP) Visit to treat an injury or illness	\$15 copay per visit	Not covered	Includes Other Health Professional and Sutter Walk-in Care visits. *See Definitions section in EOC for list of Other Health Professionals.
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> Visit	\$15 copay per visit	Not covered	Prior authorization for some <u>referrals</u> to <u>specialists</u> is required. If it is not received, you may be responsible for paying all charges.
	<u>Preventive Care</u> / <u>Screening</u> / Immunization	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic Test</u> (X-ray, blood work)	Lab: No charge X-ray: No charge	Not covered	Prior authorization for some diagnostic services is required. If it is not received,
	Imaging (CT/PET scans, MRIs)	\$15 copay per procedure	Not covered	you may be responsible for paying all charges.

	Tier 1 (Most generic drugs and low-cost preferred brand name drugs)	Retail: \$10 copay per prescription Mail Order: \$20 copay per prescription	Not covered	Retail Pharmacy: covers up to a 30-day supply. A participating retail pharmacy in the Smart90 Program covers up to a 90-day supply of maintenance drugs at three times the retail <u>cost sharing</u> .	
If you need drugs to treat your illness or condition For information about prescription drug coverage, including the Sutter Health	Tier 2 (Preferred brand name drugs and non-preferred generic drugs)	Retail: \$20 copay per prescription Mail Order: \$40 copay per prescription	Not covered	Mail Order/home delivery service: covers up to a 90-day supply of maintenance drugs at two times the retail <u>cost sharing</u> . Specialty Pharmacy: covers up to a 30- day supply of <u>specialty drugs</u> provided	
Plus (SHP) <u>Formulary</u> , visit <u>www.sutterhealthplus.org/p</u> <u>harmacy</u> or call Express Scripts at 1-877-787-8661.	Tier 3 (Non-preferred brand name drugs)	Retail: \$35 copay per prescription Mail Order: \$70 copay per prescription	Not covered	 through Accredo. FDA-approved, self-administered hormonal contraceptives are available for up to a 12-month supply. *See SHP <u>Formulary</u> or the Outpatient <u>Prescription Drugs</u>, Supplies, Equipment and Supplement section in EOC for any SHP policy requirements such as prior authorization and step therapy, or coverage limitations and exceptions. 	
	Tier 4 (<u>Specialty drugs</u>)	Specialty Pharmacy: 20% <u>coinsurance</u> up to \$100 per prescription	Not covered		
If you have outpatient	Facility Fee (e.g., ambulatory surgery center)	\$15 copay per visit	Not covered	Prior authorization is required. If it is not	
surgery	Physician / Surgeon Fee	No charge	Not covered	received, you may be responsible for paying all charges.	

If you need immediate medical attention	Emergency Room Care	Facility: \$35 copay per visit Professional: No charge		If admitted to the hospital, <u>Emergency</u> <u>Room Care cost sharing</u> will not apply. See hospital stay information below for applicable <u>cost sharing</u> .	
	Emergency Medical Transportation	No charge		Transportation by car, taxi, bus, gurney van, wheelchair van, and any other type of transportation (other than a licensed ambulance or psychiatric transport van) is not covered.	
	Urgent Care \$15 copay per visit		None		
If you have a hospital	Facility Fee (e.g., hospital room)	No charge	Not covered	Prior authorization is required. If it is not received, you may be responsible for	
stay	Physician / Surgeon fees	No charge	Not covered	paying all charges.	
If you need mental health, behavioral health, or substance use disorder (MH/SUD) services For information, call U.S. Behavioral Health Plan, California (USBHPC) at 1- 855-202-0984 or visit www.liveandworkwell.com (access code: "Sutter").	Outpatient Services	Individual Office Visit: \$15 copay per visit MH Group Office Visit: \$7 copay per visit SUD Group Office Visit: \$5 copay per visit Other Outpatient Services: No charge	Not covered	You may self-refer to a USBHPC provider for Office Visits. Prior authorization is required for Other Outpatient Services and all Inpatient Services by USBHPC. If it is not obtained when required, you may be liable for the payment of services or	
	Inpatient Services	Facility: No charge Professional: No charge	Not covered	supplies.	

lf you are pregnant	Office Visits	Prenatal and Postnatal Care: No charge	Not covered	Prenatal and Postnatal Care includes all prenatal office visits and the first postnatal office visit. Refer to the PCP Visit <u>cost sharing</u> for all subsequent postnatal office visits. Maternity care may include tests and services described elsewhere in the SBC (e.g., <u>Diagnostic Tests</u> such as ultrasounds and blood work).
	Childbirth / Delivery Professional Services	No charge	Not covered	
	Childbirth / Delivery Facility Services	No charge	Not covered	None
	Home Health Care	No charge	Not covered	 Prior authorization is required. If it is not received, you may be responsible for paying all charges. Quantitative limits exist for the following services: <u>Home Health Care</u> – 100 visits per calendar year. <u>Skilled Nursing Care</u> – 100 days per benefit period. *See Skilled Nursing Facility Care section in EOC for additional information. <u>Hospice Services</u> – respite care is occasional short-term inpatient care
If you need help recovering or have other special health needs	Rehabilitation Services	\$15 copay per visit	Not covered	
	Habilitation Services	\$15 copay per visit	Not covered	
	Skilled Nursing Care	No charge	Not covered	
	Durable Medical Equipment	No charge	Not covered	
	Hospice Services	No charge	Not covered	limited to no more than five consecutive days at a time.
If your child needs dental or eye care For more information, contact Vision Services Plan (VSP) at 1-800-877- 7195.	Children's Eye Exam	No charge	Up to \$45 max reimbursement	Quantitative limits exist for the following children's services: Eye Exam – 1 preventive exam per
	Children's Glasses	Not covered	Not covered	
	Children's Dental Check-up	Not covered	Not covered	year.

Excluded Services & Other Covered Services:

Commercial weight loss programs	Hearing aids	Private-duty nursing		
Cosmetic surgery	Long-term care	Routine foot care		
Dental care (Adult)	 Non-emergency care when traveling outside the U.S. 			
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)				
 Acupuncture provided as an optional benefit through ACN Group of California (ACN) for <u>medically necessary</u> services. See the ACN Schedule of Benefits for additional information. This optional benefit is in addition to acupuncture embedded in the medical <u>plan</u> that is typically provided only for the treatment of nausea or chronic pain where a PCP <u>referral</u> and prior authorization are required. 	 Bariatric surgery Chiropractic care provided as an optional benefit through ACN Group of California (ACN) for <u>medically necessary</u> services; separate from medical <u>plan</u>. See the ACN Schedule of Benefits for additional information. 	 Infertility treatment offered as an optional benefit through SHP. A PCP or OB/GYN referral and prior authorization by your medical group or SHI are required for medically necessary services. See the Infertility Services Benefit Rider for cost sharing and additional information. Routine eye care (Adult) limited to an annual preventive eye exam through VSP; embedded in medical plan. 		

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: The Department of Managed Health Care at **1-888-466-2219** or <u>www.dmhc.ca.gov</u>, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>. Other coverage options may be available to you, too, including buying individual insurance coverage through California's <u>Health Insurance Marketplace</u>, Covered California, at 1-800-300-1506 or <u>www.coveredca.com</u>. For more information about the <u>Marketplace</u>, visit <u>healthcare.gov</u> or call 1-800-318-2596.

Your <u>Grievance</u> and <u>Appeals</u> Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> (*See If You Have A Concern Or Dispute With SHP section in EOC for information about grievances) or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Sutter Health Plus at **1-855-315-5800 (TTY: 1-855-830-3500)** or California Department of Managed Health Care at **1-888-466-2219 (TTY: 1-877-688-9891)** or <u>www.dmhc.ca.gov</u>.

Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Yes.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Please see Notice of Language Assistance addendum.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> (copays) and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network prenatal care and a
hospital delivery)

The <u>plan's</u> overall <u>deductible</u>	\$0
Specialist copayment	\$15
Hospital (facility) <u>copayment</u>	\$0
Other <u>coinsurance</u>	N/A

This EXAMPLE event includes services like: Office Visits (*prenatal care*) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services (*anesthesia*) <u>Diagnostic Tests</u> (*ultrasounds and blood work*)

Total Example Cost	\$12,700
In this example, Peg would pay:	
<u>Cost Sharing</u>	
Deductible(s)	\$0
<u>Copayments</u>	\$10
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or excluded services	\$60
The total Peg would pay is	\$70

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

The plan's overall deductible	\$0
Specialist copayment	\$15
Hospital (facility) copayment	\$0
Other <u>coinsurance</u>	N/A

This EXAMPLE event includes services like: <u>Primary Care Physician</u> Office Visits (including disease education) <u>Diagnostic Tests</u> (blood work) Prescription Drugs (including glucose meter)

Total Example Cost	\$5,600	
In this example, Joe would pay:		
<u>Cost Sharing</u>		
<u>Deductible(s)</u>	\$0	
<u>Copayments</u>	\$900	
Coinsurance	\$0	
What isn't covered		
Limits or excluded services	\$20	
The total Joe would pay is	\$920	

Mia's Simple Fracture (in-network emergency room visit and followup care)

The plan's overall deductible	\$0
Specialist copayment	\$15
Hospital (facility) <u>copayment</u>	\$0
Other <u>coinsurance</u>	N/A

This EXAMPLE event includes services like:

Emergency Room Care (including medical supplies) Diagnostic Tests (X-ray) Durable Medical Equipment (crutches) Rehabilitation Services (physical therapy)

In this example, Mia would pay:

1 7 1 2	
<u>Cost Sharing</u>	
<u>Deductible(s)</u>	\$0
<u>Copayments</u>	\$100
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or excluded services	\$0
The total Mia would pay is	\$100



Notice of Language Assistance

IMPORTANT: Can you read this? If not, Sutter Health Plus can have somebody help you read it. You may also be able to get this written in your language. For no-cost help, please call Sutter Health Plus Member Services at 1-855-315-5800 (TTY 1-855-830-3500). (English)

IMPORTANTE: ¿Puede leer esto? Si no puede, Sutter Health Plus puede proporcionarle alguien que le ayude a leerlo. También puede obtenerlo por escrito en su idioma. Llame a Sutter Health Plus Member Services al 1-855-315-5800 (TTY 1-855-830-3500), sin costo alguno. (Spanish)

重要提示:您能讀懂這份文件嗎?如果不能,Sutter Health Plus 可以找人幫助您讀它。您還可 能得到用您的語言書寫的這份文件。若需要免費幫助,請致電 Sutter Health Plus 會員服務, 電話號碼 1-855-315-5800 (TTY 1-855-830-3500)。(Chinese)

ملحوظة مهمة: هل أنت قادر على قراءة هذا؟ إذا لم تكن قادرًا فاعلم أن صَتر هيلت بلاس (Sutter Health Plus) قد يكون لديهم شخصًا يمكنه مساعدتك في قراءة هذا النص. كما يمكنك أيضًا أن تتلقاه مكتوبًا بلُغتك. للحصول على مساعدة مجانية، برجاء الاتصال بخدمات أعضاء صَتر هيلت بلاس (Sutter Health Plus Member Services) على هاتف 310-315-855-1855 (هاتف النص المرئي (TTY)

ԿԱՐԵՎՈՐ ՏԵՂԵԿԱՏՎՈՒԹՅՈՒՆ. Կարո՞ղ եք կարդալ սա։ Եթե ոչ, Sutter Health Plus-ը կարող է տրամադրել մեկին, ով կօգնի Ձեզ կարդալ այն։ Դուք կարող եք նաև ստանալ այն գրված Ձեր լեզվով։ Անվձար օգնության համար խնդրում ենք զանգահարել Sutter Health Plus-ի Անդամների սպասարկման բաժին՝ 1-855-315-5800 (TTY 1-855-830-3500) հեռախոսահամարով։ (Armenian)

សាវ:សំខាន់៖ តើអ្នកអាចអានសេចក្តីនេះឬទេ? បើសិនមិនអាចទេ Sutter Health Plus អាចមាន នរណាម្នាក់ជួយអានវាជូនអ្នក ។ អ្នកក៏អាចនឹងឲ្យបានសេចក្តីនេះ សរសេរជាភាសារបស់អ្នកដែរ។ សំ រាប់ជំនួយដោយឥតអស់ថ្លៃ សូមទូរស័ព្ទទៅ ផ្នែកសេវាសមាជិក Sutter Health Plus តាមលេខ 1-855-315-5800 (TTY 1-855-830-3500)។ (Cambodian)

نكته مهم: آیا می توانید این مطالب را بخوانید و بفهمید؟ اگر نمی توانید، Sutter Health Plus می تواند از فردی كمک بگیرد تا آنرا برایتان بخواند. همچنین امكان ترجمه این مطالب به زبان فارسی وجود دارد. برای دریافت خدمات و كمک رایگان، لطفا با دفتر خدمات اعضای Sutter Health Plus با شماره تلفن (TTY 1-855-830-3500) TTY 2-855-315-315 تماس بگیرید. (Farsi)

महत्वपूर्ण: क्या आप इसे पढ़ सकते/सकती हैं? यदि नहीं, तो सट्टर हेल्थ प्लस इसे पढ़ने में किसी से आपकी सहायता करवा सकता है। आप इसे अपनी भाषा मे भी लिखवाने में समर्थ हो सकते/सकती हैं। निःशुल्क सहायता के लिए, कृपया 1-855-315-5800 (TTY 1-855-830-3500) पर सट्टर हेल्थ प्लस मेंबर सर्विसेस को कॉल करें। (Hindi) LUS TSEEM CEEB: Koj nyeem puas tau tsab ntawv no? Yog koj nyeem tsis tau, Sutter Health Plus muaj neeg pab nyeem rau koj. Tsis tas li ntawd xwb, peb tuaj yeem muab sau ua hom lus koj nyeem tau rau koj tib si. Yog koj xav tau kev pab pub dawb, thov hu rau Sutter Health Plus Lub Chaw Pab Cuam Tswv Cuab ntawm tus xov tooj 1-855-315-5800 (TTY 1-855-830-3500). (Hmong)

重要なお知らせ:これを読むことができます?読めない場合は、Sutter Health Plus が読むの をお手伝いします。あなたの言語で表示できるかもしれません。無料のご相談は、Sutter Health Plus Member Services、電話: 1-855-315-5800 (TTY 1-855-830-3500) まで。(Japanese)

중요: 귀하는 이것을 읽으실 수 있습니까? 만약 읽으실 수 없다면, Sutter Health Plus 에서 다른 사람에게 부탁하여 그것을 읽으실 수 있도록 도와드릴 수 있습니다. 또한 이것을 귀하의 사용 언어로 작성해 받으실 수도 있습니다. Sutter Health Plus 회원 서비스(1-855-315-5800 (TTY 1-855-830-3500))에 전화를 하시어 무상으로 도움을 받으십시오. (Korean)

ໝາຍເຫດ: ທ່ານອ່ານໄດ້ຈົດໝາຍສະບັບນີ້ບໍ່? ຖ້າອທ່ານອ່ານບໍ່ໄດ້, ທາງ Sutter Health Plus ມີ ພະນັກງານຊ່ວຍອ່ານໃຫ້ທ່ານ. ນອກຈາກນັ້ນ, ພວກເຮົາຍັງສາມາດຂຽນເປັນພາສາຂອງທ່ານໃຫ້ທ່ານອີກ ດ້ວຍ. ຖ້າທ່ານຕ້ອງການຄວາມຊ່ວຍເຫຼືອໂດຍບໍ່ເສຍຄ່າບໍລິການ, ກະລຸນາຕິດຕໍ່ ໜ່ວຍບໍລິການ ຂອງ Sutter Health Plus ທີ່ໝາຍເລກໂທລະສັບ 1-855-315-5800 (TTY 1-855-830-3500). (Laotian)

ਅਹਿਮ: ਕੀ ਤੁਸੀਂ ਇਸ ਨੂੰ ਪੜ੍ਹ ਸਕਦੇ ਹੋ? ਜੇ ਨਹੀਂ ਤਾਂ, Sutter Health Plus (ਸੱਟਰ ਹੈਲਥ ਪਲਸ) ਕਿਸੇ ਤੋਂ ਇਹ ਪੜ੍ਹਨ ਵਿੱਚ ਤੁਹਾਡੀ ਮੱਦਦ ਕਰਵਾ ਸਕਦਾ ਹੈ। ਤੁਸੀਂ ਇਸ ਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਵੀ ਲਿਖਵਾ ਸਕਦੇ ਹੋ। ਮੁਫ਼ਤ ਮੱਦਦ ਲਈ ਕਿਰਪਾ ਕਰ ਕੇ Sutter Health Plus Member Services ਨੂੰ 1-855-315-5800 (TTY 1-855-830-3500) ਉਤੇ ਕਾਲ ਕਰੋ। (Puniabi)

ВАЖНО: Вы можете это прочитать? Если нет, Sutter Health Plus может предоставить Вам кого-то, кто сможет помочь Вам прочитать это. Вы также можете получить это в письменной форме на своем языке. Для бесплатной помощи позвоните в Службу поддержки членов Sutter Health Plus по телефону 1-855-315-5800 (TTY 1-855-830-3500). (Russian)

MAHALAGA: Nababasa mo ba ito? Kung hindi, maaari kang bigyan ng Sutter Health Plus ng taong babasa para sa iyo. Maaari mo ding hilingin na isulat ito sa iyong wika. Para sa walang-gastos na tulong, mangyaring tumawag sa Sutter Health Plus Member Services sa. 1-855-315-5800 (TTY 1-855-830-3500). (Tagalog)

สำคัญ: คุณอ่ำนออกหรือไม่ ถ้ำอ่านไม่ออก Sutter Health Plus สำมำรถให้คนมำช่วยคุณอ่านได้ นอกจำก นี้ คุณยังสำมำรถขอรับเนื้อหำนี้เป็นภำษำของคุณได้อีกด้วย หำกต้องกำรควำมช่วยเหลือโดยไม่มีค่ำใช้จ่ำย กรุณำโทรหำ Sutter Health Plus Member Services ที่ 1-855-315-5800 (TTY 1-855-830-3500) (Thai)

QUAN TRONG: Qu. vị có thể đọc thông tin này không? Nếu không, Sutter Health Plus có thể yêu cầu ai đó đọc giúp cho qu. vị. Qu. vị cũng có thể nhận được thông tin này dưới dạng văn bản bằng ngôn ngữ của qu. vị. Để được hỗ trợ miễn phí, vui lòng gọi cho ban Dịch Vụ Thành Viên của Sutter Health Plus theo số 1-855-315-5800 (TTY 1-855-830-3500). (Vietnamese)