



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.calcpahealth.com or by calling 1-877-480-7923.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	\$0 Individual/\$0 Family for participating providers. \$0 Individual/\$0 Family for non-participating providers.	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1 st). See the chart starting on page 2 for how much you pay for covered services after you meet the <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	Yes. \$350 Individual/\$700 Family for brand name drugs. Waived for generic drugs. \$250 per admission for any hospital or residential treatment center without utilization review.	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. \$8,250 Individual/\$16,500 Family for participating providers. \$16,500 per Individual for non-participating providers.	The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (one calendar year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, <u>balance-billed</u> charges, and health care this plan does not cover.	Even though you pay these expenses, they do not count toward the <u>out-of-pocket limit</u> .
Does this plan use a <u>network of providers</u> ?	Yes. See https://employers.coupehealth.com/calcpa for a list of participating providers.	This <u>plan</u> uses a tiered <u>provider</u> network. You will pay less if you use a tiered <u>provider</u> in the <u>plan's</u> network. You will pay the lowest copay for Tier 1 (green), followed by Tier 2 (yellow) and then the highest in-network copay for Tier 3 (red). You will pay the highest copay of all 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 billing</u>). Be aware, your network <u>provider</u> might use an <u>out-of-network provider</u> .

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Do I need a referral to see a <u>specialist</u> ?	No. You don't need a referral to see a specialist.	You can see the <u>specialist</u> you choose without written permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan does not cover are listed on page 5. See your policy or plan document for additional information about <u>excluded services</u> .



- Copayments are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- Coinsurance is *your* share of the costs of a covered service, calculated as a percent of the allowed amount for the service. For example, if the plan's allowed amount for an overnight hospital stay is \$1,000, your coinsurance payment of 10% would be \$100. This may change if you haven't met your deductible.
- The amount the plan pays for covered services is based on the allowed amount. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the allowed amount is \$1,000, you may have to pay the \$500 difference. (This is called balance billing.)
- This plan may encourage you to use participating providers by charging you lower deductibles, copayments and coinsurance amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$50/\$70/\$120	\$140	—————none—————
	Specialist visit	\$100/\$140/\$230	\$270	—————none—————
	Other practitioner office visit (chiropractor and acupuncture)	\$100/\$140/\$230	\$270	Limited to 20 chiropractor visits and 12 acupuncture visits per year, combined for In/Out-of-network.
	Preventive care/screening/immunization	No charge	\$140	—————none—————
If you have a test	Lab Tests	\$150/\$200/\$340	\$410	—————none—————
	Advanced labs and routine radiology	\$200/\$270/\$450	\$540	—————none—————
	Advanced Imaging (CT/PET scans, MRIs)	\$350/\$470/\$780	\$950	\$800 benefit maximum per test for out-of-network provider.

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CalCPA Health: PPO 50/0-C

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

Coverage Period: 01/01/2026 – 12/31/2026

Coverage for: Individual/Family | Plan Type: PPO

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.Express-Scripts.com .	Generic drugs	\$15 copay (retail and mail order)	In-network copay plus 50% coinsurance	Covers up to a 30 day supply for retail and 31-90 day supply for mail order.
	Formulary brand drugs	\$60 copay (retail)/\$120 copay (mail order)	In-network copay plus 50% coinsurance	Covers up to a 30 day supply for retail and 31-90 day supply for mail order.
	Non-Formulary brand drugs	\$115 copay (retail)/\$230 copay (mail order)	In-network copay plus 50% coinsurance	Covers up to a 30 day supply for retail and 31-90 day supply for mail order.
	Self-injectable drugs	30% coinsurance up to \$250	Not Covered	Classified self-injectable drugs must be obtained through a Specialty Pharmacy Program and are subject to the terms of the program.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$1,300/\$1,730/\$2,930	\$3,510	\$350 benefit maximum per day for out-of-network provider.
	Physician/surgeon fees	No charge	No charge	—————none—————
If you need immediate medical attention	Emergency room services	\$1,250	\$1,250	—————none—————
	Emergency medical transportation	\$1,250	\$1,250	—————none—————
	Urgent care	\$100	\$270	—————none—————
If you have a hospital stay	Facility fee (e.g., hospital room)	\$3,800/\$5,060/\$8,250	\$10,260	\$650 benefit maximum per day for out-of-network provider.
	Physician/surgeon fee	No charge	No Charge	—————none—————

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CalCPA Health: PPO 50/0-C

Coverage Period: 01/01/2026 – 12/31/2026

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

Coverage for: Individual/Family | Plan Type: PPO

Common Medical Event	Services You May Need	Your Cost If You Use an In-network Provider	Your Cost If You Use an Out-of-network Provider	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Outpatient services	Office Visit: 50/\$70/\$120/visit Other Outpatient: \$1,300/\$1,730/\$2,930	Office Visit: \$140/visit Other Outpatient: \$3,510/visit	_____none_____
	Inpatient services	\$3,800/\$5,060/\$8,250	\$10,260	_____none_____
If you are pregnant	Prenatal and postnatal care	\$50/\$70/\$120	\$140	_____none_____
	Delivery and all inpatient services	\$3,800/\$5,060/\$8,250	\$10,260	\$650 benefit maximum per day for out-of-network provider
If you need help recovering or have other special health needs	Home health care	\$100/\$140/\$230	\$270	Limited to 100 4-hour visits per year.
	Rehabilitation services	\$100/\$140/\$230	\$270	Limited to 25 visits per year for In/Out-of-network physical and occupational therapy combined.
	Habilitation services	\$100/\$140/\$230	\$270	Limited to 25 visits per year for In/Out-of-network physical and occupational therapy combined.
	Skilled nursing care	\$3,200/\$4,260/\$7,200	\$8,640	_____none_____
	Durable medical equipment	\$200/\$270/\$450	\$540	_____none_____
	Hospice service	\$400/\$532/\$900	\$1,080	_____none_____
If your child needs dental or eye care	Eye exam	No charge	All charges after \$30 reimbursement	Limited to one exam per year.
	Glasses	No copay for frames and lenses	All charges after specified reimbursement	Limited to 1 pair of glasses/year; reimbursement for out-of-network vary by service, refer to plan document
	Dental check-up	No charge	No charge	\$60 annual deductible per child.

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Excluded Services & Other Covered Services:

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

- | | | |
|---------------------|--|--|
| • Cosmetic Surgery | • Non-emergency care outside of the U.S. | • Routine foot care |
| • Adult dental care | • Hearing aids | • Weight loss programs |
| • Long-term care | • Adult routine eye care | • Private-duty nursing (except covered under home health benefits) |

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

- | | | |
|--|---------------------|---------------------|
| • Acupuncture (if prescribed for rehabilitation) | • Chiropractic Care | • Bariatric surgery |
| • Infertility treatment - 3 oocyte egg retrievals/lifetime | | |

Your Rights to Continue Coverage:

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

For more information on your rights to continue coverage, contact the plan at 1-877-480-7923. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, of the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

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

Anthem Blue Cross Life and Health Insurance Company

ATTN: Appeals

P.O. Box 54159, Los Angeles, CA 90054

Additionally, a consumer assistance program can help you file your appeal. Contact:

California Department of Managed Health Care Help Center

980 9th Street, Suite 500, Sacramento, CA 95814

www.healthhelp.ca.gov

helpline@dmhc.ca.gov

Does this Coverage Provide Minimum Essential Coverage?

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

Does this Coverage Meet the Minimum Value Standard?

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

Language Access Services:

Si no es miembro todavía y necesita ayuda en idioma español, le suplicamos que se ponga en contacto con su agente de ventas o con el administrador de su grupo. Si ya está inscrito, le rogamos que llame al número de servicio de atención al cliente que aparece en su tarjeta de identificación.

如果您是非會員並需要中文協助，請聯絡您的銷售代表或小組管理員。如果您已參保，則請使用您 ID 卡上的號碼聯絡客戶服務人員。

Kung hindi ka pa miyembro at kailangan ng tulong sa wikang Tagalog, mangyaring makipag-ugnayan sa iyong sales representative o administrator ng iyong pangkat. Kung naka-enroll ka na, mangyaring makipag-ugnayan sa serbisyo para sa customer gamit ang numero sa iyong ID card.

Doo bee a'tah ni'liigoo eí dooda'í, shikáa adoolwoł íínízinigo t'áá diné k'éjígó, t'áá shoodí ba na'aln'íhí ya sidáhí bich'í naabídíłkiid. Eí doo biigha daago ni ba'nija'go ho'aalagúí bich'í hodiilní. Hai'daq iini'taago eíya, t'áá shoodí diné ya atáh halne'ígúí ní béesh bee hane'í wólta' bí'ki si'niilígúí bí'kéhgo bich'í hodiilní.

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

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About these Coverage Examples:



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

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)		Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The <u>plan's</u> overall <u>deductible</u>	\$0	■ The <u>plan's</u> overall <u>deductible</u>	\$0	■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ <u>Specialist copayment</u>	\$100	■ <u>Specialist copayment</u>	\$100	■ <u>Specialist copayment</u>	\$100
■ <u>Hospital (facility) copayment</u>	\$3,800	■ <u>Hospital (facility) copayment</u>	\$3,800	■ <u>Hospital (facility) copayment</u>	\$3,800
■ <u>Other copayment</u>	\$200	■ <u>Other copayment</u>	\$200	■ <u>Other copayment</u>	\$200
This EXAMPLE event includes services like: <u>Specialist</u> office visits (<i>prenatal care</i>) <u>Childbirth/Delivery Professional Services</u> <u>Childbirth/Delivery Facility Services</u> <u>Diagnostic tests</u> (<i>ultrasounds and blood work</i>) <u>Specialist</u> visit (<i>anesthesia</i>)		This EXAMPLE event includes services like: <u>Primary care physician</u> office visits (<i>including disease education</i>) <u>Diagnostic tests</u> (<i>blood work</i>) <u>Prescription drugs</u> <u>Durable medical equipment</u> (<i>glucose meter</i>)		This EXAMPLE event includes services like: <u>Emergency room care</u> (<i>including medical supplies</i>) <u>Diagnostic test</u> (<i>x-ray</i>) <u>Durable medical equipment</u> (<i>crutches</i>) <u>Rehabilitation services</u> (<i>physical therapy</i>)	
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
<u>Cost Sharing</u>		<u>Cost Sharing</u>		<u>Cost Sharing</u>	
<u>Deductibles</u> *	\$0	<u>Deductibles</u> *	\$0	<u>Deductibles</u> *	\$10
<u>Copayments</u>	\$6,800	<u>Copayments</u>	\$700	<u>Copayments</u>	\$2,300
<u>Coinsurance</u>	\$0	<u>Coinsurance</u>	\$0	<u>Coinsurance</u>	\$0
<u>What isn't covered</u>		<u>What isn't covered</u>		<u>What isn't covered</u>	
Limits or exclusions	\$70	Limits or exclusions	\$4,300	Limits or exclusions	\$0
The total Peg would pay is	\$6,870	The total Joe would pay is	\$5,000	The total Mia would pay is	\$2,310

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Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

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

What does a Coverage Example show?

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

Does the Coverage Example predict my own care needs?

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

Does the Coverage Example predict my future expenses?

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

Can I use Coverage Examples to compare plans?

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

Are there other costs I should consider when comparing plans?

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

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