

 The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is **only a summary**. For more information about your coverage, or to get a copy of the complete terms of coverage, visit us at www.valleyhealthplan.org or call 1-888-421-8444. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary> or <https://www.dol.gov/ebsa/healthreform> or call 1-888-421-8444.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$8,700/individual or \$17,400,/family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Services include but are not limited to: Primary care, Specialist, Preventive care, Lab tests, Urgent Care, Outpatient (OP) Behavior/ Substance abuse, Prenatal and preconception.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. See the chart starting on page 2 which identifies services with or without a <u>deductible</u> . A <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> services without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive</u> services at https://www.healthcare.gov/coverage/preventive-care-benefits/ . Includes ACA preventive care requirements http://www.ncsl.org/research/health/american-health-benefit-exchanges-b.aspx
Are there other deductibles for specific services?	No.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services. Any amount that you pay for covered services subject to <u>deductible</u> applies towards your annual maximum out-of-pocket expense.
What is the out-of-pocket limit for this plan?	For <u>network providers</u> \$8,700 individual/\$17,400 family	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. Copays and <u>coinsurance</u> amount that you pay for covered services applies towards your annual maximum out-of-pocket expense.
What is not included in the out-of-pocket limit?	<u>Copayments</u> for certain services, <u>premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a network provider?	Yes. See Valley Health Plan Provider Search or call 1-888-421-8444 for a list of <u>network</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 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).

	<u>providers</u> .	Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u>?	Yes.	A written referral is needed to see a <u>specialist</u> for covered services with the exception of self-referral to <u>Plan</u> OB/GYNs.

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- All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.
- Member cost-share for oral anti-cancer drugs shall not exceed \$250 per month per state law.
- Telehealth are covered benefits. Your cost-share for telehealth services shall not exceed the cost share charged for the same services delivered in-person. This service is subject to the same [deductible](#) and annual or lifetime dollar maximum.
- No [balance billing](#) for members if services are provided by in-network [Providers](#).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	0% coinsurance ; Deductible does not apply for the 1 st three non-preventive visits.	Not covered	None
	Specialist visit	0% coinsurance	Not covered	Prior written authorization is required. Charges may incur with no prior authorization.
	Preventive care/screening/immunization	No charge	Not covered	None
If you have a test	Diagnostic test (x-ray, blood work)	Lab – 0% coinsurance X-ray – 0% coinsurance	Not covered	None
	Imaging (CT/PET scans, MRIs)	0% coinsurance	Not covered	Prior written authorization is required. Charges may incur with no prior authorization.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at Valley Health Plan Prescription Drug Coverage	Generic drugs (Tier 1)	0% prescription	Not covered	Prescriptions filled at an Out-of-network Pharmacy are covered if related to care for a medical emergency or urgently needed care. If your prescription is not listed on the formulary , prior written authorization is required. Charges may incur with no prior authorization.
	Preferred brand drugs (Tier 2)	0% prescription	Not covered	
	Non-preferred brand drugs (Tier 3)	0% prescription	Not covered	
	Specialty drugs (Tier 4)	0% prescription	Not covered	Retail/Mail Service : 1 copay = up to 30 day supply for tier 1-4

[* For more information about limitations and exceptions, see the plan or policy document at www.valleyhealthplan.org.]

If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	0% <u>coinsurance</u>	Not covered	Prior written authorization is required. Charges may incur with no prior authorization.
	Physician/surgeon fees	0% <u>coinsurance</u>		
If you need immediate medical attention	<u>Emergency room care (waived if admitted)</u>	Facility - 0% <u>coinsurance</u>	Facility - 0% <u>coinsurance</u>	None
		Physician - No charge	Physician - No charge	
	<u>Emergency medical transportation</u>	0% <u>coinsurance</u>	0% <u>coinsurance</u>	None
	<u>Urgent care</u>	0% <u>coinsurance</u> ; <u>Deductible does not apply for the 1st three non-preventive visits.</u>	0% <u>coinsurance</u> ; <u>Deductible does not apply for the 1st three non-preventive visits.</u>	<u>Urgent care from non-participating providers</u> when outside of the service area is covered. Prior written authorization is required for <u>urgent care</u> from non-participating <u>providers</u> when inside the service area. Charges may incur with no prior authorization for <u>urgent care</u> services from non-participating <u>providers</u> inside the service area.
If you have a hospital stay	Facility fee (e.g., hospital room)	0% <u>coinsurance</u>	Not covered	Prior written authorization is required. Charges may incur with no prior authorization.
	Physician/surgeon fees	0% <u>coinsurance</u>	Not covered	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	0% <u>coinsurance</u> ; <u>Deductible does not apply for the 1st three non-preventive visits.</u>	Not covered	Prior written authorization may be required. Charges may incur with no prior authorization.
		Other items: 0% <u>coinsurance</u> ;		
	Inpatient services	Facility 0% <u>coinsurance</u>	Not covered	Prior written authorization is required. Charges may incur with no prior authorization.
		Physician 0% <u>coinsurance</u>		
If you are pregnant	Office visits	No charge	Not covered	Prior written authorization is required. Charges may incur with no prior authorization.
	Childbirth/delivery professional services	0% <u>coinsurance</u>	Not covered	
	Childbirth/delivery facility services	0% <u>coinsurance</u>	Not covered	
If you need help recovering or have other special health	<u>Home health care</u>	0% <u>coinsurance</u>	Not covered	100 visits/year. Prior written authorization is required. Charges may incur with no prior authorization.

[* For more information about limitations and exceptions, see the plan or policy document at www.valleyhealthplan.org.]

needs	<u>Rehabilitation services</u>	0% <u>coinsurance</u>	Not covered	Includes physical therapy, speech therapy, and occupational therapy. Prior written authorization is required. Charges may incur with no prior authorization. 100 visits/calendar year. Prior written authorization is required. Charges may incur with no prior authorization. Prior written authorization is required. Charges may incur with no prior authorization. None
	<u>Habilitation services</u>	0% <u>coinsurance</u>	Not covered	
	<u>Skilled nursing care</u>	0% <u>coinsurance</u>	Not covered	
	<u>Durable medical equipment</u>	0% <u>coinsurance</u>	Not covered	
	Hospice services	0% <u>coinsurance</u>	Not covered	
If your child needs dental or eye care	Children's eye exam	No charge	Not covered	Coverage limited to one exam per year.
	Children's glasses	No charge	Not covered	Coverage limited to one pair of glasses per year (or contact lenses in lieu of glasses).
	Children's dental check-up	No charge	Not covered	None

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

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|--|---|--|
| <ul style="list-style-type: none"> • Chiropractic care • Cosmetic surgery • Dental care (Adult) • Hearing aids | <ul style="list-style-type: none"> • Infertility treatment • Long-term care • Non-emergency care when traveling outside the U.S. | <ul style="list-style-type: none"> • Nutritional Counseling • Private-duty nursing • Routine Eye Exam (Adult) • Weight loss programs |
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Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

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|---|--|--|
| <ul style="list-style-type: none"> • Abortion • Acupuncture | <ul style="list-style-type: none"> • Bariatric surgery • Routine foot care with limits | <ul style="list-style-type: none"> • Telehealth |
|---|--|--|

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: California, HHS, DOL, and/or or call your contact state insurance at 1-800-927-HELP (4357). Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call 1-800-318- 2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Valley Health Plan by calling 1-888-421-8444 or Department of Managed Health Care (DMHC) Consumer Help-Line at 1-888-466-2219.

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 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:

Spanish (Español): Para obtener asistencia en Español, llame al 1-888-421-8444.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-421-8444.

Vietnamese (Tiếng Việt): Để có được sự hỗ trợ tiếng Việt, gọi 1-888-421-8444.

To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.

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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)

■ The plan's overall deductible	\$8,700
■ Specialist copayment	0%
■ Hospital (facility) copayment	0%
■ Other copayment	0%

This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
 Diagnostic tests (*ultrasounds and blood work*)
 Specialist visit (*anesthesia*)

Total Example Cost	\$12,690
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In this example, Peg would pay:

Cost Sharing	
Deductibles*	\$8,700
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$8,760

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$8,700
■ Specialist copayment	0%
■ Hospital (facility) coinsurance	0%
■ Other coinsurance	0%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
 Diagnostic tests (*blood work*)
 Prescription drugs
 Durable medical equipment (*glucose meter*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

Cost Sharing	
Deductibles*	\$5,400
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$5,420

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$8,700
■ Specialist copayment	0%
■ Hospital (facility) coinsurance	0%
■ Other coinsurance	0%

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
 Diagnostic test (*x-ray*)
 Durable medical equipment (*crutches*)
 Rehabilitation services (*physical therapy*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

Cost Sharing	
Deductibles*	\$2,400
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,400

Note: These numbers assume the patient does not participate in the [plan's](#) wellness program. If you participate in the [plan's](#) wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-888-421-8444.

*Note: This plan has other [deductibles](#) for specific services included in this coverage example. See "Are there other [deductibles](#) for specific services?" on page one.