

 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, [www.UChhealthplans.com](http://www.UChhealthplans.com). 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 [www.healthcare.gov/sbc-glossary/](http://www.healthcare.gov/sbc-glossary/) or call (866) 406-1182 to request a copy.

| Important Questions   | Answers   | Why This Matters:  |
|---|---|--|
| What is the overall <a href="#">deductible</a> ?                                | \$1,600/individual or \$3,200/family for In- <a href="#">Network Providers</a> . \$2,600/individual or \$5,200/family for Out-of- <a href="#">Network Providers</a> .   | Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the policy, the overall family <a href="#">deductible</a> must be met before the <a href="#">plan</a> begins to pay.   |
| Are there services covered before you meet your <a href="#">deductible</a> ?    | Yes. <a href="#">Preventive care</a> for In- <a href="#">Network Providers</a> .  | This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain preventive services without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .  |
| Are there other <a href="#">deductibles</a> for specific services?              | No.   | You don't have to meet <a href="#">deductibles</a> for specific services.  |
| What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ? | \$4,000/individual or \$6,400/family for In- <a href="#">Network Providers</a> . \$8,000/individual or \$16,000/family for Out-of- <a href="#">Network Providers</a> .  | The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , the overall family <a href="#">out-of-pocket limit</a> must be met.  |
| What is not included in the <a href="#">out-of-pocket limit</a> ?               | <a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, expenses paid for infertility services, and health care this <a href="#">plan</a> doesn't cover.    | Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .  |
| Will you pay less if you use a <a href="#">network provider</a> ?               | Yes, Prudent Buyer PPO. See <a href="http://www.UChhealthplans.com">www.UChhealthplans.com</a> or call (866) 406-1182 for a list of <a href="#">network providers</a> . | This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an out-of- <a href="#">network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware your <a href="#">network provider</a> might use an out-of- <a href="#">network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services. |
| Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?    | No.   | You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .   |



All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

| Common Medical Event  | Services You May Need  | What You Will Pay   |  | Limitations, Exceptions, & Other Important Information   |
|---|--|---|--|--|
|   |  | Anthem Prudent Buyer Provider<br>(You will pay the least)               | Out-of-Network Provider<br>(You will pay the most) |  |
| If you visit a health care <a href="#">provider's</a> office or clinic  | Primary care visit to treat an injury or illness   | 20% <a href="#">coinsurance</a>   | 40% <a href="#">coinsurance</a>                    | -----none-----   |
|   | <a href="#">Specialist</a> visit   | 20% <a href="#">coinsurance</a>   | 40% <a href="#">coinsurance</a>                    | -----none-----   |
|   | <a href="#">Preventive care</a> / <a href="#">screening</a> / <a href="#">immunization</a> | No charge   | 40% <a href="#">coinsurance</a>                    | You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.  |
| If you have a test  | <a href="#">Diagnostic test</a> (x-ray, blood work)  | 20% <a href="#">coinsurance</a>   | 40% <a href="#">coinsurance</a>                    | Cost may vary by site of service.  |
|   | Imaging (CT/PET scans, MRIs)   | 20% <a href="#">coinsurance</a>   | 40% <a href="#">coinsurance</a>                    | Coverage for Out-of- <a href="#">Network Providers</a> is limited to \$210 maximum/visit.  |
| If you need drugs to treat your illness or condition<br>More information about <a href="#">prescription drug coverage</a> is available at <a href="#">www.navitus.com</a> | Tier 1 - Typically Generic   | 20% coinsurance, after deductible (participating retail and mail order) | 40% coinsurance after deductible – 30-day supply   | Participating retail and mail order pharmacies cover up to a 90-day supply. Select specialty pharmacies cover up to a 30-day supply. Certain limitations may apply, including, for example: prior authorization and quantity limits. *See prescription drug section of the plan or policy. |
|   | Tier 2 - Typically Preferred / Brand   | 20% coinsurance, after deductible (participating retail and mail order) | 40% coinsurance after deductible – 30-day supply   |  |
|   | Tier 3 - Typically Non-Preferred / Brand   | 20% coinsurance, after deductible (participating retail and mail order) | 40% coinsurance after deductible – 30-day supply   |  |
|   | Tier 4 - Typically <a href="#">Specialty</a> (brand and generic)                           | 20% coinsurance after deductible (select specialty pharmacies)          | N/A  |  |
| If you have outpatient surgery  | Facility fee (e.g., ambulatory surgery center)   | 20% <a href="#">coinsurance</a>   | 40% <a href="#">coinsurance</a>                    | Coverage for Out-of- <a href="#">Network Providers</a> \$210 maximum/visit.  |
|   | Physician/surgeon fees   | 20% <a href="#">coinsurance</a>   | 40% <a href="#">coinsurance</a>                    | -----none-----   |
| If you need immediate medical attention   | <a href="#">Emergency room care</a>  | 20% <a href="#">coinsurance</a>   | Covered as In- <a href="#">Network</a>             | 20% <a href="#">coinsurance</a> for Emergency Room Physician Fee.  |
|   | <a href="#">Emergency medical transportation</a>   | 20% <a href="#">coinsurance</a>   | Covered as In- <a href="#">Network</a>             | -----none-----   |
|   | <a href="#">Urgent care</a>  | 20% <a href="#">coinsurance</a>   | 40% <a href="#">coinsurance</a>                    | -----none-----   |

\* For more information about limitations and exceptions, see [plan](#) or policy document at [www.UChhealthplans.com](#).

| Common Medical Event  | Services You May Need                     | What You Will Pay  |  | Limitations, Exceptions, & Other Important Information  |
|---|---|--|--|---|
|   |   | Anthem Prudent Buyer Provider<br>(You will pay the least)  | Out-of-Network Provider<br>(You will pay the most)   |   |
| If you have a hospital stay   | Facility fee (e.g., hospital room)        | 20% <a href="#">coinsurance</a>  | 40% <a href="#">coinsurance</a>  | Coverage for Out-of- <a href="#">Network Providers</a> \$360 maximum/day. If no pre-authorization is obtained for out of network providers, there will be an additional \$250 copay   |
|   | Physician/surgeon fees                    | 20% <a href="#">coinsurance</a>  | 40% <a href="#">coinsurance</a>  | -----none-----  |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services                       | Office Visit<br>20% <a href="#">coinsurance</a><br>Other Outpatient<br>20% <a href="#">coinsurance</a> | Office Visit<br>40% <a href="#">coinsurance</a><br>Other Outpatient<br>40% <a href="#">coinsurance</a> | Office Visit<br>-----none-----<br>Other Outpatient<br>-----none-----  |
|   | Inpatient services                        | 20% <a href="#">coinsurance</a>  | 40% <a href="#">coinsurance</a>  | If no pre-authorization is obtained for out of network providers, there will be an additional \$250 copay. 20% <a href="#">coinsurance</a> for Inpatient Physician Fee Anthem Prudent Buyer <a href="#">Providers</a> . 40% <a href="#">coinsurance</a> for Inpatient Physician Fee Out-of- <a href="#">Network Providers</a> . |
| If you are pregnant   | Office visits                             | 20% <a href="#">coinsurance</a>  | 40% <a href="#">coinsurance</a>  | Coverage for Out-of- <a href="#">Network Providers</a> \$360 maximum/day. If no pre-authorization is obtained for out of network providers, there will be an additional \$250 copay. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)  |
|   | Childbirth/delivery professional services | 20% <a href="#">coinsurance</a>  | 40% <a href="#">coinsurance</a>  |   |
|   | Childbirth/delivery facility services     | 20% <a href="#">coinsurance</a>  | 40% <a href="#">coinsurance</a>  |   |
| If you need help recovering or have other special health needs            | <a href="#">Home health care</a>          | 20% <a href="#">coinsurance</a>  | Not covered  | 100 days limit/benefit period   |
|   | <a href="#">Rehabilitation services</a>   | 20% <a href="#">coinsurance</a>  | 40% <a href="#">coinsurance</a>  | *See Therapy Services section   |
|   | <a href="#">Habilitation services</a>     | 20% <a href="#">coinsurance</a>  | 40% <a href="#">coinsurance</a>  |   |
|   | <a href="#">Skilled nursing care</a>      | 20% <a href="#">coinsurance</a>  | 40% <a href="#">coinsurance</a>  | 100 days limit/benefit period.  |
|   | <a href="#">Durable medical equipment</a> | 20% <a href="#">coinsurance</a>  | 40% <a href="#">coinsurance</a>  | -----none-----  |
| <a href="#">Hospice services</a>  | 20% <a href="#">coinsurance</a>           | Not covered  | -----none-----   |   |
| If your child needs dental or eye care                                    | Children's eye exam                       | Not covered  | Not covered  | *See Vision Services section  |
|   | Children's glasses                        | Not covered  | Not covered  |   |
|   | Children's dental check-up                | Not covered  | Not covered  | *See Dental Services section  |

\* For more information about limitations and exceptions, see [plan](#) or policy document at [www.UChhealthplans.com](http://www.UChhealthplans.com).

## 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](#).)

- Cosmetic surgery
- Eye exams for a child
- Long-term care
- Routine foot care unless you have been diagnosed with diabetes.
- Dental care (adult)
- Glasses for a child
- Private-duty nursing
- Weight loss programs
- Dental Check-up
- Routine eye care (adult)

### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Acupuncture 24 visits/benefit period combined with chiropractor services.
- Hearing aids \$2,000 maximum/36 months.
- Bariatric surgery
- Urgent/Emergent coverage provided outside the United States. See [www.bcbsglobalcore.com](http://www.bcbsglobalcore.com)
- Chiropractic care 24 visits/benefit period combined with acupuncture.
- Infertility treatment - 2 cycles per lifetime combined for GIFT, ZIFT and IVF (all infertility services are excluded from OOPM)

**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: Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). 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](http://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 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:

ATTN: [Grievances](#) and [Appeals](#), P.O. Box 4310, Woodland Hills, CA 91365-4310

### 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](#).

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

\* For more information about limitations and exceptions, see [plan](#) or policy document at [www.UChhealthplans.com](http://www.UChhealthplans.com).

## 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 <a href="#">plan's</a> overall <a href="#">deductible</a> | \$1,500 |
| ■ <a href="#">Specialist coinsurance</a>                        | 20%     |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 20%     |
| ■ Other <a href="#">coinsurance</a>                             | 20%     |

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 | \$12,700 |
|--------------------|----------|

In this example, Peg would pay:

| <a href="#">Cost Sharing</a>      |                |
|-----------------------------------|----------------|
| <a href="#">Deductibles</a>       | \$1,500        |
| <a href="#">Copayments</a>        | \$0            |
| <a href="#">Coinsurance</a>       | \$2,520        |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$60           |
| <b>The total Peg would pay is</b> | <b>\$4,080</b> |

### Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

|   |         |
|---|---------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$1,500 |
| ■ <a href="#">Specialist coinsurance</a>                        | 20%     |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 20%     |
| ■ Other <a href="#">coinsurance</a>                             | 20%     |

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 |
|--------------------|---------|

In this example, Joe would pay:

| <a href="#">Cost Sharing</a>      |                |
|-----------------------------------|----------------|
| <a href="#">Deductibles</a>       | \$959          |
| <a href="#">Copayments</a>        | \$0            |
| <a href="#">Coinsurance</a>       | \$240          |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$55           |
| <b>The total Joe would pay is</b> | <b>\$1,254</b> |

### Mia's Simple Fracture (in-network emergency room visit and follow up care)

|   |         |
|---|---------|
| ■ The <a href="#">plan's</a> overall <a href="#">deductible</a> | \$1,500 |
| ■ <a href="#">Specialist coinsurance</a>                        | 20%     |
| ■ Hospital (facility) <a href="#">coinsurance</a>               | 20%     |
| ■ Other <a href="#">coinsurance</a>                             | 20%     |

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 |
|--------------------|---------|

In this example, Mia would pay:

| <a href="#">Cost Sharing</a>      |                |
|-----------------------------------|----------------|
| <a href="#">Deductibles</a>       | \$1,500        |
| <a href="#">Copayments</a>        | \$0            |
| <a href="#">Coinsurance</a>       | \$385          |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$0            |
| <b>The total Mia would pay is</b> | <b>\$1,885</b> |

NOTE: This Summary of Benefit and Coverage attempts to show you how you and the plan share the cost for covered health care services. Any summary of benefits or cost sharing principals represents only a brief description of your benefits. Please read the booklet carefully to learn about provisions, benefits and exclusions. If any perceived conflict exists between this summary and the Plan terms, the Plan terms govern.

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

By authority of the Regents, University of California Human Resources, located in Oakland, administers all benefit plans in accordance with applicable plan documents and regulations, custodial agreements, University of California Group Insurance Regulations for Faculty and Staff, group insurance contracts, and state and federal laws. No person is authorized to provide benefits information not contained in these source documents, and information not contained in these source documents cannot be relied upon as having been authorized by the Regents. Source documents are available for inspection upon request (800-888-8267). What is written here does not constitute a guarantee of plan coverage or benefits—particular rules and eligibility requirements must be met before benefits can be received. The University of California intends to continue the benefits described here indefinitely; however, the benefits of all employees, retirees and plan beneficiaries are subject to change or termination at the time of contract renewal or at any other time by the University or other governing authorities. The University also reserves the right to determine new premiums, employer contributions and monthly costs at any time. Health and welfare benefits are not accrued or vested benefit entitlements. UC's contribution toward the monthly cost of the coverage is determined by UC and may change or stop altogether, and may be affected by the state of California's annual budget appropriation. If you belong to an exclusively represented bargaining unit, some of your benefits may differ from the ones described here. For more information, employees should contact their Human Resources Office and retirees should call the UC Retirement Administration Service Center (800-888-8267).

In conformance with applicable law and University policy, the University is an affirmative action/equal opportunity employer. Please send inquiries regarding the University's affirmative action and equal opportunity policies for staff to Systemwide AA/EEO Policy Coordinator, University of California, Office of the President, 1111 Franklin Street, 5th Floor, CA 94607, and for faculty to the Office of Academic Personnel and Programs, University of California Office of the President, 1111 Franklin Street, Oakland, CA 94607.

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

## Language Access Services:

(TTY/TDD: 711)

**Albanian (Shqip):** Nëse keni pyetje në lidhje me këtë dokument, keni të drejtë të merrni falas ndihmë dhe informacion në gjuhën tuaj. Për të kontaktuar me një përkthyes, telefononi (866) 406-1182

**Amharic (አማርኛ):-** ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የማግኘት መብት አለዎት። አስተርጓሚ ለማናገር (866) 406-1182 ይደውሉ።

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على (866) 406-1182.

**Armenian (հայերեն).** Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվճար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով: Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (866) 406-1182:

**Bassa (Bàsɔ̀ Wùdù):** M̄ dyi dyi-diè-dɛ̀ bɛ̀ bédé bá céè-dɛ̀ nià ke dyí ní, ɔ̀ m̀ò nì dyí-bédɛ̀in-dɛ̀ bɛ̀ m̀ kɛ̀ gbo-kpá-kpá kè b̄́ kp̄́ dɛ̀ m̀ bídǐ-wùdùùn b́ó pídyi. B́é m̀ kɛ̀ wuɖu-zìin-nyò d̀ò gbo wùdù kɛ̀, d́á (866) 406-1182.

**Bengali (বাংলা):** যদি এই নথিপত্রের বিষয়ে আপনার কোনো প্রশ্ন থাকে, তাহলে আপনার ভাষায় বিনামূল্যে সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা বলার জন্য (866) 406-1182 -তে কল করুন।

**Burmese (မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖုန်း (866) 406-1182 သို့ ခေါ်ဆိုပါ။

**Chinese (中文):** 如果您對本文件有任何疑問，您有權使用您的語言免費獲得協助和資訊。如需與譯員通話，請致電 (866) 406-1182。

**Dinka (Dinka):** Na naŋ thiëc në ke de yä thorë, ke yin naŋ loŋ bë yi kuony ku wër alëu bë gɛɛr yic yin ne thoŋ du ke cin wëu tääuë ke piny. Te kør yin ba jam wënë ran ye thok geryic, ke yin cəl (866) 406-1182.

**Dutch (Nederlands):** Bij vragen over dit document hebt u recht op hulp en informatie in uw taal zonder bijkomende kosten. Als u een tolk wilt spreken, belt u (866) 406-1182.

Farsi (فارسی): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ هزینه‌ای به زبان مادری‌تان دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره (866) 406-1182 تماس بگیرید.

**French (Français):** Si vous avez des questions sur ce document, vous avez la possibilité d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour parler à un interprète, appelez le (866) 406-1182.

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