Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

Coverage Period: 01/01/2025—12/31/2025

Anthem Blue Cross Life and Health Insurance Company:

Coverage for: Individual + Family | Plan Type: PPO

University of California: UC Care Plan

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.UChealthplans.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/ or call (866) 406-1182 to request a copy.

| Important Questions | Answers | Why This Matters: |
|---|--|---|
| What is the overall deductible? | \$0/individual or \$0/family for UC Select Providers. \$500/individual or \$1,000/family for Anthem Preferred Providers. \$750/individual or \$1,750/family for Out-of-Network Providers. | 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. Preventive care for UC Select and Anthem Preferred Providers, Emergency, and Ambulance services. | This plan covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain preventive services without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ . |
| Are there other deductibles for specific services? | No. | You don't have to meet <u>deductibles</u> for specific services. |
| What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ? | \$6,100/individual or \$9,700/family for UC Select Providers. \$7,600/individual or \$14,200/family for Anthem Preferred Providers. \$9,600/individual or \$20,200/family for Out-of- Network Providers. | 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 out-of-pocket limit? | Premiums, balance-billing charges, expenses paid for infertility services, and health care this plan doesn't cover. | Even though you pay these expenses, they don't count toward the out-of-pocket limit. |

| Will you pay less if you use a <u>network</u> <u>provider</u> ? | Yes, UC Select and Anthem Preferred. See www.UChealthplans.com or call (866) 406-1182 for a list of <u>network providers</u> . | You pay the least if you use a <u>provider</u> in UC Select. You pay more if you use a <u>provider</u> in Anthem Network. You will pay the most if you use an out-of- <u>network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider</u> 's charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>network provider</u> might use an out-of- <u>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> ? | No. | You can see the <u>specialist</u> you choose without a <u>referral</u> . |



All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

| | Services You May Need | What You Will Pay | | | |
|---|--|---|--|---|--|
| Common Medical Event | | UC Select Provider (You will pay the least) | Anthem Preferred Provider (You will pay more) | Out-of-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information |
| | Primary care visit to treat an injury or illness | \$30/visit | 30% coinsurance | 50% <u>coinsurance</u> | Virtual visits (Telehealth) benefits available. |
| If you visit a health care | <u>Specialist</u> visit | \$30/visit | 30% coinsurance | 50% <u>coinsurance</u> | Virtual visits (Telehealth) benefits available. |
| provider's office or clinic | Preventive care/screening/immunization | No charge | No charge | 50% coinsurance | You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. |
| | Diagnostic test (x-ray, blood work) | \$30/visit | 30% coinsurance | 50% <u>coinsurance</u> | Cost may vary by site of service. |
| If you have a test | Imaging (CT/PET scans, MRIs) | \$30/visit | 30% coinsurance | 50% coinsurance | Coverage for Out-of-Network Provider is limited to \$175 maximum/visit. |
| If you need drugs to treat your illness or condition | Tier 1 - Typically Generic | participating retail, a days); \$20/prescript participating retail, a 60 days); \$20/pres retail and mail o \$30/prescription (p | n (preferred retail, and mail order – 1-30 tion (preferred retail, and mail order – 31- scription (preferred rder 61-90 days); participating retail – days) | 50% coinsurance | Preferred retail, participating retail, and mail order 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 |

^{*} For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>www.UChealthplans.com</u>.

| | | | What You Will Pay | | |
|---|---|---|---|---|--|
| Common Medical Event | Services You May Need | UC Select Provider (You will pay the least) | Anthem Preferred Provider (You will pay more) | Out-of-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information |
| More information about prescription drug coverage is available at www.navitus.com | Tier 2 - Typically Preferred / Brand | \$30/prescription (preferred retail, participating retail, and mail order – 1-30 days); \$60/prescription (preferred retail, participating retail, and mail order – 31-60 days); \$60/prescription (preferred retail and mail order 61-90 days); \$85/prescription (participating retail – 61-90 days) | | 50% coinsurance | limits. *See prescription drug section of the plan or policy. |
| | Tier 3 - Typically Non-Preferred / Brand | \$50/prescription (preferred retail, participating retail, and mail order – 1-30 days); \$100/prescription (preferred retail, participating retail, and mail order – 31-60 days); \$100/prescription (preferred retail and mail order 61-90 days); \$130/prescription (participating retail – 61-90 days) | | 50% coinsurance | |
| | Tier 4 - Typically <u>Specialty</u> (brand and generic) | 30% coinsurance; sprescription (select s | \$150 maximum per specialty pharmacies) | N/A | |
| If you have outpatient | Facility fee (e.g., ambulatory surgery center) | \$100/surgery | 30% coinsurance | 50% coinsurance | Coverage for Out-of-Network Provider is limited to \$175 maximum/visit. |
| surgery | Physician/surgeon fees | No charge | 30% coinsurance | 50% coinsurance | none |
| If you need | Emergency room care | \$300/visit | \$300/visit deductible does not apply | Covered as In- <u>Network</u> | If directly admitted to a hospital, ER copay is waived. No charge for Emergency Room Physician Fee. |
| immediate medical attention | Emergency medical transportation | Not Applicable | \$200/trip <u>deductible</u> does not apply | Covered as In- <u>Network</u> | none |
| | <u>Urgent care</u> | \$30/visit | \$30/visit deductible does not apply | 50% <u>coinsurance</u> | none |

^{*} For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>www.UChealthplans.com</u>.

| | | What You Will Pay | | | |
|--|---|--|---|---|---|
| Common Medical Event | Services You May Need | UC Select Provider (You will pay the least) | Anthem Preferred Provider (You will pay more) | Out-of-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information |
| If you have a hospital stay | Facility fee (e.g., hospital room) | \$250/admission | 30% coinsurance | 50% coinsurance | Coverage for Out-of-Network Provider is limited to \$300 maximum/day. If no pre- authorization is obtained for out of network providers, there will be an additional \$250 copay. |
| | Physician/surgeon fees | No charge | 30% coinsurance | 50% <u>coinsurance</u> | none |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | Office Visit: No charge for first 3 visit then \$30/visit deductible does not apply Other Outpatient: \$30/visit deductible does not apply | | Office Visit: 50% | Office Visit Virtual visits (Telehealth) benefits available. Other Outpatientnone |
| | Inpatient services | \$250/admission <u>deductible</u> does not apply | | 50% <u>coinsurance</u> | If no pre-authorization is obtained for out of network providers, there will be an additional \$250 copay. No charge for Inpatient Physician Fee UC Select Providers or Anthem Preferred Providers. 50% coinsurance for Inpatient Physician Fee Out-of-Network Providers. |
| If you are pregnant | Office visits | \$30/visit for initial visit | 30% coinsurance | 50% coinsurance | Coverage for Out-of-Network Provider is limited to \$300 |
| | Childbirth/delivery professional services | No charge | 30% coinsurance | 50% coinsurance | maximum/day. If no pre- authorization is obtained for |
| | Childbirth/delivery facility services | \$250/admission | 30% coinsurance | 50% <u>coinsurance</u> | Inpatient 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.) |

^{*} For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>www.UChealthplans.com</u>.

| | | What You Will Pay | | | |
|--|----------------------------|--|---|---|---|
| Common Medical Event | Services You May Need | UC Select Provider (You will pay the least) | Anthem Preferred Provider (You will pay more) | Out-of-Network Provider (You will pay the most) | Limitations, Exceptions, & Other Important Information |
| If you need help recovering or have other special health needs | Home health care | Not Applicable | 30% coinsurance | 50% coinsurance | 100 visits/benefit period for Anthem Preferred <u>Providers</u> and Out-of- <u>Network Providers</u> combined. |
| | Rehabilitation services | \$30/visit | 30% coinsurance | 50% coinsurance | *Coo'Thomas Commisso costion |
| | Habilitation services | \$30/visit | 30% coinsurance | 50% coinsurance | *See Therapy Services section |
| | Skilled nursing care | Not Applicable | 30% coinsurance | 50% coinsurance | 100 days limit/benefit period for Anthem Preferred Providers and Out-of-Network Providers combined. \$300 maximum/day for Out-of-Network Providers. |
| | Durable medical equipment | Not Applicable | 30% coinsurance | 50% coinsurance | none |
| | Hospice services | Not Applicable | 30% <u>coinsurance</u> | 50% <u>coinsurance</u> | none |
| If your child | Children's eye exam | Not covered | Not covered | Not covered | *See Vision Services section |
| needs dental or | Children's glasses | Not covered | Not covered | Not covered | See vision services section |
| eye care | Children's dental check-up | Not covered | Not covered | Not covered | *See Dental Services section |

Excluded Services & Other Covered Services:

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

- 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)

^{*} For more information about limitations and exceptions, see <u>plan</u> or policy document at <u>www.UChealthplans.com</u>.

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 for Anthem Preferred <u>Providers</u> and Out-of-<u>Network</u> <u>Providers</u>.
- Hearing aids \$2,000 maximum/every 36 months.
- Bariatric surgery
- Infertility Treatment 2 cycles per lifetime combined for GIFT, ZIFT and IVF (all infertility services are excluded from OOPM)
- Most coverage provided outside the United States. See <u>www.bcbsglobalcore.com</u>
- Chiropractic care 24 visits/benefit period combined with acupuncture for Anthem Preferred <u>Providers</u> and Out-of-<u>Network</u> Providers.

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. 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 <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> 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 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:

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 <u>plan</u> or policy document at <u>www.ucppoplans.com</u>.

About these Coverage Examples:



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> 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 pre-natal care and a |
| hospital delivery) |

| ■ The plan's overall deductible | \$0 |
|--|-------|
| Specialist copayment | \$30 |
| ■ Hospital (facility) <i>copayment</i> | \$250 |
| ■ Other <i>copayment</i> | \$30 |

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:

| in this example, i eg would pay. | | |
|----------------------------------|-------|--|
| Cost Sharing | | |
| <u>Deductibles</u> | \$0 | |
| Copayments | \$550 | |
| Coinsurance | \$0 | |
| What isn't covered | | |
| Limits or exclusions | \$60 | |
| The total Peg would pay is | \$610 | |

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

| ■ The <u>plan's</u> overall <u>deductible</u> | \$0 |
|---|-------|
| Specialist copayment | \$30 |
| ■ Hospital (facility) <u>copayment</u> | \$250 |
| ■ Other <u>copayment</u> | \$30 |

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

Diagnostic tests (blood work)

Prescription drugs

Total Example Cost

Durable medical equipment (glucose meter)

| | , , , , , , | | |
|---------------------------------|-------------|--|--|
| In this example, Joe would pay: | | | |
| Cost Sharing | | | |
| <u>Deductibles</u> | \$0 | | |
| <u>Copayments</u> | \$740 | | |
| Coinsurance | \$240 | | |
| What isn't covered | | | |
| Limits or exclusions | \$20 | | |
| The total Joe would pay is | \$1,000 | | |

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

| ■ The plan's overall deductible | \$0 |
|--|------------|
| Specialist copayment | \$30 |
| ■ Hospital (facility) <u>copayment</u> | \$300 |
| Other <u>copayment</u> | \$30 |

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

\$5,600

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

| Total Example Cost | \$2,800 |
|--------------------|---------|
| | |

In this example, Mia would pay:

| Cost Sharing | |
|----------------------------|-------|
| <u>Deductibles</u> | \$0 |
| <u>Copayments</u> | \$750 |
| Coinsurance | \$10 |
| What isn't covered | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$760 |

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.

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.

(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 (አ**ማር**ኛ)፦ ስለዚህ ሰነድ ማንኛውም ጥያቄ ካለዎት በራስዎ ቋንቋ እርዳታ እና ይህን መረጃ በነጻ የማግኘት መብት አለዎት። አስተርጓሚ ለማናገር (866) 406-1182 ይደውሉ።

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

Bassa (Băsóò Wùdù): Mì dyi dyi-diè-dè bě bédé bá céè-dè nìà kɛ dyí ní, ɔ mò nì dyí-bèdèìn-dè bé mì ké gbo-kpá-kpá kè bỗ kpɔ̃ dé mì bídí-wùdùǔn bó pídyi. Bé mì ké wudu-zììn-nyò dò gbo wùdù kɛ, dá (866) 406-1182.

Bengali (বাংলা): যদি এই লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন খাকে, তাংলে আপলার ভাষায় বিলামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজন দোভাষীর সাখে কথা ব্লার জন্য (৪৫৪) 406-1182 –তে কল করুল।

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

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 non thiëëc në ke de ya thorë, ke yin non lon bë yi kuony ku wer alëu bë geer yic yin ne thon du ke cin weu taauë ke piny. Te kor yin ba jam wenë ran ye thok geryic, ke yin col (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.

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

German (Deutsch): Wenn Sie Fragen zu diesem Dokument haben, haben Sie Anspruch auf kostenfreie Hilfe und Information in Ihrer Sprache. Um mit einem Dolmetscher zu sprechen, bitte wählen Sie (866) 406-1182.

Greek (Ελληνικά) Αν έχετε τυχόν απορίες σχετικά με το παρόν έγγραφο, έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας δωρεάν. Για να μιλήσετε με κάποιον διερμηνέα, τηλεφωνήστε στο (866) 406-1182.

Gujarati (**ગુજરાતી**): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ચ વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો (866) 406-1182.

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