

# Your summary of benefits



Anthem® Blue Cross

Your Plan: City of Fontana: Modified Classic PPO

Your Network: Prudent Buyer PPO

Visits with Virtual Care-Only Providers	Cost through our mobile app and website
Primary Care, and medical services for urgent/acute care	No charge
Mental Health & Substance Use Disorder Services	No charge
Specialist care	\$20 copay per visit medical deductible does not apply

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
Overall Deductible	\$500 person / \$1,500 family	\$500 person / \$1,500 family
Overall Out-of-Pocket Limit	\$3,500 person / \$7,000 family	\$7,000 person / \$14,000 family

The family deductible and out-of-pocket limit are embedded, meaning the cost shares of one family member will be applied to the per person deductible and per person out-of-pocket limit; in addition, amounts for all covered family members apply to both the family deductible and family out-of-pocket limit. No one member will pay more than the per person deductible or per person out-of-pocket limit.

All medical and prescription drug deductibles, copayments and coinsurance apply to the out-of-pocket limit.

In-Network and Out-of-Network deductibles are combined and accumulate toward each other; however In-Network and Out-of-Network out-of-pocket limit amounts accumulate separately and do not accumulate toward each other.

Doctor Visits (virtual and office) You are encouraged to select a Primary Care Physician (PCP).		
<b>Primary Care (PCP) and Mental Health and Substance Use Disorder Services</b> virtual and office	\$20 copay per visit medical deductible does not apply	40% coinsurance after medical deductible is met
<b>Specialist Provider</b> virtual and office	\$20 copay per visit medical deductible does not apply	40% coinsurance after medical deductible is met
<b>Other Practitioner Visits</b>		
<b>Maternity services</b>		
Prenatal and Postpartum care	\$20 copay per visit medical deductible does not apply	40% coinsurance after medical deductible is met
Delivery	20% coinsurance after medical deductible is met	40% coinsurance after medical deductible is met

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
<b>Retail Health Clinic</b> for routine care and treatment of common illnesses; usually found in major pharmacies or retail stores.	\$20 copay per visit medical deductible does not apply	40% coinsurance after medical deductible is met
<b>Manipulation Therapy</b> <i>Coverage is limited to 30 visits per benefit period.</i>	\$20 copay per visit medical deductible does not apply	40% coinsurance after medical deductible is met
<b>Acupuncture</b> <i>Coverage is limited to 20 visits per benefit period.</i>	\$20 copay per visit medical deductible does not apply	40% coinsurance after medical deductible is met
<b><u>Other Services in an Office</u></b>		
<b>Allergy Testing</b>	20% coinsurance after medical deductible is met	40% coinsurance after medical deductible is met
<b>Prescription Drugs</b> Dispensed in the office <i>Maximum of \$250 member cost share per drug.</i>	30% coinsurance after medical deductible is met	40% coinsurance after medical deductible is met
<b>Surgery</b>	20% coinsurance after medical deductible is met	40% coinsurance after medical deductible is met
<b>Preventive care / screenings / immunizations</b>	No charge	40% coinsurance after medical deductible is met
<b>Preventive Care for Chronic Conditions</b> per IRS guidelines	No charge	Cost share is based on the setting services are received.
<b><u>Diagnostic Services Lab</u></b>		
Office	20% coinsurance after medical deductible is met	40% coinsurance after medical deductible is met
Freestanding Lab	20% coinsurance after medical deductible is met	40% coinsurance after medical deductible is met
Outpatient Hospital	20% coinsurance after medical deductible is met	40% coinsurance after medical deductible is met
<b><u>Diagnostic Services X-Ray</u></b>		
Office	20% coinsurance after medical deductible is met	40% coinsurance after medical deductible is met
Freestanding Radiology Center	20% coinsurance after medical deductible is met	40% coinsurance after medical deductible is met

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
Outpatient Hospital	20% coinsurance after medical deductible is met	40% coinsurance after medical deductible is met
<b>Diagnostic Services</b> Advanced Diagnostic Imaging for example: <i>MRI, PET and CAT scans</i>		
Office	20% coinsurance after medical deductible is met	40% coinsurance after medical deductible is met
Freestanding Radiology Center	20% coinsurance after medical deductible is met	40% coinsurance after medical deductible is met
Outpatient Hospital	20% coinsurance after medical deductible is met	40% coinsurance after medical deductible is met
<b>Emergency and Urgent Care</b>		
<b>Urgent Care</b> includes doctor services. Additional charges may apply depending on the care provided.	\$20 copay per visit medical deductible does not apply	40% coinsurance after medical deductible is met
<b>Emergency Room Facility Services</b> Your copay will be waived if admitted.	\$150 copay per visit and 20% coinsurance after medical deductible is met	Covered as In-Network
<b>Emergency Room Doctor and Other Services</b>	20% coinsurance after medical deductible is met	Covered as In-Network
<b>Ambulance</b>	20% coinsurance after medical deductible is met	Covered as In-Network
<b>Outpatient Mental Health and Substance Use Disorder Services at a Facility</b>		
<b>Facility Fees</b>	20% coinsurance after medical deductible is met	40% coinsurance after medical deductible is met
<b>Doctor Services</b>	20% coinsurance after medical deductible is met	40% coinsurance after medical deductible is met
<b>Outpatient Surgery</b>		
<b>Facility Fees</b> Hospital	20% coinsurance after medical deductible is met	40% coinsurance after medical deductible is met
Ambulatory Surgical Center	20% coinsurance after medical deductible is met	40% coinsurance after medical deductible is met

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
<b>Physician and other services including surgeon fees</b> Hospital	20% coinsurance after medical deductible is met	40% coinsurance after medical deductible is met
<b>Hospital (Including Maternity, Mental Health and Substance Use Disorder Services)</b> <i>Anthem's maximum payment is up to \$1,000 per day for non-emergency Inpatient admissions to Out-of-Network Providers.</i>		
<b>Facility Fees</b>  <b>Physician and other services including surgeon fees</b>	20% coinsurance after medical deductible is met	40% coinsurance after medical deductible is met
<b>Home Health Care</b> <i>Coverage is limited to 100 visits per benefit period.</i>	20% coinsurance after medical deductible is met	40% coinsurance after medical deductible is met
<b>Therapy Services</b> <b>Rehabilitation and Habilitation services including physical, occupational and speech therapies.</b> <i>Coverage for physical and occupational therapies is limited to 40 visits combined per benefit period. Coverage for speech therapy is limited to 20 visits per benefit period.</i> Office  Outpatient Hospital	20% coinsurance after medical deductible is met	40% coinsurance after medical deductible is met
<b>Pulmonary rehabilitation office and outpatient hospital</b>	20% coinsurance after medical deductible is met	40% coinsurance after medical deductible is met
<b>Cardiac rehabilitation office and outpatient hospital</b> <i>Coverage is limited to 36 visits per benefit period.</i>	20% coinsurance after medical deductible is met	40% coinsurance after medical deductible is met
<b>Dialysis/Hemodialysis office and outpatient hospital</b>	20% coinsurance after medical deductible is met	40% coinsurance after medical deductible is met
<b>Chemo/Radiation Therapy office and outpatient hospital</b>	20% coinsurance after medical deductible is met	40% coinsurance after medical deductible is met
<b>Skilled Nursing Care (facility)</b> <i>Coverage is limited to 100 days per benefit period.</i>	20% coinsurance after medical deductible is met	40% coinsurance after medical deductible is met

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
<b>Inpatient Hospice</b>	No charge	40% coinsurance after medical deductible is met
<b><u>Additional Services, Equipment and Devices</u></b> <b>Durable Medical Equipment</b>	20% coinsurance after medical deductible is met	40% coinsurance after medical deductible is met
<b>Prosthetic Devices</b>	20% coinsurance after medical deductible is met	40% coinsurance after medical deductible is met
Covered Prescription Drug Benefits	Cost if you use an In-Network Pharmacy	Cost if you use an Out-of-Network Pharmacy
<b>Pharmacy Deductible</b>	Not applicable	Not applicable
<b>Pharmacy Out-of-Pocket Limit</b>	Combined with In-Network medical out-of-pocket limit	Combined with Out-of-Network medical out-of-pocket limit
<b>Prescription Drug Coverage</b> <b>Network: Base Network</b> <b>Drug List: CA Essential DMHC</b> Drugs not included on the CA Essential DMHC drug list will not be covered.		
<b>Day Supply Limits:</b> <b>Retail Pharmacy</b> 30 day supply (cost shares noted below) <b>Retail 90 Pharmacy</b> 90 day supply (3 times the 30 day supply cost share(s) charged at In-Network Retail Pharmacies noted below applies).		
<b>Home Delivery Pharmacy</b> 90 day supply (maximum cost shares noted below). Maintenance medications are available through our home delivery pharmacy. You will need to call us on the number on your ID card to sign up when you first use the service. <b>Specialty Pharmacy</b> 30 day supply (cost shares noted below for retail and home delivery apply). We may require certain drugs with special handling, provider coordination or patient education be filled by our designated specialty pharmacy.		
<b>Tier 1 - Typically Generic</b>	\$15 copay per prescription (retail) and \$30 copay per prescription (home delivery)	50% coinsurance up to \$250 per prescription (retail) and Not covered (home delivery)
<b>Tier 2 - Typically Preferred Brand</b>	\$30 copay per prescription (retail) and \$75 copay per prescription (home delivery)	50% coinsurance up to \$250 per prescription (retail) and Not covered (home delivery)
<b>Tier 3 - Typically Non-Preferred Brand</b>	\$50 copay per prescription (retail) and	50% coinsurance up to \$250 per prescription

Covered Prescription Drug Benefits	Cost if you use an In-Network Pharmacy	Cost if you use an Out-of-Network Pharmacy
	\$125 copay per prescription (home delivery)	(retail) and Not covered (home delivery)
<b>Tier 4 - Typically Specialty (brand and generic)</b>	30% coinsurance up to \$250 per prescription (retail and home delivery)	50% coinsurance up to \$250 per prescription (retail) and Not covered (home delivery)
Covered Vision Benefits	Cost if you use an In-Network Provider	Cost if you use an Out-of-Network Provider
<i>This is a brief outline of your vision coverage. To receive the In-Network benefit, you must use a Blue View Vision Provider. Only children's vision services count towards your out-of-pocket limit.</i>		
<b>Children's Vision exam (up to age 19)</b> <i>Limited to 1 exam per benefit period.</i>	No charge	\$0 copayment up to plan's Maximum Allowed Amount
<b>Adult Vision exam (age 19 and older)</b> <i>Limited to 1 exam per benefit period.</i>	No charge	Reimbursed Up to \$42

#### Notes:

- If you have an office visit with your Primary Care Physician, Specialist or Urgent Care at an Outpatient Facility (e.g., Hospital or Ambulatory Surgical Facility), benefits for Covered Services will be paid under "Outpatient Facility Services".
- Costs may vary by the site of service. Other cost shares may apply depending on services provided. Check your Certificate of Coverage for details.
- The limits for physical, occupational, and speech therapy, if any apply to this plan, will not apply if you get care as part of the Mental Health and Substance Use Disorder benefit.
- Outpatient Facility tests and treatments are limited to \$350 per admission for Out-of-Network Providers. Includes: Diagnostic Services; X-ray; Surgery; Rehabilitation; Habilitation; Cardiac Therapy; Surgery at Ambulatory Surgical Centers.
- Advanced Diagnostic Imaging is limited to \$800 per service for Out-of-Network Providers.
- Coverage includes standard fertility preservation services as a basic healthcare service including but are not limited to, injections, cryopreservation and storage for both male and female members when a medically necessary treatment may cause iatrogenic infertility. Member cost share for fertility preservation services is based on provider type and service rendered.
- The representations of benefits in this document are subject to California Department of Managed Health Care (DMHC) approval and are subject to change.

*This summary of benefits is a brief outline of coverage, designed to help you with the selection process. This summary does not reflect each and every benefit, exclusion and limitation which may apply to the coverage. For more details, important limitations and exclusions, please review the formal Evidence of Coverage (EOC). If there is a difference between this summary and the Evidence of Coverage (EOC), the Evidence of Coverage (EOC), will prevail.*

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Questions: (855) 333-5730 or visit us at [www.anthem.com/ca](http://www.anthem.com/ca)



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## Get help in your language

### Language Assistance Services

Curious to know what all this says?

We would be too. Here's the English version:  
**IMPORTANT:** Can you read this letter? If not, we can have somebody help you read it. You may also be able to get this letter written in your language. For free help, please call right away at 1-888-254-2721. (TTY/TDD:711)

Separate from our language assistance program, we make documents available in alternative formats for members with visual impairments. If you need a copy of this document in an alternate format, please call the customer service telephone number on the back of your ID card.

### Spanish

**IMPORTANTE:** ¿Puede leer esta carta? Si no, podemos pedirle a alguien que le ayude a leerla. También es posible que pueda solicitar que le envíemos esta carta escrita en su idioma. Para obtener ayuda gratuita, llame de inmediato al 1-888-254-2721 (TTY/TDD: 711).

### Arabic

هام: هل تستطيع قراءة هذه الرسالة؟ إذا لم يكن الأمر كذلك، يمكننا أن نطلب من شخص ما مساعدتك في قراءتها. قد تتمكن أيضًا من الحصول على هذه الرسالة مكتوبة بلغتك. للحصول على مساعدة مجانية، يرجى الاتصال على الفور على الرقم 1-888-254-2721. (TTY/TDD: 711)

### Armenian

ՈՒՇԱՐՈՒԹՅՈՒՆ. Կարողանո՞ւմ եք կարդալ այս նամակը: Եթե ոչ, մենք կարող ենք առաջարկել որևէ մեկի օգնությունը՝ ձեզ համար այն կարդալու համար: Դուք կարող եք նաև այս նամակը ստանալ ձեր լեզվով: Անվճար օգնության համար ինդրում ենք անմիջապես զանգահարել՝ 1-888-254-2721. (TTY/TDD: 711)

### Chinese

重要：您能看此信嗎？如果不能，我們可以請人幫您看。您還可以獲得以您的語言寫的此信件。如需免費幫助，請立即致電 1-888-254-2721. (TTY/TDD:711)

### Farsi

ما، توانیدنی اگر بخوانید؟ را نامه این توانید می آیا : مهم کند کمک شما به آن خواندن در بخواهیم شخصی از توانیمی زبان به و کتبی صورت به را نامه این بتوانید است ممکن همچنین با فوراً لطفاً، رایگان کمک دریافت برای. کنید دریافت خودتان تماس (711) 1-888-254-2721. (TTY/TDD: 711) شماره بگیرید.

### Hindi

महत्वपूर्णः क्या आप यह पत्र पढ़ सकते हैं? यदि नहीं, तो हम इसे पढ़ने में किसी की मदद ले सकते हैं। यह पत्र आप अपनी भाषा में भी लिखवा सकते हैं। निःशुल्क सहायता के लिए, कृपया तुरंत 1-888-254-2721 पर कॉल करें। (टीटीवाई/टीडीडी:711)

### Hmong

TSEEM CEEB: Koj puas nyeem tau daim ntawv no? Yog tias tsis tau, peb muaj qee tus neeg pab nyeem nws rau koj. Koj los kuj yuav tau txais ib daim ntawv sau ua kom yam lus. Rau kev pab dawb, thov hu tam sim ntawm 1-888-254-2721. (TTY/TDD: 711)

### Japanese

重要：この文書を読むことができますか？ 読むことができない場合、支援することができます。また、日本語で訳されたこの文書を書面で受け取ることができます。無料の支援をご希望の場合、1-888-254-2721 (TTY/TDD:711) にご連絡ください。

### Khmner

សំខាន់៖ តើអ្នកអាចអាជីវកម្មសំបុត្រឯទេ៖លានទេ៖  
តើអ្នកតែងទេ យើងអាចអាជីវកម្មបានទេ  
អ្នកតែងអាចអាជីវកម្មបានសំបុត្រឯទេ៖សរស់ជាតាម  
របៀបអ្នកដាក់ដែរទេ ស្របាប់ដំឡើយដោយ  
តាតគិតថ្លែង ស្របទូរសព្ទមកត្រាបុរាយ៖លើខ  
1-888-254-2721. (TTY/TDD: 711)

## Korean

중요: 이 편지를 읽으실 수 있으신가요?  
그렇지 않으신 경우, 이를 읽으실 수 있도록  
도움을 제공해 드릴 수 있습니다. 귀하의  
모국어로 된 편지를 우편으로 받아보실 수도  
있습니다. 무상으로 제공되는 도움이  
필요하신 경우, 1-888-254-2721번으로 바로  
연락해 주십시오. (TTY/TDD: 711)

## Punjabi

ਕੀ ਤੁਸੀਂ ਇਹ ਚਿੱਠੀ ਪੜ੍ਹ ਸਕਦੇ ਹੋ? ਜੇਕਰ ਨਹੀਂ, ਤਾਂ ਅਸੀਂ  
ਇਸਨੂੰ ਪੜ੍ਹਨ ਵਿੱਚ ਤੁਹਾਡੀ ਮਦਦ ਕਰ ਸਕਦੇ ਹਾਂ। ਤੁਸੀਂ  
ਇਸ ਚਿੱਠੀ ਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਵੀ ਲਿਖ ਸਕਦੇ ਹੋ।  
ਮੁਫ਼ਤ ਮਦਦ ਲਈ, ਕਿਰਪਾ ਕਰਕੇ ਤੁਰੱਤ ਇਸ 'ਤੇ ਕਾਲ  
ਕਰੋ 1-888-254-2721। (TTY/TDD: 711)

## Russian

**ВАЖНАЯ ИНФОРМАЦИЯ:** Можете ли  
вы прочитать данное письмо? Если нет,  
наш специалист поможет вам в этом.  
Вы также можете получить данное  
письмо на вашем языке. Для получения  
бесплатной помощи звоните по номеру  
1-888-254-2721. (TTY/TDD: 711)

## Tagalog

MAHALAGA: Mababasa mo ba ang  
sulat na ito? Kung hindi, mayroon kaming  
makakatulong sa iyo na basahin ito.  
Maaari mo ring makuha ang sulat na ito  
nang nakasulat sa iyong wika. Para sa  
libreng tulong, mangyaring tumawag  
kaagad sa 1-888-254-2721.  
(TTY/TDD: 711)

## Thai

ສໍາຄັນ: ຄຸນສາມາດຮອ່ານຈດໝາຍນີ້ໄດ້ແກ້ໄຂໂນມ  
ໜາກຄຸນຮອ່ານຈດໝາຍນີ້ໄມ້ໄດ້ ເຮົາສາມາດຮອ່ານຂອ້າ

ໄຄຣສັກຄນ່າໜ່າຍຄຸນຮອ່ານໄດ້ ຄຸນສາມາດຮັ້ອງຂອ້າ

ຈດໝາຍນີ້ທີ່ເຂື່ອນໃນກາໝາຂອງຄຸນໄດ້ເຊັ່ນກັນ  
ໜາກຕ້ອງການຄວາມໜ່າຍແລ້ວແບບໄມ້ມີຄໍາໃຈໆຈ່າຍ  
ໂປຣໂທຮາເຮາໄດ້ທັນທີ 1-888-254-2721.  
(TTY/TDD: 711)

## Vietnamese

QUAN TRỌNG: Quý vị có đọc được lá thư  
này không? Nếu không, chúng tôi có thể  
nhờ ai đó giúp quý vị đọc. Quý vị cũng có  
thể yêu cầu thư này viết bằng ngôn ngữ  
của quý vị. Để được trợ giúp miễn phí,  
hãy gọi ngay đến số 1-888-254-2721.  
(TTY/TDD: 711)

## It's important we treat you fairly

We follow state and federal civil rights laws in our health programs and activities. Members can get reasonable modifications as well as free auxiliary aids and services if you have a disability. We don't discriminate on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age or disability. For people whose primary language isn't English (or have limited proficiency), we offer free language assistance services, in a timely manner, like interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711) or visit our website. If you think we failed in any areas or to learn more about grievance procedures, you can mail a complaint to: Compliance Coordinator, P.O. Box 27401, Richmond, VA 23279, or if you think you were discriminated against based on race, color, national origin, age, disability, or sex, you can mail a complaint directly to the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201. You can also call 1-800- 368-1019 (TDD: 1-800-537-7697) or visit <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>