

Access+ HMO[®] 15 – 10%/1500 Facility Deductible

Benefit Summary (For groups of 51 and above)
(Uniform Health Plan Benefits and Coverage Matrix)

THIS MATRIX IS INTENDED TO BE USED TO HELP YOU COMPARE COVERAGE BENEFITS AND IS A SUMMARY ONLY. THE EVIDENCE OF COVERAGE, DISCLOSURE FORM AND PLAN CONTRACT SHOULD BE CONSULTED FOR A DETAILED DESCRIPTION OF COVERAGE BENEFITS AND LIMITATIONS.

Highlights: A description of the prescription drug coverage is provided separately.

Effective January 1, 2006

DEDUCTIBLES

Calendar-year facility deductible	\$1,500 per member
Calendar-year copayment maximum [#] (For many covered services)	\$2,000 per member

LIFETIME MAXIMUMS

None

Covered Services	Member Copayment
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PROFESSIONAL SERVICES

Physician services – outpatient

- Physician and authorized specialist office visits \$15/visit
Note: A woman may self-refer to an OB/GYN or family practice physician in her personal physician's medical group or IPA for OB/GYN services.

- Allergy testing or treatment \$15/visit

Access+ SpecialistSM (Self-referred office visits and consultations only)^{1#} \$30/visit

Laboratory, X-ray and diagnostic tests No charge

Preventive care

- Routine physical exam, eye/ear screenings and immunizations according to age schedule \$15
Note: A woman may self-refer to an OB/GYN or family practice physician in her personal physician's medical group or IPA for OB/GYN services.

OUTPATIENT SERVICES

Non-emergency

- Outpatient surgery in hospital/facility Facility deductible, then \$100/surgery
- Outpatient treatment (except as described under "Rehabilitative therapy services"), renal dialysis and necessary supplies No charge

HOSPITALIZATION SERVICES

- Inpatient physician services, including pregnancy and maternity care No charge
- Semi-private room and board, medically necessary services and supplies Facility deductible, then 10%
- Skilled nursing facility (SNF) services² Facility deductible, then 10%

EMERGENCY HEALTH COVERAGE

\$100/visit

(Waived if the member is directly admitted to the hospital for inpatient services)

AMBULANCE SERVICES

\$50

PRESCRIPTION DRUG COVERAGE[#]

A description of your outpatient prescription drug coverage is provided separately. If you do not have the separate drug sheet that goes with this matrix, please contact your benefits administrator or call Member Services at (800) 424-6521.

DURABLE MEDICAL EQUIPMENT[#]

- Home medical equipment, prosthetics/orthotics, oxygen, colostomy/ostomy supplies 50% of allowed charges
(Plan payment up to \$2,000 maximum per calendar year)

MENTAL HEALTH SERVICES (PSYCHIATRIC)³

- Inpatient hospital facility services Facility deductible, then 10%
- Outpatient visits for severe mental health conditions \$15/visit
- Outpatient visits for non-severe mental health conditions[#] \$25/visit
(Up to 20 visits per calendar year combined with outpatient chemical dependency visits)

CHEMICAL DEPENDENCY SERVICES (SUBSTANCE ABUSE)³,

Please see footnote 6

- Inpatient services for medical acute detoxification Facility deductible, then 10%

HOME HEALTH SERVICES

- Agency visits (Up to 100 visits per calendar year) \$15/visit
- Medical supplies/IV solutions \$15
(For home self-administered injectable medications, see "Prescription Drug Coverage.")

Covered Services

Member Copayment

OTHER

Hospice

- Routine home care and inpatient respite care No charge
- 24 hour continuous home care and general inpatient care No charge

Pregnancy and maternity care

- Prenatal and postnatal professional (physician) services \$15/visit
(For all necessary inpatient hospital services, see "Hospitalization Services.")

Family planning and infertility services

- Family planning counseling \$15/visit
- Diagnosis and treatment of causes of infertility 50% of allowed charges
(Excludes in vitro fertilization, injectables for infertility, artificial insemination and GIFT)
- Tubal ligation^{4,5} and elective abortion⁵ \$100
- Vasectomy⁵ \$75

Rehabilitative therapy services

- Outpatient visits \$15/visit
(Copayment applies to all place of services, including professional and facility settings)

Urgent care outside service area (BlueCard[®] Program)

\$50/visit

Diabetes care

- Equipment, devices and non-testing supplies 50% of allowed charges
(For testing supplies, see "Prescription Drug Coverage.")
- Self-management training and education \$15/visit

Optional benefits[#] Optional dental, vision, chiropractic, chiropractic and acupuncture, or infertility benefits are available. If your employer purchased any of these benefits, a description of the benefit is provided separately.

[#] Copayments marked with a (#) do not accrue to calendar-year copayment maximum. Copayments and charges for services not accruing to the member's calendar-year copayment maximum continue to be the member's responsibility after the calendar-year copayment maximum is reached. Please refer to the *Evidence of Coverage*, the *Disclosure Form* and the *Group Health Service Contract* for exact terms and conditions of coverage.

- 1 To use this option, members must select a personal physician who is affiliated with a medical group or IPA that is an Access+ provider group, which offers the Access+ *Specialist* feature. Members should then select a specialist within that medical group or IPA. Access+ *Specialist* visits for mental health or substance abuse services must be provided by a MHSA network participating provider. Access+ *Specialist* visits for mental health services for non-severe mental illness, or non-serious emotional disturbances of a child or substance abuse will accrue toward the 20 visit per calendar-year maximum.
- 2 Skilled nursing services are limited to 100 preauthorized days during a calendar year except when received through a hospice program provided by a participating hospice agency. This preauthorized 100-day maximum on skilled nursing services is a combined maximum between SNF in a hospital unit and skilled nursing facilities.
- 3 Mental health and chemical dependency services, other than medical acute detoxification, are accessed through the mental health services administrator (MHSA) – U.S. Behavioral Health Plan, California (USBHPC) – using MHSA participating providers. Services for medical acute detoxification are accessed through Blue Shield using Blue Shield HMO providers. For a listing of severe mental illnesses, including serious emotional disturbances of a child, and other benefit details, please refer to the *Evidence of Coverage* or plan contract.
- 4 Copayment waived when procedure is performed in conjunction with delivery or abdominal surgery.
- 5 Physician services copayment in the office or outpatient hospital facility only. If procedure is performed in a hospital facility setting, additional hospital services copayment may apply.
- 6 **Optional inpatient substance abuse treatment benefits are available. If your employer purchased these benefits, a description of the benefit is attached hereto as "Additional Substance Abuse Treatment Benefits."**

Benefits are subject to modification for subsequently enacted state or federal legislation.

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