City National Bank: HDHP w/HSA Plan

**HSA** 

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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, <a href="https://eoc.anthem.com/eocdps/ca/aso">https://eoc.anthem.com/eocdps/ca/aso</a>. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary/</u> or call (844) 232-1080 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall	\$1,800/single or \$3,600/family.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before
deductible?	for In-Network Providers.	this <u>plan</u> begins to pay. If you have other family members on the policy, the overall family
	\$1,800/single or \$3,600/family	deductible must be met before the plan begins to pay.
	for Out-of-Network Providers.	
Are there services	Yes. Preventive Care. For more	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount.
covered before you	information see below.	But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u>
meet your <u>deductible?</u>		services without cost sharing and before you meet your deductible. See a list of covered
		preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other	No.	You don't have to meet <u>deductibles</u> for specific services.
deductibles for		
specific services?		
What is the out-of-	\$4,500/single or \$9,000/family.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have
pocket limit for this	for In-Network Providers.	other family members in this plan, the overall family out-of-pocket limit must be met.
plan?	\$4,500/single or \$9,000/family	
	for Out-of-Network Providers.	
What is not included	Premiums, balance-billing	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
in the <u>out-of-pocket</u>	charges, and health care this	
<u>limit</u> ?	<u>plan</u> doesn't cover.	
Will you pay less if	Yes. BlueCard PPO. See	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</u>
you use a <u>network</u>	www.anthem.com/ca or call	network. You will pay the most if you use an Out-of-Network provider, and you might receive
provider?	(844) 232-1080 for a list of	a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u>
	network providers. Costs may	pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>Out-of-Network</u>
	vary by site of service and how	Provider for some services (such as lab work). Check with your provider before you get
	the <u>provider</u> bills.	services.

Do you need a referral	No.	You can see the specialist you choose without a referral.
to see a specialist?		

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

		What You	Limitations, Exceptions, & Other Important Information		
Common Medical Event	1 Event Services You May Need In- <u>Network Provider</u> Out-of-Network Provider				Out-of- <u>Network Provider</u> (You will pay the most)
	Primary care visit to treat an injury or illness	20% coinsurance	40% <u>coinsurance</u>	Virtual visits (Telehealth) benefits available.	
If you visit a health care	<u>Specialist</u> visit	20% coinsurance	40% <u>coinsurance</u>	Virtual visits (Telehealth) benefits available.	
provider's office or clinic	Preventive care/screening/ immunization  No charge 40% coinsurance		40% <u>coinsurance</u>	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.	
If you have a took	<u>Diagnostic test</u> (x-ray, blood work)	20% coinsurance	40% coinsurance	none	
If you have a test	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% <u>coinsurance</u>	\$800 maximum/benefit period for Out-of-Network Providers.	
	Typically Generic (Tier 1)	Retail \$10 Mail-Order \$20	Not covered		
If you need drugs	Typically Preferred Brand &	Retail 20% (\$35 Min, \$60	Not covered		
to treat your	Non-Preferred Generic Drugs	Max) Mail-Order 20% (\$70			
illness or	(Tier 2) Min, \$120 Max)		_		
condition  More information about prescription	Typically Non-Preferred Brand and Generic drugs (Tier 3)  Retail 45% (\$75 Min, \$150 Max) Mail-Order 45% (\$75 Min, \$150 Max)		Not covered	Carved out to ESI	
drug coverage is available at www.express-scripts.com	Typically Preferred <u>Specialty</u> (brand and generic) (Tier 4)	Covered under the other pharmacy drug tiers, depending on the category of the specialty drug (Mail Order)	Not covered		
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% <u>coinsurance</u>	\$350 maximum/admission for Out-of-Network Providers.	
surgery	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none	
If you need immediate medical attention	Emergency room care	20% coinsurance	Covered as In- <u>Network</u>	20% <u>coinsurance</u> for Emergency Room Physician Fee.	
	Emergency medical transportation	20% coinsurance	Covered as In- <u>Network</u>	none	

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/ca/aso">https://eoc.anthem.com/eocdps/ca/aso</a>.

Common		What You	Limitations, Exceptions, &		
Medical Event	Services You May Need	In-Network Provider	Out-of-Network Provider	Other Important Information	
		(You will pay the least)	(You will pay the most)	T	
	<u>Urgent care</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% <u>coinsurance</u>	Pre-authorization is required. The following eligible services are 100% covered after the IRS minimum deductible is met if performed through the Carrum Health Benefit:  • Total, partial, and revision hip and knee replacement surgery  • Spinal fusion surgery  • Bariatric (weight loss) surgery  • Other orthopedic and spine procedures (e.g., hand, wrist, elbow, shoulder, ankle, foot)  • Cardiac (heart) surgery  • Oncology Due to federal tax law, participants enrolled in HSA eligible plans must meet the IRS minimum deductible before 100% can be provided.	
	Physician/surgeon fees	20% coinsurance	40% coinsurance	none	
If you need mental health,	Outpatient services	Office Visit 20% <u>coinsurance</u> Other Outpatient 20% <u>coinsurance</u>	Office Visit 40% <u>coinsurance</u> Other Outpatient 40% <u>coinsurance</u>	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatientnone	
behavioral health, or substance abuse services	Inpatient services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	20% <u>coinsurance</u> for Inpatient Physician Fee In- <u>Network</u> <u>Providers</u> . 40% <u>coinsurance</u> for Inpatient Physician Fee Out-of- <u>Network Providers</u> .	
If you are	Office visits	20% coinsurance	40% <u>coinsurance</u>		
	Childbirth/delivery professional services	20% coinsurance	40% <u>coinsurance</u>	Maternity care may include tests and services described elsewhere	
pregnant	Childbirth/delivery facility services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	in the SBC (i.e., ultrasound).	

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/ca/aso">https://eoc.anthem.com/eocdps/ca/aso</a>.

Common		What You	Limitations, Exceptions, &		
Medical Event	Services You May Need	In-Network Provider	Out-of-Network Provider	Other Important Information	
		(You will pay the least)	(You will pay the most)	•	
				100 visits/benefit period. One	
	Home health care	20% <u>coinsurance</u>	40% <u>coinsurance</u>	visit by a home health aide equals	
				four hours or less.	
If you need help	Rehabilitation services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	*See Therapy Services section.	
recovering or	Habilitation services	ion services 20% coinsurance 40% coinsu		See Therapy Services section.	
have other special	Skilled nursing care	20% coinsurance	40% coinsurance	100 days/benefit period for	
health needs	Skilled Hurshig Care	20 / 0 <u>consurance</u>	4070 <u>consurance</u>	skilled nursing services.	
	Durable medical equipment	20% coinsurance	40% <u>coinsurance</u>	*See <u>Durable Medical</u>	
	Durable filedical equipment	20 / 0 <u>consurance</u>	40 / 6 <u>consurance</u>	Equipment section.	
	Hospice services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	12 months or less to live.	
If your child	Children's eye exam	Not covered	Not covered		
needs dental or	Children's glasses	glasses Not covered		none	
eye care	Children's dental check-up	Not covered	Not covered	none	

#### **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 services</u>.)

- Children's dental check-up
- Eye exams for a child
- Private-duty nursing
- Weight loss programs

- Cosmetic surgery
- Glasses for a child
- Routine eye care (Adult)

- Dental care (Adult)
- Long-term care
- Routine foot care unless you have been diagnosed with diabetes

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

- Acupuncture 12 visits/benefit period
- Hearing aids one pair every 3 years

- Bariatric surgery
- Infertility treatment \$15,000 maximum/ member/lifetime for medical and separate. \$15,000 maximum/member/lifetime for pharmacy
- Chiropractic care 24 visits/benefit period
- Most coverage provided outside the United States. See <a href="www.bcbsglobalcore.com">www.bcbsglobalcore.com</a>

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 Managed Health Care, California Help Center, 980 9th Street, Suite 500, Sacramento, CA 95814-2725, (888) 466-2219, <a href="https://www.dmhc.ca.gov/">https://www.dmhc.ca.gov/</a>, Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), <a href="https://www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>, or contact Anthem at the number on the back of your ID card. Other coverage options may be available to you, too, including buying individual insurance coverage through the <a href="https://www.HealthCare.gov">Health Insurance Marketplace</a>. For more information about the <a href="https://www.HealthCare.gov">Marketplace</a>, visit <a href="https://www.HealthCare.gov">www.HealthCare.gov</a> or call 1-800-318-2596.

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <a href="https://eoc.anthem.com/eocdps/ca/aso">https://eoc.anthem.com/eocdps/ca/aso</a>.

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 on how 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: Grievance and Appeals, PO Box 54159, Los Angeles, CA 90054-0519

Department of Labor, Employee Benefits Security Administration, (866) 444-EBSA (3272), <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>

Additionally, a consumer assistance program can help you file your appeal. Contact California Consumer Assistance Program, Operated by the California Department of Managed Health Care, 980 9th Street, Suite 500, Sacramento, CA 95814, (888) 466-2219, <a href="https://www.dmhc.ca.gov/">https://www.dmhc.ca.gov/</a>

#### 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 <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

### **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.

P	eg is	Having	a B	abv
-	~ S	~,	, w	$\sim$ y

(9 months of in-network pre-natal care and a hospital delivery)

### Managing Joe's Type 2 Diabetes

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

### Mia's Simple Fracture

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

The plan's overall deductible	\$1,800	The plan's overall deductible	\$1,800	The plan's overall deductible	\$1,800
Specialist coinsurance	20%	Specialist coinsurance	20%	Specialist coinsurance	20%
Hospital (facility) coinsurance	20%	■ Hospital (facility) coinsurance	20%	■ Hospital (facility) coinsurance	20%
Other coinsurance	20%	Other coinsurance	20%	Other coinsurance	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)

## This EXAMPLE event includes services like:

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

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

This EXAMPLE event includes	services
like:	

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
<u>Cost Sharing</u>		Cost Sharing		<u>Cost Sharing</u>	
<u>Deductibles</u>	\$1,800	<u>Deductibles</u>	\$1,800	<u>Deductibles</u>	\$1,800
<u>Copayments</u>	\$10	<u>Copayments</u>	\$100	<u>Copayments</u>	\$10
Coinsurance	\$2,200	Coinsurance	\$700	<u>Coinsurance</u>	\$200
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$0
The total Peg would pay is	\$4,070	The total Joe would pay is	\$2,620	The total Mia would pay is	\$2,010

(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 1-888-254-2721

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 2721-888-1.

**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՝ 1-888-254-2721։

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 kpỗ dé mì bídí-wùdùǔn bó pídyi. Bé mì ké wudu-zììn-nyò dò gbo wùdù kɛ, dá 1-888-254-2721.

Bengali (বাংলা): যদি এই লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন খাকে, তাংলে আপলার ভাষায় বিলামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য 1-888-254-2721 –তে কল করুল।

Burmese **(မြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု 1-888-254-2721 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1-888-254-2721。

Dinka (Dinka): Na noŋ thiëëc në ke de yä thorë, ke yin noŋ loŋ bë yi kuony ku wɛr alëu bë gεεr yic yin ne thoŋ du ke cin wëu tääuë ke piny. Te kor yin ba jam wënë ran ye thok geryic, ke yin col 1-888-254-2721.

**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 1-888-254-2721.

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

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 1-888-254-2721.

**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 1-888-254-2721.

**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 1-888-254-2721.

Gujarati (ગુજરાતી): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ય વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો 1-888-254-2721.

Haitian Creole (Kreyòl Ayisyen): Si ou gen nenpòt kesyon sou dokiman sa a, ou gen dwa pou jwenn èd ak enfòmasyon nan lang ou gratis. Pou pale ak yon entèprèt, rele 1-888-254-2721.

Hindi (हिंदी): अगर आपके पास इस दस्तावेज़ के बारे में कोई प्रश्न हैं, तो आपको निःशुल्क अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है। दुभाषिये से बात करने के लिए, कॉल करें1-888-254-2721

**Hmong (White Hmong):** Yog tias koj muaj lus nug dab tsi ntsig txog daim ntawv no, koj muaj cai tau txais kev pab thiab lus qhia hais ua koj hom lus yam tsim xam tus nqi. Txhawm rau tham nrog tus neeg txhais lus, hu xov tooj rau 1-888-254-2721.

Igbo (Igbo): O bụr ụ na ị nwere ajujụ o bụla gbasara akwukwo a, ị nwere ikike inweta enyemaka na ozi n'asusu gi na akwughi ugwo o bula. Ka gi na okowa okwu kwuo okwu, kpọo 1-888-254-2721.

**Ilokano** (**Ilokano**): Nu addaan ka iti aniaman a saludsod panggep iti daytoy a dokumento, adda karbengam a makaala ti tulong ken impormasyon babaen ti lenguahem nga awan ti bayad na. Tapno makatungtong ti maysa nga tagipatarus, awagan ti 1-888-254-2721.

Indonesian (Bahasa Indonesia): Jika Anda memiliki pertanyaan mengenai dokumen ini, Anda memiliki hak untuk mendapatkan bantuan dan informasi dalam bahasa Anda tanpa biaya. Untuk berbicara dengan interpreter kami, hubungi 1-888-254-2721.

Italian (Italiano): In caso di eventuali domande sul presente documento, ha il diritto di ricevere assistenza e informazioni nella sua lingua senza alcun costo aggiuntivo. Per parlare con un interprete, chiami il numero 1-888-254-2721

Japanese (日本語): この文書についてなにかご不明な点があれば、あなたにはあなたの言語で無料で支援を受け情報を得る権利があります。通訳と話すには、1-888-254-2721 にお電話ください。

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