

Anthem

Blue Cross

HMO-Premier

Your Summary of Benefits

Premier HMO



Premier HMO 20

This Summary of Benefits is a brief overview of your plan's benefits only. For more detailed information about the benefits in your plan, please refer to your Certificate of Insurance or Evidence of Coverage (EOC), which explains the full range of covered services, as well as any exclusions and limitations for your plan.

Anthem Blue Cross HMO benefits are covered only when services are provided or coordinated by the primary care physician and authorized by the participating medical group or independent practice association (IPA), except services provided under the "ReadyAccess" program, OB/GYN services received within the member's medical group/IPA, and services for all mental and nervous disorders and substance abuse. Benefits are subject to all terms, conditions, limitations, and exclusions of the Policy.

Annual copay maximum: Individual \$1,500; Family \$3,000

The following copay does not apply to the annual copay maximum: for infertility services

Covered Services	Per Member Copay
Preventive Care Services	
Preventive Care Services including*, physical exams, preventive screenings (including screenings for cancer, HPV, diabetes, cholesterol, blood pressure, hearing and vision, immunizations, health education, intervention services, HIV testing), and additional preventive care for women provided for in the guidelines supported by the Health Resources and Services Administration. *This list is not exhaustive. This benefit includes all Preventive Care Services required by federal and state law.	No copay
Smoking Cessation Program	No copay
Physician Medical Services	
• Office & home visits	\$20/visit
• Specialists	\$20/visit
• Skilled nursing facility visits	No copay
• Hospital visits	No copay
• Injectable medications in physician's office (excluding allergy serum and immunization)	20%/up to \$150 maximum copay
• Surgeon & Surgical assistant	No copay
• Anesthesiologist or anesthetist	No copay
Acupuncture	\$20/visit
Outpatient Medical Services (Services received in a hospital, other than emergency room services, or in any facility that is affiliated with a hospital)	
• Outpatient surgery & supplies	\$100/admit
• Advanced Imaging	\$100/test
• All other X-ray & laboratory tests (including genetic testing)	No copay
• Radiation therapy, chemotherapy & hemodialysis treatment & infusion therapy	\$20/visit
• Other Outpatient Medical Services including: Rehabilitation Therapy (Physical, Occupational, or Speech Therapy, limited to a 60-day period of care)	\$20/visit
General Medical Services (when performed in non-hospital-based facility)	
• Advanced Imaging	\$100/test
• All other X-ray & laboratory tests (including genetic testing)	No copay
• Allergy testing & treatment (including serums)	\$20/visit
• Radiation therapy, chemotherapy & hemodialysis treatment & infusion therapy	\$20/visit
• Rehabilitation Therapy (Physical, Occupational, or Speech Therapy or Chiropractic Care, limited to 60-days period of care)	\$20/visit
Emergency Care	
• Physician & medical services	No copay

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Covered Services	Per Member Copay
<ul style="list-style-type: none"> Outpatient hospital emergency room services 	\$100/visit (<i>waived if admitted inpatient</i>)
Inpatient Medical Services Semi-private room or private room, medically necessary services & supplies	\$200/admit
Urgent Care (<i>out of service area</i>)	\$20/visit (<i>copay waived if admitted inpatient and outpatient ER. For in area, contact your PCP or medical group</i>)
Skilled Nursing Facility (<i>limited to 100 days/calendar year</i>) <ul style="list-style-type: none"> All necessary services & supplies (<i>excluding take-home drugs</i>) 	No copay
Ambulance Services <ul style="list-style-type: none"> Transportation when medically necessary 	\$100/trip
Ambulatory Surgical Center <ul style="list-style-type: none"> Outpatient surgery & supplies 	\$100/admit
Pregnancy and Maternity Care Prenatal & postnatal Professional (<i>physician</i>) services (<i>For your Inpatient copay, see Inpatient Medical Services. For your Outpatient Services copay, see Outpatient Medical Services</i>)	\$20/visit
Elective Abortions (<i>including prescription drug for abortion, mifepristone</i>)	\$150
Prosthetic devices (<i>including Orthotics</i>)	No copay
Durable medical equipment <ul style="list-style-type: none"> Rental and Purchase of DME (<i>breast pump and supplies are covered under preventive care at no charge</i>) 	20%
Family Planning Services <ul style="list-style-type: none"> Infertility studies & tests Female Sterilization (<i>including tubal ligation and counseling/consultation</i>) Male Sterilization Counseling & consultation 	50% of covered expense† No copay \$50 † \$20/visit
Mental or Nervous Disorders and Substance Abuse Inpatient Care <ul style="list-style-type: none"> Facility-based care (<i>pre-authorization required</i>) Physician hospital visits Outpatient Care <ul style="list-style-type: none"> Facility-based care (<i>pre-authorization required</i>) Outpatient physician visits (<i>Behavioral Health treatment will be subject to pre-service review</i>) 	\$200/admit No copay No copay \$20/visit
Home Health Care (<i>limited to 100 visits/calendar year; one visit by a home health aide equals four hours or less</i>)	\$20/visit
Hospice Care (<i>Inpatient or outpatient services; family bereavement services</i>)	No copay
Organ and Tissue Transplant <ul style="list-style-type: none"> Inpatient Care Physician office visits Specialist office visits 	\$200/admit \$20/visit \$20/visit

This Summary of Benefits has been updated to comply with federal and state requirements, including applicable provisions of the recently enacted federal health care reform laws. As we receive additional guidance and clarification on the new health care reform laws from the U.S. Department of Health and Human Services, Department of Labor and Internal Revenue Service, we may be required to make additional changes to this Summary of Benefits. This Summary of Benefits, as updated, is subject to the approval of the California Department of Insurance and the California Department of Managed Health Care (as applicable).

† Not applicable to the annual copay maximum