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 proposed benefit summary is subject to the approval of the California Department of Insurance and the California Department of Managed Health Care.

Insured persons are responsible for deductibles, as described below. Please review the deductible information to know if a deductible applies to a specific covered service. Insured persons are also responsible for all costs over the plan maximums.

Plan maximums and other important information appear in italics. Benefits are subject to all terms, conditions, limitations, and exclusions of the Policy.

### Explanation of Covered Expense

Plan payments are based on covered expense, which is the lesser of the charges billed by the provider or the customary & reasonable charge for professional services or the reasonable charge for institutional services.

Insured persons are responsible for any difference between the covered expense & actual charges, as well as any deductible & percentage copay.

<table>
<thead>
<tr>
<th>Calendar year deductible</th>
<th>$350/insured person;</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$1,050/family</td>
</tr>
</tbody>
</table>

| Deductible for hospital if utilization review not obtained | $250/admission (waived for emergency admission) |

| Deductible for emergency room services | $100/visit (waived if admitted directly from ER) |

### Annual Out of Pocket Maximums

- **PPO Providers & Other Health Care Providers**: $333/insured person/year
- **Non-PPO Providers**: $1,286/insured person/year

The following do not apply to annual stop-loss: deductibles listed above; non-covered expense. After the plan has paid $8,000 in benefits for covered expense incurred by an insured person, the insured person no longer pays copays for the remainder of the year. The insured person, however, remains responsible for the deductibles listed above & for costs in excess of the covered expense.

### Lifetime Maximum

<table>
<thead>
<tr>
<th>Covered Services</th>
<th>Per Insured Person Copay</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Unlimited</strong></td>
<td></td>
</tr>
</tbody>
</table>

### Hospital Medical Services (subject to utilization review for inpatient services; waived for emergency admissions)

- Semi-private room, meals & special diets, & ancillary services: 10%
- Outpatient medical care, surgical services & supplies (hospital care other than emergency room care): 10%

### Ambulatory Surgical Centers

- Outpatient surgery, services & supplies: 10%

### Skilled Nursing Facility (subject to utilization review)

- Semi-private room, services & supplies (limited to 100 days/calendar year): 10%

### Hospice Care

- Inpatient or outpatient services for insured persons with up to six months life expectancy (inpatient, home hospice & bereavement counseling services; family bereavement counseling): 10%

### Home Health Care (subject to utilization review)

- Services & supplies from a home health agency (limited to 100 visits/calendar year, one visit by a home health aide equals four hours or less; not covered while insured person receives hospice care): 10%
## Covered Services

### Physician Medical Services
- Office & home visits: **10%**
- Hospital & skilled nursing facility visits: **10%**
- Surgeon & surgical assistant; anesthesiologist or anesthetist: **10%**

### Diagnostic X-ray & Lab
- MRI, CT scan, PET scan & nuclear cardiac scan (subject to utilization review): **10%**
- Other diagnostic x-ray & lab: **10%**

### Radiation Therapy, Chemotherapy, and Hemodialysis Treatment
- **10%**

### 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.

- Routine physical exams (birth through age 6): No copay (deductible waived)
- Immunizations (birth through age 6): No copay (deductible waived)
- Routine physical exams, immunizations, diagnostic X-ray & lab for routine physical exam (members 7 years old and older): No copay (deductible waived)
- Adult preventive services (including mammograms, pap smears, prostate cancer screenings & colorectal cancer screenings): No copay (deductible waived)

### Physical Therapy, Physical Medicine & Occupational Therapy, including Chiropractic Services

(limited to $25/visit & 24 visits/calendar year; 12 additional visits may be authorized when treatment follows post-neurological surgery, orthopedic surgery, cerebral vascular accident, third degree burns, head trauma or spinal cord injury)

### Speech Therapy
- Outpatient speech therapy following injury or organic disease: **10%**

### Acupuncture
- Services for the treatment of disease, illness or injury (limited to $30/visit & 12 visits/calendar year): **10%***

### Temporomandibular Joint Disorders
- Splint therapy & surgical treatment: **10%**

### Pregnancy & Maternity Care
- Physician office visits: **10%**
- Prescription drug for elective abortion (mifepristone): **10%**

Normal delivery, cesarean section, abortion

- Inpatient physician services: **10%**
- Hospital & ancillary services: **10%**

### Organ & Tissue Transplants (subject to utilization review)
- Inpatient services provided in connection with non-investigative organ or tissue transplants: **10%**

### Diabetes Education Programs (requires physician supervision)
- Teach insured persons & their families about the disease process, the daily management of diabetic therapy & self-management training: **10%**

### Prosthetic Devices
- Coverage for breast prostheses; prosthetic devices to restore a method of speaking; surgical implants; artificial limbs or eyes; the first pair of contact lenses or eyeglasses when required as a result of eye surgery; & therapeutic shoes & inserts for insured persons with diabetes: **10%**

---

*Acupuncture services can be performed by a certified acupuncturist (C.A.), a doctor of medicine (M.D.), a doctor of osteopathy (D.O.), a podiatrist (D.P.M.), or a dentist (D.D.S.).
<table>
<thead>
<tr>
<th>Covered Services</th>
<th>Per Insured Person Copay</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Durable Medical Equipment</strong></td>
<td>10%</td>
</tr>
<tr>
<td>➢ Rental or purchase of DME including hearing aids, dialysis equipment &amp; supplies (hearing aids benefit is available for one hearing aid per ear every three years; breast pump and supplies are covered under preventive care at no charge for in-network)</td>
<td>10%</td>
</tr>
<tr>
<td><strong>Related Outpatient Medical Services &amp; Supplies</strong></td>
<td>10%</td>
</tr>
<tr>
<td>➢ Ground or air ambulance transportation, services &amp; disposable supplies (limited to $500/trip)</td>
<td>10%</td>
</tr>
<tr>
<td>➢ Blood transfusions, blood processing &amp; the cost of unreplaced blood &amp; blood products</td>
<td>10%</td>
</tr>
<tr>
<td>➢ Autologous blood (self-donated blood collection, testing, processing &amp; storage for planned surgery; limited to $100/procedure)</td>
<td>10%</td>
</tr>
<tr>
<td><strong>Emergency Care</strong></td>
<td>10%</td>
</tr>
<tr>
<td>➢ Emergency room services &amp; supplies ($100 deductible waived if admitted)</td>
<td>10%</td>
</tr>
<tr>
<td>➢ Inpatient hospital services &amp; supplies</td>
<td>10%</td>
</tr>
<tr>
<td>➢ Physician services</td>
<td>10%</td>
</tr>
</tbody>
</table>

**Benefits for Mental/Nervous Disorders or Substance Abuse Are Provided By:**
Managed Health Network 1-800-777-9355

In addition to the benefits described above, coverage may include additional benefits, depending upon the insured person’s home state. The benefits provided in this summary are subject to federal and California laws. There are some states that require more generous benefits be provided to their residents, even if the master policy was not issued in their state. If the insured person’s state has such requirements, we will adjust the benefits to meet the requirements.

This Summary of Benefits is a brief review of benefits. Once enrolled, insured persons will receive a Certificate of Insurance, which explains the exclusions and limitations, as well as the full range of covered services of the plan, in detail.
Not Medically Necessary. Services or supplies that are not medically necessary, as defined.

Experimental or Investigative. Any experimental or investigative procedure or medication. But, if insured person is denied benefits because it is determined that the requested treatment is experimental or investigative, the insured person may request an independent medical review, as described in the Certificate.

Crime or Nuclear Energy. Conditions that result from (1) the insured person's commission of or attempt to commit a felony, as long as any injuries are not a result of a medical condition or an act of domestic violence; or (2) any release of nuclear energy, whether or not the result of war, when government funds are available for the treatment of illness or injury arising from the release of nuclear energy.

Uninsured. Services received before the insured person’s effective date. Services received after the insured person’s coverage ends, except as specified as covered in the Certificate.

Excess Amounts. Any amounts in excess of covered expense or the lifetime maximum.

Work-Related. Work-related conditions if benefits are recovered or can be recovered, either by adjudication, settlement or otherwise, under any workers’ compensation, employer’s liability law or occupational disease law, whether or not the insured person claims those benefits.

Government Treatment. Any services the insured person actually received that were provided by a local, state or federal government agency, except when payment under this plan is expressly required by federal or state law. We will not cover payment for these services if the insured person is not required to pay for them or they are given to the insured person for free.

Services of Relatives. Professional services received from a person living in the insured person’s home or who is related to the insured person by blood or marriage.

Voluntary Payment. Services for which the insured person is not legally obligated to pay. Services for which the insured person is not charged. Services for which no charge is made in the absence of insurance coverage, except services received at a non-governmental charitable research hospital. Such a hospital must meet the following guidelines:

1. It must be internationally known as being devoted mainly to medical research;
2. At least 10% of its yearly budget must be spent on research not directly related to patient care;
3. At least one-third of its gross income must come from donations or grants other than gifts or payments for patient care;
4. It must accept patients who are unable to pay; and
5. Two-thirds of its patients must have conditions directly related to the hospital’s research.

Not Specifically Listed. Services not specifically listed in the plan as covered services.

Private Contracts. Services or supplies provided pursuant to a private contract between the insured person and a provider, for which reimbursement under Medicare program is prohibited, as specified in Section 1802 (42 U.S.C. 1395a) of Title XVIII of the Social Security Act.

Inpatient Diagnostic Tests. Inpatient room and board charges in connection with a hospital stay primarily for diagnostic tests which could have been performed safely on an outpatient basis.

Mental or Nervous Disorders. Academic or educational testing, counseling, and remediation. Mental or nervous disorders, illness, or injury, including rehabilitative care in relation to these conditions, except as specified as covered in the Certificate.

Nicotine Use. Smoking cessation programs or treatment of nicotine or tobacco use. Smoking cessation drugs.

Orthodontia. Braces and other orthodontic appliances or services.

Dental Services or Supplies. Dental plates, bridges, crowns, caps or other dental prostheses, dental implants, dental services, extraction of teeth, or treatment to the teeth or gums, or treatment to or for any disorders for the jaw joint, except as specified as covered in the Certificate. Cosmetic dental surgery or other dental services for beautification.

Hearing Aids or Tests. Hearing aids, except as specified as covered in the Certificate. Routine hearing tests.

Optometric Services or Supplies. Optometric services, eye exercises including orthoptics, routine eye exams and routine eye refractions. Eyeglasses or contact lenses, except as specified as covered in the Certificate.

Outpatient Occupational Therapy. Outpatient occupational therapy, except as specified as covered in the Certificate.

Outpatient Speech Therapy. Outpatient speech therapy, except as specified as covered in the Certificate.

Cosmetic Surgery. Cosmetic surgery or other services performed solely for beautification or to alter or reshape normal (including aged) structures or tissues of the body to improve appearance. This exclusion does not apply to reconstructive surgery (that is, surgery performed to correct deformities caused by congenital or developmental abnormalities, illness, or injury for the purpose of improving bodily function or symptomatology or to create a normal appearance), including surgery performed to restore symmetry following mastectomy. Cosmetic surgery does not become reconstructive surgery because of psychological or psychiatric reasons.

Weight loss. Services, programs, or supplies for losing weight or the treatment of obesity. We will cover this kind of care if we find that the member is morbidly obese.

Sex Transformation. Procedures or treatments to change characteristics of the body to those of the opposite sex.

Sterilization Reversal. Reversal of sterilization.

Infertility Treatment. Any services or supplies furnished in connection with the diagnosis and treatment of infertility, including, but not limited to, diagnostic tests, medication, surgery, artificial insemination, in vitro fertilization, sterilization reversal and gamete intrafallopian transfer.

Surrogacy. Any services or supplies given for a surrogate pregnancy (i.e., the bearing of a child by another woman for an infertile couple, unless the member is the surrogate mother).

Pregnancy and Maternity Care. A dependent daughter’s pregnancy and maternity care.

Orthopedic Supplies. Orthopedic shoes (other than shoes joined to braces), or non-custom molded and cast shoe inserts, except for therapeutic shoes and inserts for the prevention and treatment of diabetes-related foot complications as specified as covered in the Certificate.

Air Conditioners. Air purifiers, air conditioners or humidifiers.

Custodial Care or Rest Cures. Inpatient room and board charges in connection with a hospital stay primarily for environmental change or physical therapy. Services provided by a rest home, a home for the aged, a nursing home or any similar facility. Services provided by a skilled nursing facility or custodial care or rest cures, except as specified as covered in the Certificate.

Chronic Pain. Treatment of chronic pain, except as specified as covered in the Certificate.

Exercise Equipment. Exercise equipment, or any charges for fitness programs. This includes charges like those from a physical fitness instructor, health club or gym, even if doctor advises the member to change one’s lifestyle.

Personal Items. Any supplies for comfort, hygiene or beautification.

Education or Counseling. Educational services or nutritional counseling, except as specified as covered in the Certificate. This exclusion does not apply to counseling for the treatment of anorexia nervosa or bulimia nervosa.

Nutrition. Food or nutritional supplements except for special food products and formulas that are part of a special diet prescribed by a doctor for the treatment of phenylketonuria.

Telephone and Facsimile Machine Consultations. Consultations provided by telephone or facsimile machine.

Routine Exams or Tests. Routine physical exams or tests which do not directly treat an actual illness, injury or condition, including those required by employment or government authority, except as specified as covered in the Certificate.

Acupuncture. Acupuncture treatment, except as specified as covered in the Certificate.

Physical Therapy or Physical Medicine. Services of a physician for physical therapy or physical medicine, except when provided during a covered inpatient confinement or as specified as covered in the Certificate.

Outpatient Prescription Drugs and Medications. Outpatient prescription drugs, medications and insulin, except as specified as covered in the Certificate. Non-prescription, over-the-counter patent or proprietary drugs or medicines. Cosmetics, health or beauty aids.

Contraceptive Devices. Contraceptive devices prescribed for birth control, except as specified as covered in the Certificate.

Diabetic Supplies. Prescription and non-prescription diabetic supplies, except as specified as covered in the Certificate.

Private Duty Nursing. Inpatient or outpatient services of a private duty nurse.

Lifestyle Programs. Programs to alter one’s lifestyle which may include but are not limited to diet, exercise, imagery or nutrition. This exclusion will not apply to cardiac rehabilitation programs approved by us.

Wigs. Pre-Existing Conditions – No payment will be made for services or supplies for the treatment of a pre-existing condition during a period of six months following either:
(1) The insured person’s effective date or (2) the first day of any waiting period required by the group, whichever is earlier. But this limitation does not apply to a child born to or newly adopted by an enrolled employee or spouse/domestic partner, or to conditions of pregnancy. Also if an insured person was covered under creditable coverage, as outlined in the insured person’s Certificate, the time spent under the creditable coverage will be used to satisfy, or partially satisfy, the six-month period.

Third Party Liability – Anthem Blue Cross Life and Health Insurance Company is entitled to reimbursement of benefits paid if the insured person recovers damages from a legally liable third party.

Coordination Of Benefits – The benefits of this plan may be reduced if the insured person has any other group health or dental coverage so that the services received from all group coverages do not exceed 100% of the covered expense.

Anthem Blue Cross Life and Health Insurance Company is an independent licensee of the Blue Cross Association. © ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross name and symbol are registered marks of the Blue Cross Association.