Santa Clara University: Student Health Plan

www.healthcare.gov/sbc-glossary/ or call (800) 888-2108 to request a copy.

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) 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, https://eoc.anthem.com/eocdps/ca/5YVFSH08152022L00478MG02. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at

Important Questions	Answers	Why This Matters:
What is the overall	\$500/student for In-Network	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before
deductible?	Providers. \$1,000/student for	this <u>plan</u> begins to pay.
	Non-Network Providers.	
Are there services	Yes. Primary Care, <u>Specialist</u>	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount.
covered before you	visit for In-Network and Non-	But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain preventive
meet your <u>deductible?</u>	Network Providers. Preventive	services without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered
	Care for In-Network Providers.	preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
	Tier 1, Tier 2, Tier 3 for	
	Prescription Drugs for In-	
	Network and Non-Network	
	Providers. Laboratory services	
	for In-Network Providers. All	
	mental health, behavioral health, and substance abuse services	
	for In-Network and Non-	
	Network Providers. All	
	pediatric dental services and all	
	pediatric vision services for In-	
	Network and Non-Network	
	Providers.	
Are there other	No.	You don't have to meet <u>deductibles</u> for specific services.
<u>deductibles</u> for	110.	
specific services?		
What is the out-of-	\$8,700 /student for In-Network	The out-of-pocket limit is the most you could pay in a year for covered services.
pocket limit for this	Providers. \$17,400/student for	
plan?	Non-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> <u>limit</u> ?	charges, and health care this plan doesn't cover.	
Will you pay less if you use a network provider?	Yes, Prudent Buyer PPO. See http://www.anthem.com/ca/h ealth-insurance/provider-directory/searchcriteria?planstat e=CA&plantype=PPOSTUD&planname=Blue+Cross+PPO+Prudent+Buyer+-+Student+Health or call (800) 888-2108 for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



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

	Common	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other	
	Medical Event		In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Important Information	
	If you visit a health care	Primary care visit to treat an injury or illness	\$20/visit <u>deductible</u> does not apply	\$20/visit then 40% coinsurance deductible does not apply	none	
		Specialist visit	\$40/visit <u>deductible</u> does not apply	\$40/visit then 40% coinsurance deductible does not apply	none	
provider's office or clinic	Preventive care/screening/immunization	No charge	40% coinsurance	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.		
	If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>coinsurance</u> <u>deductible</u> does not apply to laboratory services 20% <u>coinsurance</u> for x-rays <u>and other diagnostic tests</u>	\$10/visit then 40% coinsurance	Precertification required for some services. For details about precertification, see the certificate.	
		Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	\$10/visit then 40% coinsurance	Precertification required for some services. For details about precertification, see the certificate.	

^{*} For more information about limitations and exceptions, see plan or policy document at https://eoc.anthem.com/eocdps/ca/5YVFSH08152022L00478MG02 CA/L/F/SantaClaraUnivPPOStudHeWStHC5YVF-PPO/NA/5YVF/NA/08-22

Common		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Important Information	
If you need drugs to treat your illness or condition More information about prescription	Tier 1 - Typically Generic	\$15/prescription deductible does not apply (retail) and \$37.50/prescription deductible does not apply (home delivery)	\$15/prescription deductible does not apply (retail)		
drug coverage is available at https://fm.formularynavigator.com/F BO/143/Traditiona 1 ABC 3 Tier Stu	Tier 2 - Typically <u>Preferred</u> / Brand	\$40/prescription deductible does not apply (retail) and \$100/prescription deductible does not apply (home delivery)	\$40/prescription deductible does not apply (retail)	Most home delivery is 90-day supply. *See Prescription Drug section of the plan or policy document (e.g. evidence of coverage or certificate).	
dent Health Plan.p df Traditional Open Drug ListError! Hyperlink reference not valid.	Tier 3 - Typically Non- <u>Preferred</u> / <u>Specialty Drugs</u>	\$60/prescription deductible does not apply (retail) and \$150/prescription deductible does not apply (home delivery)	\$60/prescription deductible does not apply (retail)		
TC 1	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% <u>coinsurance</u>	none	
If you have outpatient surgery	Physician/surgeon fees	20% coinsurance	40% coinsurance	Precertification required for most surgical procedures. For details about precertification, see the certificate.	
	Emergency room care	\$150/visit then 20% coinsurance	Covered as In-Network	Copay waived if admitted.	
If you need immediate	Emergency medical transportation	\$150/trip then 20% coinsurance	Covered as In- <u>Network</u>	none	
medical attention	Urgent care	\$20/visit deductible does not apply	\$20/visit then 40% coinsurance deductible does not apply	none	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	\$500/admission then 40% coinsurance	Precertification required for inpatient facility admissions and most surgical	
	Physician/surgeon fees	20% coinsurance	40% coinsurance	procedures. For details about precertification, see the certificate.	

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Common		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Non-Network Provider (You will pay the most)	Important Information	
If you need mental health, behavioral health, or substance	Outpatient services	Office Visit \$20/visit deductible does not apply Other Outpatient 20% coinsurance deductible does not apply	Office Visit \$20/visit then 40% coinsurance deductible does not apply Other Outpatient 40% coinsurance deductible does not apply	Office Visitnone Other Outpatientnone	
abuse services	Inpatient services	20% <u>coinsurance</u> <u>deductible</u> does not apply	\$500/admission then 40% coinsurance deductible does not apply	Precertification required for inpatient facility admissions. For details about precertification, see the certificate.	
If you are	Office visits	\$20/visit <u>deductible</u> does not apply	\$20/visit then 40% <u>coinsurance</u> <u>deductible</u> does not apply	No charge for Preventive prenatal and postnatal care for In-Network	
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	40% <u>coinsurance</u>	Providers. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	
	Childbirth/delivery facility services	20% coinsurance	\$500/admission then 40% coinsurance		
If you need help recovering or have other special health needs	Home health care	20% coinsurance	40% <u>coinsurance</u>	100 visits/benefit period. Precertification required. For details about precertification, see the certificate. Limit applies separately to Rehabilitation and Habilitation services.	
	Rehabilitation services	Office Visit \$20/visit deductible does not apply Other Outpatient 20% coinsurance	Office Visit \$20/visit then 40% coinsurance deductible does not apply Other Outpatient 40% coinsurance	*See Therapy Services section See "If you have a hospital stay" for applicable Inpatient cost share.	
	Habilitation services	Office Visit \$20/visit deductible does not apply Other Outpatient 20% coinsurance	Office Visit \$20/visit then 40% coinsurance deductible does not apply Other Outpatient 40% coinsurance		

^{*} For more information about limitations and exceptions, see plan or policy document at https://eoc.anthem.com/eocdps/ca/5YVFSH08152022L00478MG02 CA/L/F/SantaClaraUnivPPOStudHeWStHC5YVF-PPO/NA/5YVF/NA/08-22

Common Medical Event	Services You May Need	What You Will Pay In-Network Provider (You will pay the least) (You will pay the most)		Limitations, Exceptions, & Other Important Information	
	Skilled nursing care	20% coinsurance	\$500/admission then 40% coinsurance	100 days limit/benefit period. Precertification required. For details about precertification, see the certificate.	
	Durable medical equipment	20% coinsurance	40% <u>coinsurance</u>	*See <u>Durable Medical Equipment</u> Section	
	Hospice services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Precertification required. For details about precertification, see the certificate.	
If your child needs dental or	Children's eye exam Children's glasses	No charge No charge	No charge No charge	*See Vision Services section	
eye care	Children's dental check-up	No charge	No charge	*See Dental Services section	

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</u> services.)

- Cosmetic surgery
- Private-duty nursing
- Weight loss programs

- Dental care (adult)
- Routine eye 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.)

- Abortion
- Chiropractic care

- Acupuncture
- Hearing aids when needed due to hearing loss resulting from infection or injury
- Bariatric surgery
 - Infertility treatment

 Most coverage provided outside the United States. See <u>www.bcbsglobalcore.com</u>

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: California Department of Insurance, Consumer Services Division, 300 South Spring Street, South Tower, Los Angeles, CA 90013, (800) 927-HELP (4357). Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565,

^{*} For more information about limitations and exceptions, see <u>plan</u> or policy document at https://eoc.anthem.com/eocdps/ca/5YVFSH08152022L00478MG02

<u>www.cciio.cms.gov</u>. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance</u> <u>Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact:

ATTN: Grievances and Appeals, P.O. Box 4310, Woodland Hills, CA 91365-4310

Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, 1-877-267-2323 x61565, www.cciio.cms.gov

California Department of Insurance, Consumer Services Division, 300 South Spring Street, South Tower, Los Angeles, CA 90013, (800) 927-HELP (4357)

California Department of Insurance, Consumer Communications Bureau, 300 South Spring Street, South Tower, Los Angeles, CA 90013, 1-800-927-HELP (4357), 1-213-897-8921, 1-800-482-4TDD (4633), www.insurance.ca.gov/

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.

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)

■ The plan's overall deductible	\$500
Specialist copayment	\$40
Hospital (facility) coinsurance	20%
Other <u>coinsurance</u>	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)

\$12,700

In this example, Peg would pay:

Specialist visit (anesthesia)

in this example, i eg would pay.		
Cost Sharing		
<u>Deductibles</u>	\$500	
Copayments	\$10	
Coinsurance	\$2,400	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$2,970	

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$500
Specialist copayment	\$40
Hospital (facility) coinsurance	20%
Other <u>coinsurance</u>	20%

This EXAMPLE event includes services like:

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

Diagnostic tests (blood work)

Prescription drugs

Total Example Cost

Durable medical equipment (glucose meter)

In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u>	\$0	
<u>Copayments</u>	\$1,400	
Coinsurance	\$20	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,440	

Mia's Simple Fracture (in-network emergency room visit and follow

■ The plan's overall deductible	\$500
Specialist copayment	\$40
Hospital (facility) coinsurance	20%
Other <u>coinsurance</u>	20%

up care)

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

\$5,600

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
In this example, Mia would pay:	
Cost Sharing	
<u>Deductibles</u>	\$500
Copayments	\$100
Coinsurance	\$400
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,000

(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 (800) 888-2108

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Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 2108-888 (800).
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Armenian (հայերեն). Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվձար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով։ Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (800) 888-2108։

Bassa (Băsóò Wùdù): Mì dyi dyi-diè-dè bĕ 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 (800) 888-2108.

Bengali (বাংলা): যদি এই লখিপত্রের বিষয়ে আপলার কোলো প্রশ্ন খাকে, তাংলে আপলার ভাষায় বিলামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপলার আছে। একজন দোভাষীর সাখে কথা ব্লার জন্য (৪০০) ৪৪৪-২1০৪ —তে কল করুল।

Burmese **(ပြန်မာ):** ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဇုန် (800) 888-2108 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 (800) 888-2108。

Dinka (Dinka): Na noŋ thiëëc në ke de ya thorë, ke yin noŋ loŋ bë yi kuony ku wɛr alëu bë gɛɛr yic yin ne thoŋ du ke cin wëu taauë ke piny. Te kor yin ba jam wënë ran ye thok geryic, ke yin col (800) 888-2108.

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 (800) 888-2108.

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Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ الاین دریافت کنید. برای گفتگو با یک مترجم شفاهی، با شماره (800) 888-2108) تماس بگیرید.
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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 (800) 888-2108.

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 (800) 888-2108.

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 (800) 888-2108.

Gujarati (**ગુજરાતી**): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ચ વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો (800) 888-2108.

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 (800) 888-2108.

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 करें (800) 888-2108

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 (800) 888-2108.

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 (800) 888-2108.

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 (800) 888-2108.

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 (800) 888-2108.

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 (800) 888-2108

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、(800) 888-2108 にお電話ください。

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