

## 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 AND PLAN CONTRACT SHOULD BE CONSULTED FOR A DETAILED DESCRIPTION OF COVERAGE BENEFITS AND LIMITATIONS.**

**BENEFIT PLAN NAME: Vista HD10 HDHP HMO**  
**HEALTH SAVINGS ACCOUNT (HSA)-COMPATIBLE PLAN**

<b>Annual Deductible for Certain Medical Services (Combined Medical and Pharmacy)</b>	
For self-only enrollment (a Family of one Member)	\$1,500
For any one Member in a Family of two or more Members	\$2,800
For an entire Family of two or more Members	\$3,000

<b>Separate Annual Deductible for Prescription Drugs</b>	
For self-only enrollment (a Family of one Member)	None
For any one Member in a Family of two or more Members	None
For an entire Family of two or more Members	None

<b>Annual Out-of-Pocket Maximum (OOPM) (Combined Medical and Pharmacy)</b>	
You will not pay any more Cost Sharing if the amount you paid for Copayments, Coinsurance and Deductibles for Covered Services in a calendar year totals one of the following amounts:	
For self-only enrollment (a Family of one Member)	\$3,000
For any one Member in a Family of two or more Members	\$3,000
For an entire Family of two or more Members	\$6,000

<b>Lifetime Maximum</b>	
Lifetime benefit maximum	None

Benefits	Member Cost Sharing
<b>Preventive Care Services</b>	
Eye exams for refraction	No charge
Family planning counseling and services (see Endnotes)	No charge
Immunizations (including vaccines)	No charge
Prenatal care and preconception visits	No charge
Routine preventive medical exams, procedures and screenings (e.g. hearing exams, colorectal cancer screenings, well-child exams and well-woman exams)	No charge
Routine preventive imaging and laboratory services	No charge
Preventive care drugs and supplies (refer to the Sutter Health Plus Formulary for a complete list)	No charge
<b>Outpatient Services</b>	
Primary Care Physician (PCP) office visit to treat an injury or illness	10% coinsurance after deductible
Other practitioner office visit (includes Sutter Walk-in Care visit, if available, see Endnotes)	10% coinsurance after deductible
Specialist office visit	10% coinsurance after deductible
Acupuncture services (see Endnotes)	10% coinsurance after deductible
<p>Allergy services provided as part of a Specialist visit (includes testing, injections and serum)</p> <p>There is no Cost Sharing after the Deductible for serum billed separately from the Specialist office visit or for allergy injections that are provided when the Specialist is not seen and no other services are received.</p>	10% coinsurance after deductible
Outpatient rehabilitation services	10% coinsurance after deductible
Outpatient habilitation services	Not covered

Outpatient surgery facility fee	10% coinsurance after deductible
Outpatient surgery Professional fee	10% coinsurance after deductible
Outpatient visit (non-office visit, see Endnotes)	10% coinsurance after deductible
Non-preventive laboratory services	10% coinsurance after deductible
Imaging (radiological and nuclear, e.g. MRI, CT and PET scans)	10% coinsurance after deductible
Diagnostic and therapeutic imaging and testing (e.g. X-ray, mammogram, ultrasound, EKG/ECG, cardiac stress test and cardiac monitoring)	10% coinsurance after deductible
<b>Hospitalization Services</b>	
Inpatient facility fee (e.g. hospital room, labor and delivery, inpatient drugs including anesthesia and medical supplies)	10% coinsurance after deductible
Inpatient Professional fees	10% coinsurance after deductible
<b>Emergency and Urgent Care Services</b>	
Emergency room facility fee	10% coinsurance after deductible
Emergency room Professional fee	10% coinsurance after deductible
This emergency room Cost Sharing does not apply if admitted directly to the hospital as an inpatient for Covered Services. If admitted directly to the hospital for an inpatient stay, the Cost Sharing for "Hospitalization Services" will apply.	
Urgent Care consultations, exams and treatment	10% coinsurance after deductible
<b>Ambulance Services</b>	
Medical transportation (including emergency and non-emergency)	No charge after deductible

<b>Prescription Drugs, Supplies, Equipment and Supplements</b>	
Covered outpatient items obtained at a Participating Pharmacy through retail, mail-order or Specialty Pharmacy services and in accord with our drug formulary guidelines:	
Tier 1 - Most Generic Drugs and low-cost preferred brand name drugs	<u>Retail</u> : \$10 copay per prescription after deductible for up to a 30-day supply <u>Mail-Order</u> : \$20 copay per prescription after deductible for up to a 100-day supply
Tier 2 - Preferred brand name drugs, non-preferred Generic Drugs and drugs recommended by Sutter Health Plus's (SHP) pharmacy and therapeutics committee based on drug safety, efficacy and cost	<u>Retail</u> : \$30 copay per prescription after deductible for up to a 30-day supply <u>Mail-Order</u> : \$60 copay per prescription after deductible for up to a 100-day supply
Tier 3 - Non-preferred brand name drugs or drugs that are recommended by SHP's pharmacy and therapeutics committee based on drug safety, efficacy and cost <i>(These generally have a preferred and often less costly therapeutic alternative at a lower tier)</i>	<u>Retail</u> : \$60 copay per prescription after deductible for up to a 30-day supply <u>Mail-Order</u> : \$120 copay per prescription after deductible for up to a 100-day supply
Tier 4 - Drugs that are biologics, drugs that the FDA or the manufacturer requires to be distributed through a Specialty Pharmacy, drugs that require the Member to have special training or clinical monitoring for self-administration, or drugs that cost SHP more than six hundred dollars (\$600) net of rebates for a one-month supply	<u>Specialty Pharmacy</u> : 10% coinsurance after deductible for up to a 30-day supply Member cost share will not exceed \$100 per prescription after deductible for up to a 30-day supply.
<b>Durable Medical Equipment</b>	
Durable medical equipment	20% coinsurance after deductible
<b>Mental/Behavioral Health &amp; Substance Use Disorder (MH/SUD) Treatment Services</b>	
MH/SUD inpatient facility fee (see Endnotes)	10% coinsurance after deductible
MH/SUD inpatient Professional fees (see Endnotes)	10% coinsurance after deductible
MH/SUD individual outpatient office visits (e.g. evaluation and treatment services)	10% coinsurance after deductible

MH/SUD group outpatient office visits (e.g. evaluation and treatment services)	10% coinsurance after deductible
MH/SUD other outpatient services (see Endnotes)	10% coinsurance after deductible
<b>Home Health Services</b>	
Home health care (up to 100 visits per calendar year)	No charge after deductible
<b>Other Services</b>	
Skilled Nursing Facility services (up to 100 days per benefit period)	10% coinsurance after deductible
Ostomy and urological supplies; prosthetic and orthotic devices	No charge after deductible
Hospice care	No charge after deductible

**Endnotes:**

1. Except for optional benefits, if elected, Deductibles and other Cost Sharing payments made by each Member in a Family contribute to the “entire Family of two or more Members” Deductible and Out-of-Pocket Maximum (OOPM). Each Family Member is responsible for the “one Member in a Family of two or more Members” Deductible and OOPM until the Family as a whole meets the “entire Family of two or more Members” Deductible and OOPM. Once the Family as a whole meets the “entire Family of two or more Members” OOPM, the plan pays all costs for Covered Services for all Family Members.

For HDHPs, in a Family plan, an individual Family Member’s “any one member in a Family of two or more Members” Deductible, if required, must be the higher of the specified “self-only enrollment” Deductible amount or the IRS minimum of \$2,800 for plan year 2020. Once an individual Family Member’s “any one member in a Family of two or more Members” Deductible is satisfied, that Member will only be responsible for the Cost Sharing listed for each service. Other Family Members will be required to continue to contribute to the “any one member in a Family of two or more Members” Deductible until the “entire Family of two or more Members” Deductible is met. In a Family plan, an individual Family Member’s out-of-pocket contribution is limited to the “any one Member in a Family of two or more Members” annual OOPM amount.

2. Cost Sharing for all Essential Health Benefits, including that which accumulates toward an applicable Deductible, accumulates toward the OOPM.
3. a) Copayments apply per prescription for up to a 30-day supply of prescribed and Medically Necessary generic or brand-name drugs in accordance with formulary guidelines. All Medically Necessary prescription drug Cost Sharing contributes toward the annual OOPM.  
b) Member Cost Sharing for oral anti-cancer drugs shall not exceed \$100 per prescription for up to a 30-day supply. This maximum Cost Sharing will not apply until after the Deductible is met.  
c) FDA-approved, self-administered hormonal contraceptives that are dispensed at one time for a Member by a provider, pharmacist or other location licensed or authorized to dispense drugs or supplies, may be covered at up to a 12-month supply. Cost Sharing for a 12-month supply of contraceptives, when applicable, will be 12 times the retail cost or four times the mail-order cost.  
d) Except for Specialty Drugs, up to a 100-day supply is available, at twice the 30-day Copayment price, through the mail-order pharmacy. Specialty Drugs are available for up to a 30-day supply through the Specialty Pharmacy.  
e) Some drugs prescribed for sexual dysfunction, such as Cialis, Levitra or Viagra (or the generic equivalent, if available) are limited to 8 doses per 30-day supply.  
f) Upon request from a Member or prescriber, a pharmacist may, but is not required to, dispense a partial fill of a prescription for an oral, solid dosage form of a Schedule II controlled substance in accordance with Section 4052.10 of the California Business and Professions Code. The Cost Sharing for a partial fill of a prescription will be prorated.

4. Other practitioner office visits include therapy visits and other office visits not provided by either PCPs or Specialists or visits not specified in another benefit category.
5. Family planning counseling and services include all Food and Drug Administration approved contraceptive methods (drugs and devices), sterilization procedures, and patient education and counseling for all women with reproductive capacity. This does not include termination of pregnancy or male sterilization procedures, which are covered under the “Outpatient Care” section of the “Your Benefits” chapter in the EOC and included in the Cost Sharing for the outpatient surgery services listed above.
6. Acupuncture is typically provided only for the treatment of nausea or as part of a comprehensive pain management program for the treatment of chronic pain. Chiropractic services are not covered as part of the SHP medical plan.
7. The outpatient visit (non-office visit) category includes, but is not limited to, services such as outpatient chemotherapy, outpatient dialysis, outpatient radiation therapy, outpatient infusion therapy, sleep studies and similar outpatient services performed in a non-office setting.
8. Inpatient MH/SUD services include, but are not limited to: inpatient psychiatric hospitalization; inpatient chemical dependency hospitalization, including detoxification; mental health psychiatric observation; mental health residential treatment; Substance Use Disorder Transitional Residential Recovery Services in a non-medical residential recovery setting; Substance Use Disorder Treatment for Withdrawal; inpatient Behavioral Health Treatment for Pervasive Developmental Disorder (PDD) and autism.
9. MH/SUD other outpatient services include, but are not limited to: mental health psychological testing; day treatment such as partial hospitalization and intensive outpatient program; outpatient psychiatric observation for acute psychiatric crisis; outpatient Behavioral Health Treatment for Pervasive Developmental Disorder and autism delivered at home; and other outpatient intermediate services that fall between inpatient care and regular outpatient office visits.
10. Cost Sharing for services with Copayments is the lesser of the Copayment amount or allowed amount.
11. In order to be covered, most services require a referral from your PCP and many also require Prior Authorization by your PCP’s medical group. Please consult the complete EOC for additional information on referral and Prior Authorization requirements.
12. For 2020, this benefit plan provides eligible Medicare beneficiaries with prescription drug coverage that is expected to pay on average as much as the standard Medicare Part D coverage in accordance with Centers for Medicare and Medicaid Services. The coverage is at least as good as the Medicare drug benefit and therefore considered “creditable coverage”. Refer to Medicare.gov for complete details.