
 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, 1-888-775-7888. 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 [www.healthcare.gov/sbc-glossary](http://www.healthcare.gov/sbc-glossary) or call 1-888-775-7888 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$0	See the Common Medical Events chart below for your costs for services this <a href="#">plan</a> covers.
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. All services are covered without meeting <a href="#">deductibles</a>	For example, this <a href="#">plan</a> covers certain preventative services without cost sharing and before you meet your deductible. See a list of covered preventative services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	No there are no other specific <a href="#">deductibles</a> .	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	\$3,000 Individual / \$6,000 Family	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limit</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> and health care this <a href="#">plan</a> doesn't cover, and out-of-network services	Even though you pay for these expenses, they do not count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.cchphealthplan.com/family-member">http://www.cchphealthplan.com/family-member</a> or call 1-888-775-7888 for a list of <a href="#">network providers</a> .	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the plan's <a href="#">network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a provider for the difference between the provider's charge and what your <a href="#">plan</a> pays (balance billing). Be aware, your <a href="#">network providers</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	Yes	This <a href="#">plan</a> will pay some or all of the costs to see a <a href="#">specialist</a> for covered services but only if you have a <a href="#">referral</a> before you see the <a href="#">specialist</a> .

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Primary care visit to treat an injury or illness	\$15 <a href="#">Copay</a> / Visit	Not Covered	None
	<a href="#">Specialist</a> visit	\$30 <a href="#">Copay</a> / Visit	Not Covered	<a href="#">Preauthorization</a> required.
	<a href="#">Preventive care/screening/immunization</a>	No Charge	Not Covered	You may to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	\$5 <a href="#">Copay</a> / Visit (Lab) \$5 <a href="#">Copay</a> / Visit (X-Ray)	Not Covered	None
	Imaging (CT/PET scans, MRIs)	\$100 <a href="#">Copay</a> / Visit	Not Covered	None
If you need drugs to treat your illness or condition More information about <a href="#">prescription drug coverage</a> is available at <a href="https://www.cchphealthplan.com/family-member">https://www.cchphealthplan.com/family-member</a>	Tier 1 - Generic drugs	\$5 <a href="#">Copay</a> /Prescription (Retail) \$10 <a href="#">Copay</a> /Prescription (Mail Order)	Not Covered	Covers up to 30-day supply (retail prescription); 31-90 day supply (mail order prescription). Mail order prescription only covered at participating Costco pharmacies and Chinese Hospital Pharmacy. Mail order is not available for Tier 4 - <a href="#">Specialty drugs</a> .  We will cover prescription filled out-of-network if they are related to care for a medical emergency or urgently needed care.  If you prescription is not listed on the formulary, you can request for <a href="#">Preauthorization</a> .
	Tier 2 - Preferred brand drugs	\$15 <a href="#">Copay</a> /Prescription (Retail) \$30 <a href="#">Copay</a> /Prescription (Mail Order)	Not Covered	
	Tier 3 - Non-preferred brand drugs	\$25 <a href="#">Copay</a> /Prescription (Retail) \$50 <a href="#">Copay</a> /Prescription (Mail Order)	Not Covered	
	Tier 4 - <a href="#">Specialty drugs</a>	10% <a href="#">coinsurance</a> up to \$250/ Prescription(Retail)	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$250 <a href="#">Copay</a> / Visit	Not Covered	<a href="#">Preauthorization</a> required.
	Physician/surgeon fees	No Charge	Not Covered	
If you need immediate medical attention	<a href="#">Emergency room care</a>	\$100 <a href="#">Copay</a> / Visit	\$100 <a href="#">Copay</a> / Visit	<a href="#">Copay</a> is waived if admitted into the hospital.
	<a href="#">Emergency medical transportation</a>	\$100 <a href="#">Copay</a> / Trip	\$100 <a href="#">Copay</a> / Trip	None
	<a href="#">Urgent care</a>	\$50 <a href="#">Copay</a> / Visit	\$50 <a href="#">Copay</a> / Visit	None

\* For more information about limitations and exceptions, see the plan or policy document at [www.cchphealthplan.com](http://www.cchphealthplan.com).

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	\$150 <a href="#">Copay</a> (Chinese Hospital)/ \$450 <a href="#">Copay</a> (Other Facilities)	Not Covered	<a href="#">Preauthorization</a> required.
	Physician/surgeon fees	No Charge	Not Covered	<a href="#">Preauthorization</a> required.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$15 <a href="#">Copay</a> / Visit	Not Covered	Other outpatient services include: Mental health partial hospitalization, Mental health intensive outpatient disorder, Substance use disorder day treatment and Substance use disorder intensive outpatient treatment.
	Inpatient services	\$150 <a href="#">Copay</a> / Day up to first 5 days	Not Covered	<a href="#">Preauthorization</a> required.
If you are pregnant	Office visits	No Charge	Not Covered	<a href="#">Cost Sharing</a> does not apply for preventive services. Depending on the type of service, a copayment may apply. Maternity care may include tests and services described elsewhere in this document. (i.e. ultrasound)
	Childbirth/delivery professional services	No Charge	Not Covered	
	Childbirth/delivery facility services	\$150 <a href="#">Copay</a> / Day up to first 5 days	Not Covered	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	No Charge	Not Covered	<a href="#">Preauthorization</a> required.
	<a href="#">Rehabilitation services</a>	\$15 <a href="#">Copay</a> / Visit	Not Covered	<a href="#">Preauthorization</a> required.
	<a href="#">Habilitation services</a>	\$15 <a href="#">Copay</a> / Visit	Not Covered	<a href="#">Preauthorization</a> required.
	<a href="#">Skilled nursing care</a>	No Charge	Not Covered	<a href="#">Preauthorization</a> required. Limited to 100 covered days every calendar year.
	<a href="#">Durable medical equipment</a>	50% <a href="#">Coinsurance</a>	Not Covered	<a href="#">Preauthorization</a> required.
	<a href="#">Hospice services</a>	No Charge	Not Covered	<a href="#">Preauthorization</a> required.
If your child needs dental or eye care	Children's eye exam	No Charge	Not Covered	1 covered exam every calendar year.
	Children's glasses	No Charge	Not Covered	1 pair per calendar year – Frames will be covered in full from the VSP Pediatric Collection ( or contacts lenses in lieu of glasses)
	Children's dental check-up	No Charge	Not Covered	1 covered exam every 6 months.

\* For more information about limitations and exceptions, see the plan or policy document at [www.cchphealthplan.com](http://www.cchphealthplan.com).

## Excluded Services & Other Covered Services:

Services Your [Plan](#) Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other [excluded services](#).)

- |  |   |   |
|--|---|---|
| <ul style="list-style-type: none"><li>• Chiropractic Care</li><li>• Cosmetic Surgery</li><li>• Dental Care (Adult)</li></ul> | <ul style="list-style-type: none"><li>• Hearing Aids</li><li>• Infertility treatment</li><li>• Long-term care</li><li>• Non-emergency care when traveling outside the U.S</li></ul> | <ul style="list-style-type: none"><li>• Private-duty nursing</li><li>• Routine eye care (Adult)</li><li>• Routine foot care</li><li>• Weight loss program</li></ul> |
|--|---|---|

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

- |   |   |
|---|---|
| <ul style="list-style-type: none"><li>• Acupuncture</li></ul> | <ul style="list-style-type: none"><li>• Bariatric Surgery</li></ul> |
|---|---|

**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 Managed Care 1-888-466-2219. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) 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: Chinese Community Health Plan at 1-888-775-7888, submit a grievance form through our member portal at <https://www.cchphealthplan.com/family-member>, or file your complaint in writing to, Chinese Community Health Plan, 445 Grant Avenue, Suite 700, San Francisco, CA 94108. If you have a grievance against Chinese Community Health Plan, you can also contact the California Department of Managed Health Care, at 1-888-446-2219 or <http://www.dmhc.ca.gov>.

**Does this plan provide Minimum Essential Coverage?** Yes

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**Does this plan meet the Minimum Value Standards?** Yes

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

## Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-415-834-2118

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-415-834-2118

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-415-834-2118

-----*To see examples of how this plan 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 [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). 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](#) \$0
- [Specialist copayment](#) \$30
- Hospital (facility) [copayment](#) \$150/Day up to first 5 days
- Other [Coinsurance](#) 10%

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*)

<b>Total Example Cost</b>	<b>\$12,734</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$290
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$350</b>

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

- The [plan's](#) overall [deductible](#) \$0
- [Specialist copayment](#) \$30
- Hospital (facility) [copayment](#) \$150/Day up to first 5 days
- Other [Coinsurance](#) 10%

This EXAMPLE event includes services like:  
Primary care physician office visits (*including disease education*)  
Diagnostic tests (*blood work*)  
Prescription drugs  
Durable medical equipment (*glucose meter*)

<b>Total Example Cost</b>	<b>\$7,395</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$610
Coinsurance	\$864
<i>What isn't covered</i>	
Limits or exclusions	\$55
<b>The total Joe would pay is</b>	<b>\$1,529</b>

**Mia's Simple Fracture**  
(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$0
- [Specialist copayment](#) \$30
- Hospital (facility) [copayment](#) \$150/Day up to first 5 days
- Other [Coinsurance](#) 10%

This EXAMPLE event includes services like:  
Emergency room care (*including medical supplies*)  
Diagnostic test (*x-ray*)  
Durable medical equipment (*crutches*)  
Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$1,962</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$0
Copayments	\$505
Coinsurance	\$18
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$523</b>