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. www.healthcare.gov/sbc-glossary/ or call 1-800-775-7888 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$6,900/Individual or $13.800/Family	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible?	Yes. Preventive care, children's eye exam, children's glasses, and children's dental check-up.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/
Are there other deductibles for specific services?	No. There are no other deductibles.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	Yes. $7,800 Individual / $15,600 Family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, the overall family out-of-pocket limit must be met."
What is not included in the out-of-pocket limit?	Premiums and health care this plan doesn't cover, and out-of-network services.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See https://www.cchphealthplan.com/doctor-locations or call 1-888-775-7888 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?	Yes	This plan will pay some or all of the costs to see a specialist for covered services but only if you have a referral before you see the specialist.

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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 provider's office or clinic	Primary care visit to treat an injury or illness	0% coinsurance/Visit	Not Covered	None
	Specialist visit	0% coinsurance/Visit	Not Covered	Preauthorization required.
	Preventive care/screening/ immunization	0% coinsurance/Visit deductible does not apply.	Not Covered	You may have to pay for services aren't preventive
If you have a test	Diagnostic test (x-ray, blood work)	0% coinsurance/Visit (Lab) 0% coinsurance/Visit (X-Ray)	Not Covered	None
	Imaging (CT/PET scans, MRIs)		Not Covered	None
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.cchphealthplan.com/employer-member.com	Generic drugs	0% coinsurance/ Prescription (Retail) 0% coinsurance/ 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 - Specialty drugs. 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 Preauthorization.
	Preferred brand drugs	0% coinsurance/ Prescription (Retail) 0% coinsurance/ Prescription (Mail Order)	Not Covered	
	Non-preferred brand drugs	0% coinsurance/ Prescription (Retail) 0% coinsurance/ Prescription (Mail Order)	Not Covered	
	Specialty drugs	0% coinsurance/ Prescription (Retail)	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	0% coinsurance	Not Covered	Preauthorization required.
	Physician/surgeon fees		Not Covered	
If you need immediate medical attention	Emergency room care	0% coinsurance	0% coinsurance	Coinsurance is waives if admitted into the hospital.

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)	
	Emergency medical transportation	0% coinsurance	0% coinsurance	None
	Urgent care	0% coinsurance	0% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	0% coinsurance	Not Covered	Preauthorization required.
	Physician/surgeon fees	0% coinsurance	Not Covered	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	0% coinsurance	Not Covered	Other outpatient services include: Mental health partial hospitalization, Mental health intensive outpatient treatment, Substance use disorder day treatment, and Substance use disorder intensive outpatient treatment.
	Inpatient services	0% coinsurance	Not Covered	Preauthorization required.
If you are pregnant	Office visits	0% coinsurance/Visit Deductible does not apply.		Cost Sharing +does not apply for preventive services. Depending on the type of service, a copayment may apply. Maternity care may include test and services described elsewhere in this document (i.e. ultrasound).
	Childbirth/delivery professional services	0% coinsurance	Not Covered	
	Childbirth/delivery facility services	0% coinsurance	Not Covered	
If you need help recovering or have other special health needs	Home health care	0% coinsurance	Not Covered	Preauthorization required.
	Rehabilitation services	0% coinsurance	Not Covered	Preauthorization required.
	Habilitation services	0% coinsurance	Not Covered	Preauthorization required.
	Skilled nursing care	0% coinsurance	Not Covered	Preauthorization required. Limited to 100 covered days per calendar days.
	Durable medical equipment	0% coinsurance	Not Covered	Preauthorization required.
	Hospice services	0% coinsurance	Not Covered	Preauthorization 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 Deductible does not apply	Not Covered	1 pair per calendar year – Frames will be covered in full from the VSP Pediatric Collection (or contact lenses in lieu of glasses)
	Children's dental check-up	No Charge Deductible does not apply	Not Covered	1 covered exam every 6 months

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.)

- Chiropractic Care
- Cosmetic Surgery
- Dental Care (Adult)
- Hearing Aids
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care
- Weight loss program

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

- Acupuncture
- Bariatric Surgery

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 Health 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 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, 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 Manages Health Care, at 1-800-HMO-2219 or http://www.hmohelp.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 $6,900
- Specialist coinsurance $0
- Hospital (facility) coinsurance 0%
- Other coinsurance 0%

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)*

Total Example Cost	$12,700

In this example, Peg would pay:

Cost Sharing	
Deductibles	$6,900
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	$7,000

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

- The plan's overall deductible $6,900
- Specialist coinsurance $0
- Hospital (facility) coinsurance 0%
- Other coinsurance 0%

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)*

Total Example Cost	$7,400

In this example, Joe would pay:

Cost Sharing	
Deductibles	$6,900
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$60
The total Joe would pay is	$7,000

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

- The plan's overall deductible $6,900
- Specialist coinsurance $0
- Hospital (facility) coinsurance 0%
- Other coinsurance 0%

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

Total Example Cost	$1,900

In this example, Mia would pay:

Cost Sharing	
Deductibles	$1,900
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	$1,900

The plan would be responsible for the other costs of these EXAMPLE covered services.