




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, please contact the Ventura County Health Care Plan (VCHCP) at 2220 E. Gonzales Road, Suite 210-B, Oxnard, CA 93036. (805) 981-5050 or toll free at (800) 600-8247 or by fax at (805) 981-5051 <http://www.vchealthcareplan.org/members/programs.aspx> 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) to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$6,300/person and \$12,600/family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay.
Are there services covered before you meet your <u>deductible</u> ?	Yes. Does not apply to <u>Preventive care</u> , Prenatal Care, Primary Care, Specialty Care, Laboratory Tests, X-rays and Diagnostic Imaging, Outpatient Physician/Surgeon Fees, <u>Urgent Care</u> , Mental/Behavioral or Substance Use Outpatient Services, <u>Home Health Care</u> , Habilitation and Rehabilitation Services, Hospice, and Durable Medical Equipment.	This plan covers some items and services even if you haven't yet met the deductible amount but a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See list of covered <u>preventive services</u> are <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>
Are there other <u>deductibles</u> for specific services?	Yes. \$500/person and \$1000/family for Brand Drugs; \$0 for Dental. There are no <b>other</b> specific deductibles.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	8,200/person and \$16,400/family	The <u>out-of-pocket limit</u> is the most you could pay in a year for <u>covered services</u> . If you have other family members in the <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premiums</u> , <u>balance billing charges</u> on not covered <u>expenses</u> , and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="http://www.vchealthcareplan.org">www.vchealthcareplan.org</a> member section, or call (805) 981-5050 for a list of participating providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for <u>covered services</u> but only if you have a <u>referral</u> before you see a <u>specialist</u> .

 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	\$65 <a href="#">co-pay</a> ; <a href="#">Deductible</a> applies after 1st three non-preventive visits.	Not Covered	None
	<a href="#">Specialist</a> visit	\$95 <a href="#">co-pay</a> ; <a href="#">Deductible</a> applies after 1 <sup>st</sup> three non-preventive visits..	Not Covered	None
	<a href="#">Preventive care/screening/immunization</a>	No Charge; <a href="#">Deductible</a> does not apply.	Not Covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.
If you have a test	<a href="#">Diagnostic test</a> (x-ray, blood work)	40% <a href="#">coinsurance</a> diagnostic/ x-rays after <a href="#">deductible</a> ; \$40 <a href="#">co-pay</a> laboratory tests; <a href="#">Deductible</a> does not apply.	Not Covered	None
	Imaging (CT/PET scans, MRIs)	100% <a href="#">coinsurance</a> after <a href="#">deductible</a> .	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="http://www.vhealthcareplan.org/members/programs/docs/ProviderDrugList.pdf">www.vhealthcareplan.org/members/programs/docs/ProviderDrugList.pdf</a>	Tier 1 - Generic drugs	\$18 per script after <a href="#">deductible</a>	Not Covered	30-day supply - retail 90-day supply - mail order
	Tier 2 - Preferred brand drugs	40% <a href="#">coinsurance</a> up to \$500 per script after <a href="#">deductible</a>	Not Covered	30-day supply - retail 90-day supply - mail order
	Tier 3 - Non-preferred brand drugs	40% <a href="#">coinsurance</a> up to \$500 per script after <a href="#">deductible</a>	Not Covered	30-day supply - retail 90-day supply - mail order
	Tier 4 - <a href="#">Specialty drugs</a>	40% <a href="#">coinsurance</a> up to \$500 per script after <a href="#">deductible</a>	Not Covered	None
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> .	Not Covered	None
	Physician/surgeon fees	40% <a href="#">coinsurance</a> after <a href="#">deductible</a> .	Not Covered	None

\* For more information about limitations and exceptions, see the [plan](#) or policy document at <http://www.vhealthcareplan.org/members/programs.aspx>

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)	
	Outpatient Services	40% coinsurance after deductible.	Not Covered	None
If you need immediate medical attention	<a href="#">Emergency room care</a>	40% <u>coinsurance</u> per visit after <u>deductible</u> .	40% <u>coinsurance</u> per visit after <u>deductible</u>	None
	Professional Fee	No Charge	Not Covered	None
	<a href="#">Emergency medical transportation</a>	40% <u>coinsurance</u> after <u>deductible</u>	40% <u>copay</u> after <u>deductible</u>	None
	<a href="#">Urgent care</a>	\$65 <u>co-pay</u> ; <u>Deductible</u> applies after 1 <sup>st</sup> three non-preventive visits.	\$65 <u>co-pay</u> ; <u>Deductible</u> applies after 1 <sup>st</sup> three non-preventive visits.	*Urgently Needed Care is covered while outside the service area. When inside the service area, must use an In- <u>Network</u> facility.
If you have a hospital stay	Facility fee (e.g., hospital room)	40% <u>coinsurance</u> after <u>deductible</u> .	Not Covered	
	Physician/surgeon fees	40% <u>coinsurance</u> after <u>deductible</u>	Not Covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Outpatient Office Visit: \$65 copay per visit. <u>Deductible</u> applies after 1 <sup>st</sup> three non-preventive visits; Other Outpatient Visits. \$65 <u>co-pay</u> per visit after <u>Deductible</u> .	Not Covered	None
	Inpatient services	40% <u>coinsurance</u> after <u>deductible</u>	Not Covered	None
If you are pregnant	Office visits	\$95 <u>co-pay</u> per visit	Not Covered	<u>Cost sharing</u> does not apply for preventive services.
	Childbirth/delivery professional services	40% <u>coinsurance</u> after <u>deductible</u>	Not Covered	None
	Childbirth/delivery facility services	40% <u>coinsurance</u> after <u>deductible</u>	Not Covered	None
If you need help	<a href="#">Home health care</a>	40% <u>coinsurance</u> per visit after	Not Covered	None

\* For more information about limitations and exceptions, see the plan or policy document at <http://www.vhealthcareplan.org/members/programs.aspx>

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)	
recovering or have other special health needs		<u>Deductible</u> .		
	<a href="#">Rehabilitation services</a>	\$65 <u>co-pay</u> per day; <u>Deductible</u> does not apply.	Not Covered	None
	<a href="#">Habilitation services</a>	\$65 <u>co-pay</u> ; <u>Deductible</u> does not apply.	Not Covered	None
	<a href="#">Skilled nursing care</a>	40% <u>coinsurance</u> after <u>Deductible</u>	Not Covered	None
	<a href="#">Durable medical equipment</a>	40% <u>coinsurance</u> after <u>Deductible</u> .	Not Covered	None
	<a href="#">Hospice services</a>	No charge; <u>Deductible</u> does not apply.	Not Covered	None
If your child needs dental or eye care	Children's eye exam	No Charge when part of routine physical (through age 18)	Not Covered	None
	Children's glasses	One standard pair per year	Not Covered	None
	Children's dental check-up	2 check-ups per year	Not Covered	None

**[Excluded Services & Other Covered Services:](#)**

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)		
<ul style="list-style-type: none"> <li>• Chiropractic care</li> <li>• Cosmetic surgery</li> <li>• Dental Care (Adults)</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 programs</li> </ul>
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)		
<ul style="list-style-type: none"> <li>• Abortion</li> </ul>	<ul style="list-style-type: none"> <li>• Acupuncture</li> </ul>	<ul style="list-style-type: none"> <li>• Bariatric Surgery</li> </ul>

\* For more information about limitations and exceptions, see the [plan](#) or policy document at <http://www.vchealthcareplan.org/members/programs.aspx>

**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 (DMHC) 980 9th Street, Suite 500, Sacramento, CA 95814; Phone: (888) HMO-2219; TDD: (877) 688-9891; FAX: (916) 229-4328 [www.hmohelp.ca.gov](http://www.hmohelp.ca.gov). 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: California Department of Managed Health Care (DMHC) 980 9th Street, Suite 500, Sacramento, CA 95814; Phone: (888) HMO-2219; TDD: (877) 688-9891; FAX: (916) 229-4328 [www.hmohelp.ca.gov](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 (800) 600-8247.

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa (800) 600-8247

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 (800) 600-8247

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' (800) 600-8247

-----*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 <a href="#">plan's</a> overall <a href="#">deductible</a>	\$6300
■ <a href="#">Specialist</a> [ <i>cost sharing</i> ]	\$105
■ Hospital (facility) [ <i>cost sharing</i> ]	100%
■ Other [ <i>cost sharing</i> ]	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*)  
[Specialist](#) visit (*anesthesia*)

<b>Total Example Cost</b>	<b>\$12,731</b>
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In this example, Peg would pay:

<a href="#">Cost Sharing</a>	
<a href="#">Deductibles</a>	\$6300
<a href="#">Copayments</a>	\$40
<a href="#">Coinsurance</a>	\$5351
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$11,691</b>

### Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$6300
■ <a href="#">Specialist</a> [ <i>cost sharing</i> ]	\$0
■ Hospital (facility) [ <i>cost sharing</i> ]	100%
■ Other [ <i>cost sharing</i> ]	20%

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>\$7,389</b>
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In this example, Joe would pay:

<a href="#">Cost Sharing</a>	
<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$670
<a href="#">Coinsurance</a>	\$2400
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$3070</b>

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$6300
■ <a href="#">Specialist</a> [ <i>cost sharing</i> ]	\$105
■ Hospital (facility) [ <i>cost sharing</i> ]	100%
■ Other [ <i>cost sharing</i> ]	20%

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>\$3,925</b>
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In this example, Mia would pay:

<a href="#">Cost Sharing</a>	
<a href="#">Deductibles</a>	\$3100
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$3100</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.