

DISCLOSURE FORM PART ONE — PRINCIPAL BENEFITS FOR
HIGH COPAY HMO SCR (10/1/10—9/30/11)

Section 1

The Services described below are covered only if all the following conditions are satisfied:

- The Services are Medically Necessary
- The Services are provided, prescribed, authorized, or directed by a Plan Physician and you receive the Services from Plan Providers inside our Southern California Region Service Area (your Home Region), except where specifically noted to the contrary in the *Evidence of Coverage (EOC)* for authorized referrals, hospice care, Emergency Care, Post-Stabilization Care, Out-of-Area Urgent Care, and emergency ambulance Services

Annual Out-of-Pocket Maximum for Certain Services

For Services subject to the maximum, you will not pay any more Cost Sharing during a calendar year if the Copayments and Coinsurance you pay for those Services add up to one of the following amounts:

For self-only enrollment (a Family of one Member)	\$3,000 per calendar year
For any one Member in a Family of two or more Members	\$3,000 per calendar year
For an entire Family of two or more Members	\$6,000 per calendar year

Deductible or Lifetime Maximum None

Professional Services (Plan Provider office visits) You Pay

Routine preventive care:

Physical exams	\$30 per visit
Well-child visits (through age 23 months)	\$10 per visit
Family planning visits	\$30 per visit
Scheduled prenatal care visits and first postpartum visit	\$10 per visit
Eye exams for refraction	\$30 per visit
Hearing tests	\$30 per visit
Flexible sigmoidoscopies	\$30 per visit

Primary and specialty care visits..... \$30 per visit

Urgent care visits

Voluntary termination of pregnancy

Physical, occupational, and speech therapy

Outpatient Services You Pay

Outpatient surgery and certain other outpatient procedures..... \$250 per procedure

Allergy injection visits

Allergy testing visits.....

Most vaccines (immunizations)..... No charge

X-rays and lab tests

MRI, CT and PET.....

Health education:

Individual visits

Group educational programs

Hospitalization Services You Pay

Room and board, surgery, anesthesia, X-rays, lab tests, and drugs..... \$500 per day

Emergency Health Coverage You Pay

Emergency Department visits

Note: This Cost Sharing does not apply if admitted directly to the hospital as an inpatient (see "Hospitalization Services" for inpatient Cost Sharing)

Ambulance Services You Pay

Ambulance Services

continued

Prescription Drug Coverage		You Pay
Most covered outpatient items in accord with our drug formulary guidelines:		
Generic items from a Plan Pharmacy		\$15 for up to a 30-day supply, \$30 for a 31- to 60-day supply, or \$45 for a 61- to 100-day supply
Generic refills from our mail-order service.....		\$15 for up to a 30-day supply or \$30 for a 31- to 100-day supply
Brand-name items from a Plan Pharmacy.....		\$30 for up to a 30-day supply, \$60 for a 31- to 60-day supply, or \$90 for a 61- to 100-day supply
Brand-name refills from our mail-order service.....		\$30 for up to a 30-day supply or \$60 for a 31- to 100-day supply
Durable Medical Equipment		You Pay
Covered durable medical equipment for home use in accord with our durable medical equipment formulary guidelines		50% Coinsurance
Mental Health Services		You Pay
Inpatient psychiatric hospitalization and intensive psychiatric treatment programs		\$500 per day
Outpatient individual and group visits		\$30 per individual visit \$15 per group visit
Chemical Dependency Services		You Pay
Inpatient detoxification		\$500 per day
Outpatient individual visits.....		\$30 per visit
Outpatient group visits		\$5 per visit
Home Health Services		You Pay
Home health care (up to 100 visits per calendar year)		No charge
Other		You Pay
Skilled nursing facility care (up to 100 days per benefit period).....		No charge
All covered Services related to infertility treatment		50% Coinsurance
Hospice care		No charge

This is a summary of the most frequently asked-about benefits. This chart does not explain benefits, Cost Sharing, out-of-pocket maximums, exclusions, or limitations, nor does it list all benefits and Cost Sharing. For a complete explanation, please refer to the EOC. Please note that we provide all benefits required by law (for example, diabetes testing supplies).