# Health Benefits Plan: Sierra Pacific Industries

**Coverage Period: 01/01/2016 – 12/31/2016**

**Summary of Benefits and Coverage:**What this Plan Covers & What it Costs **Coverage for:**Employee+Dependents |**Plan Type:**PPO

**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document by calling (530) 378-8200.

| Important Questions | Answers | Why this Matters: |
|---|---|---|
| **What is the overall deductible?** | **$250** person **/$500** family Doesn't apply to Dental/Vision, Wellness/Disease Programs and preventive care | You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**. |
| **Are there other deductibles for specific services?** | No | You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services this plan covers. |
| **Is there an out–of–pocket limit on my expenses?** | Yes. **$2,000** person **/ $4,000** family | The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses. |
| **What is not included in the out–of–pocket limit?** | Premiums, Dental/Vision, balance-billed charges, Wellness/Disease programs, and health care this plan doesn't cover. | Even though you pay these expenses, they don't count toward the **out-of-pocket limit**. |
| **Is there an overall annual limit on what the plan pays?** | No. | The chart starting on page 2 describes any limits on what the plan will pay for *specific* covered services, such as office visits. |
| **Does this plan use a network of providers?** | Yes. See **www.bluecares.com** for a list of preferred providers. | If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**. |
| **Do I need a referral to see a specialist?** | No. You don't need a referral to see a specialist. | You can see the **specialist** you choose without permission from this plan. |
| **Are there services this plan doesn't cover?** | Yes. | Some of the services this plan doesn't cover are listed on page 4. See your policy or plan document for additional information about **excluded services**. |

**Questions:** Call (530) 378-8200.
If you aren't clear about any of the underlined terms used in this form, see the Glossary.
You can view the Glossary at www.cciio.cms.gov or call (530) 378-8200 to request a copy.

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- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use preferred **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

| Common Medical Event | Services You May Need | Your Cost If You Use a Participating Provider | Your Cost If You Use a Non-Participating Provider | Limitations & Exceptions |
|---|---|---|---|---|
| **If you visit a health care provider's office or clinic** | Primary care visit to treat an injury or illness | 20% coinsurance | 20% coinsurance | No coverage for Excluded providers |
| | Specialist visit | 20% coinsurance | 20% coinsurance | ————————none———————— |
| | Other practitioner office visit | 20% coinsurance for chiropractor | 20% coinsurance for chiropractor | Coverage is limited to $50/visit maximum allowed and 18 visits/12-month period |
| | Preventive care/screening/immunization | No charge | Not covered | |
| **If you have a test** | Diagnostic test (x-ray, blood work) | 20% coinsurance | 20% coinsurance | ————————none———————— |
| | Imaging (CT/PET scans, MRIs) | 20% coinsurance | 20% coinsurance | ————————none———————— |

| Common Medical Event | Services You May Need | Your Cost If You Use a Participating Provider | Your Cost If You Use a Non-Participating Provider | Limitations & Exceptions |
|---|---|---|---|---|
| **If you need drugs to treat your illness or condition**<br><br>More information about **prescription drug coverage** is available at (530) 378-8200. | Generic drugs | 20% coinsurance | Not covered | Discount card must be used. Receipt must be mailed to plan for reimbursement. |
| | Preferred brand drugs | 40% coinsurance | Not covered | Discount card must be used. Receipt must be mailed to plan for reimbursement. |
| | Non-preferred brand drugs | 40% coinsurance | Not covered | Discount card must be used. Receipt must be mailed to plan for reimbursement. |
| | Specialty drugs | 40% coinsurance | Not covered | Discount card must be used. Receipt must be mailed to plan for reimbursement. |
| **If you have outpatient surgery** | Facility fee (e.g., ambulatory surgery center) | 20% coinsurance | 20% coinsurance | No coverage without pre-certification. No coverage for Excluded Providers. |
| | Physician/surgeon fees | 20% coinsurance | 20% coinsurance | ————————none———————— |
| **If you need immediate medical attention** | Emergency room services | 20% coinsurance | 20% coinsurance | No coverage for Excluded Providers |
| | Emergency medical transportation | 20% coinsurance | 20% coinsurance | ————————none———————— |
| | Urgent care | 20% coinsurance | 20% coinsurance | ————————none———————— |
| **If you have a hospital stay** | Facility fee (e.g., hospital room) | 20% coinsurance | 25% penalty and 20% coinsurance | No coverage without pre-certification. No coverage for Excluded Providers. |
| | | | | |
| | Physician/surgeon fee | 20% coinsurance | 20% coinsurance | ————————none———————— |

| Common Medical Event | Services You May Need | Your Cost If You Use a Participating Provider | Your Cost If You Use a Non-Participating Provider | Limitations & Exceptions |
|---|---|---|---|---|
| **If you have mental health, behavioral health, or substance abuse needs** | Mental/Behavioral health outpatient services | 20% coinsurance | 20% coinsurance | Limited to psychiatrists, clinical psychologists, and licensed eligible counselors. |
| | Mental/Behavioral health inpatient services | 20% coinsurance | 20% coinsurance | Limited to Acute Inpatient only. No coverage without pre-certification. |
| | Substance use disorder outpatient services | Not covered | Not covered | |
| | Substance use disorder inpatient services | Not covered | Not covered | |
| **If you are pregnant** | Prenatal and postnatal care | 20% coinsurance | 20% coinsurance | Coverage is limited to employee and spouse. |
| | Delivery and all inpatient services | 20% coinsurance | 25% penalty and 20% coinsurance | Coverage is limited to employee and spouse. |
| **If you need help recovering or have other special health needs** | Home health care | 20% coinsurance | 20% coinsurance | Coverage is limited to RN services |
| | Rehabilitation services | 20% coinsurance | 20% coinsurance | Coverage is limited to $75/visit (physical therapy) and $50/visit speech therapy maximum allowed. 18 visits/12-month period. |
| | Habilitation services | 20% coinsurance | 20% coinsurance | Coverage is limited to RN services. No coverage for custodial care. |
| | Skilled nursing care | 20% coinsurance | 20% coinsurance | Coverage is limited to RN services |
| | Durable medical equipment | 20% coinsurance | 20% coinsurance | Coverage is limited to the lesser of purchase or rental. |
| | Hospice service | Not covered | Not covered | |
| **If your child needs dental or eye care** | Eye exam | 20% coinsurance | 20% coinsurance | Coverage is limited to $200/24-month period. |
| | Glasses | 20% coinsurance | 20% coinsurance | Coverage is limited to $200/24-month period. |
| | Dental check-up | 20% coinsurance | 20% coinsurance | Coverage is limited to $1250 max allowed/calendar year. |

## Excluded Services & Other Covered Services:

**Services Your Plan Does NOT Cover** **(This isn't a complete list. Check your policy or plan document for other excluded services.)**

- Acupuncture
- Cosmetic surgery
- Infertility treatment
- Long-term care
- Private-duty nursing

**Other Covered Services** **(This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)**

- Bariatric surgery (only through Weight management program)
- Chiropractic care
- Dental care (adult-vision plan)
- Hearing aids
- Most coverage provided outside the United States.
- Routine eye care (adult – vision plan)
- Routine foot care (excluding orthotics)
- Weight loss programs

## Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at [contact number]. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov

## Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: the Health Benefits Department at (530) 378-8200. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file an appeal. Contact California Consumer Assistance Program Operated by the California Department of Managed Health Care and Department of Insurance 980 9th St, Suite #500 Sacramento, CA 95814 (888) 466-2219 http://www.HealthHelp.ca.gov

## Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan does provide minimum essential coverage.**

## Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*

## About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

**This is not a cost estimator.**

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

## Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $5,830
- **Patient pays** $1,710

**Sample care costs:**

| | |
|---|---|
| Hospital charges (mother) | $2,700 |
| Routine obstetric care | $2,100 |
| Hospital charges (baby) | $900 |
| Anesthesia | $900 |
| Laboratory tests | $500 |
| Prescriptions | $200 |
| Radiology | $200 |
| Vaccines, other preventive | $40 |
| **Total** | **$7,540** |

**Patient pays:**

| | |
|---|---|
| Deductibles | $250 |
| Copays | $0 |
| Coinsurance | $1,458 |
| Limits or exclusions | $0 |
| **Total** | **$1,710** |

## Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $5,040
- **Patient pays** $360

**Sample care costs:**

| | |
|---|---|
| Prescriptions | $2,900 |
| Medical Equipment and Supplies | $1,300 |
| Office Visits and Procedures | $700 |
| Education | $300 |
| Laboratory tests | $100 |
| Vaccines, other preventive | $100 |
| **Total** | **$5,400** |

**Patient pays:**

| | |
|---|---|
| Deductibles | $250 |
| Copays | $0 |
| Coinsurance | $110 |
| Limits or exclusions | $0 |
| **Total** | **$360** |

Note: These numbers assume the patient is participating in our diabetes wellness program. If you have diabetes and do not participate in the wellness program, your costs may be higher. For more information about the diabetes wellness program, please contact: the Health Benefits Department.

# Questions and answers about the Coverage Examples:

## What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

## What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

## Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

## Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

## Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

## Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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