HEALTH PLAN BENEFITS AND COVERAGE MATRIX

THIS BENEFITS AND COVERAGE MATRIX (BCM) IS INTENDED TO HELP YOU COMPARE COVERAGE AND BENEFITS AND IS A SUMMARY ONLY. THIS BCM SHOWS THE AMOUNT YOU WILL PAY FOR COVERED SERVICES. FOR A DETAILED DESCRIPTION OF COVERAGE, BENEFITS AND LIMITATIONS, THE EVIDENCE OF COVERAGE AND DISCLOSURE FORM (EOC) SHOULD BE CONSULTED. PLEASE CONTACT SUTTER HEALTH PLAN (SHP) FOR ADDITIONAL INFORMATION.

BENEFIT PLAN NAME: Vista HD39 HDHP HMO

HEALTH SAVINGS ACCOUNT (HSA)-COMPATIBLE PLAN

Annual Deductible for Certain Medical Services (Combined Medical and Pharmacy)	
For self-only enrollment (Subscriber-only)	$2,500
For any one Member in a Family	$3,300
For an entire Family	$5,000
Separate Annual Deductible for Prescription Drugs	
For self-only enrollment (Subscriber-only)	None
For any one Member in a Family	None
For an entire Family	None
Annual Out-of-Pocket Maximum (OOPM) (Combined Medical and Pharmacy)	
You will not pay any more Cost Sharing if the amount you paid for Copayments, Coinsurance and Deductibles for Covered Services in a calendar year totals one of the following amounts:	
For self-only enrollment (Subscriber-only)	$4,000
For any one Member in a Family	$4,000
For an entire Family	$8,000

Lifetime Maximum	
Lifetime benefit maximum	None

Benefits	Member Cost Sharing
Preventive Care Services If you receive a non-Preventive Care Service during a preventive care visit, then you may be responsible for the Cost Sharing of the additional non-Preventive Care Service. In addition, if abnormalities are found during a preventive care exam or screening, such as a mammogram for breast cancer screening or a colonoscopy for colorectal cancer screening, then follow-up testing or procedures may be considered non-Preventive Care Services and Cost Sharing may apply. Please refer to the EOC for more information on Preventive Care Services.	
Annual eye exam for refraction	No charge
Family planning counseling, services and procedures, including preconception care visits (see Endnotes)	No charge
Routine preventive immunizations/vaccines	No charge
Routine preventive visits (e.g., well-child and well-woman visits), inclusive of routine preventive counseling, physical exams, procedures and screenings (e.g., screenings for diabetes and cervical cancer)	No charge
Routine preventive imaging and laboratory services	No charge
Preventive care drugs, supplies, equipment and supplements (refer to the SHP formulary for a complete list)	No charge
Outpatient Services	
Primary Care Physician (PCP) office visit to treat an injury or illness	Office visit: 20% coinsurance after deductible Telehealth visit: 20% coinsurance after deductible
Other practitioner office visit (see Endnotes)	Office visit: 20% coinsurance after deductible Telehealth visit: 20% coinsurance after deductible
Acupuncture services (see Endnotes)	20% coinsurance after deductible
Chiropractic services	Not covered
Sutter Walk-In Care visit, where available	Office/telehealth visit: 20% coinsurance after deductible

Specialist office visit	Office visit: 20% coinsurance after deductible Telehealth visit: 20% coinsurance after deductible
Allergy services provided as part of a Specialist visit (includes testing, injections and serum) There is no Cost Sharing after the Deductible for serum billed separately from the Specialist office visit or for allergy injections that are provided when the Specialist is not seen and no other services are received.	20% coinsurance after deductible
Medically administered drugs dispensed to a Participating Provider for administration	No charge after deductible
Outpatient rehabilitation services	20% coinsurance after deductible
Outpatient habilitation services	Not covered
Outpatient surgery facility fee	20% coinsurance after deductible
Outpatient surgery Professional fee	20% coinsurance after deductible
Outpatient visit (nonoffice visit, see Endnotes)	20% coinsurance after deductible
Non-preventive laboratory services	20% coinsurance after deductible
Radiological and nuclear imaging (e.g., MRI, CT and PET scans)	20% coinsurance after deductible
Diagnostic and therapeutic imaging and testing (e.g., X-ray, mammogram, ultrasound, EKG/ECG, cardiac stress test and cardiac monitoring)	20% coinsurance after deductible
Male sterilization/vasectomy services and procedures	No charge after deductible
Hospitalization Services	
Inpatient facility fee (e.g., hospital room, medical supplies and inpatient drugs including anesthesia)	20% coinsurance after deductible
Inpatient Professional fees (e.g., surgeon and anesthesiologist)	20% coinsurance after deductible
Emergency and Urgent Care Services	
Emergency room facility fee	20% coinsurance after deductible

Emergency room Professional fee	20% coinsurance after deductible
This emergency room Cost Sharing does not apply if admitted directly to the hospital as an inpatient for Covered Services. If admitted directly to the hospital for an inpatient stay, the Cost Sharing for "Hospitalization Services" will apply.	
Urgent Care visit	20% coinsurance after deductible
Ambulance Services	
Medical transportation (including emergency and nonemergency)	No charge after deductible
Outpatient Prescription Drugs, Supplies, Equipment and Supplements	
Covered Outpatient Prescription Drugs obtained at a Participating Pharmacy through retail, mail order or Specialty Pharmacy services and in accordance with SHP's drug formulary guidelines:	
Tier 1 - Most Generic Drugs and low-cost preferred brand name drugs	Retail-30: $10 copay per prescription after deductible for up to a 30-day supply Retail-90/Mail order: $20 copay per prescription after deductible for up to a 100-day supply
Tier 2 - Preferred brand name drugs, non-preferred Generic Drugs and drugs recommended by SHP's pharmacy and therapeutics committee based on drug safety, efficacy and cost	Retail-30: $30 copay per prescription after deductible for up to a 30-day supply Retail-90/Mail order: $60 copay per prescription after deductible for up to a 100-day supply
Tier 3 - Non-preferred brand name drugs or drugs that are recommended by SHP's pharmacy and therapeutics committee based on drug safety, efficacy and cost *(These generally have a preferred and often less costly therapeutic alternative at a lower tier)*	Retail-30: $60 copay per prescription after deductible for up to a 30-day supply Retail-90/Mail order: $120 copay per prescription after deductible for up to a 100-day supply
Tier 4 - Drugs that the Food and Drug Administration (FDA) or the manufacturer requires to be distributed through a Specialty Pharmacy, drugs that require the Member to have special training or clinical monitoring for self-administration, or drugs that cost SHP more than six hundred dollars ($600) net of rebates for a one-month supply	Specialty Pharmacy: 20% coinsurance up to $100 per prescription after deductible for up to a 30-day supply

Durable Medical Equipment, Prosthetics, Orthotics and Supplies	
Durable medical equipment for home use	20% coinsurance after deductible
Ostomy and urological supplies; prosthetic and orthotic devices	No charge after deductible
Mental Health & Substance Use Disorder (MH/SUD) Services	
MH/SUD inpatient facility fee (see Endnotes)	20% coinsurance after deductible
MH/SUD inpatient Professional fees (see Endnotes)	20% coinsurance after deductible
MH/SUD individual outpatient office visit (e.g., evaluation and treatment services)	Office visit: 20% coinsurance after deductible Telehealth visit: 20% coinsurance after deductible
MH/SUD group outpatient office visit (e.g., evaluation and treatment services)	Office visit: 20% coinsurance after deductible Telehealth visit: 20% coinsurance after deductible
MH/SUD other outpatient services (see Endnotes)	20% coinsurance after deductible
Children and Youth Behavioral Health Initiative (CYBHI) school site behavioral health services	No charge after deductible
Maternity Care	
Routine prenatal care visits, after confirmation of pregnancy, and the first postnatal care visit	Office/telehealth visit: No charge
Maternity care provided at office visits or other outpatient locations may include diagnostic tests and services described elsewhere in this BCM that result in Cost Sharing (e.g., see "Diagnostic and therapeutic imaging and testing" for ultrasounds and "Non-preventive laboratory services" for lab tests).	
Breastfeeding counseling, services and supplies (e.g., double electric or manual breast pump)	No charge
Labor and delivery inpatient facility fee (e.g., anesthesia and delivery services for all inpatient childbirth methods)	20% coinsurance after deductible
Labor and delivery inpatient Professional fees (e.g., anesthesiologist, nurse midwife and obstetrician)	20% coinsurance after deductible

Abortion Services	
Abortion (e.g., medication or procedural abortions) Abortion-related services, including pre-abortion and follow-up services	No charge after deductible
Other Services for Special Health Needs	
Skilled Nursing Facility services (up to 100 days per benefit period)	20% coinsurance after deductible
Home health care (up to 100 visits per calendar year)	No charge after deductible
Hospice care	No charge after deductible

Endnotes:

1. Except for optional benefits, if elected, Deductibles and other Cost Sharing payments made by each Member in a Family contribute to the "entire Family" Deductible and Out-of-Pocket Maximum (OOPM). Each Family Member is responsible for the "one Member in a Family" Deductible and OOPM until the Family as a whole meets the "entire Family" Deductible and OOPM. Once the Family as a whole meets the "entire Family" OOPM, the plan pays all costs for Covered Services for all Family Members.

   For HDHPs, in a Family plan, an individual Family Member's "any one Member in a Family" Deductible, if required, must be the higher of the specified "self-only enrollment" Deductible amount or the IRS minimum of $3,300 for plan year 2025. Once an individual Family Member's "any one Member in a Family" Deductible is satisfied, that Member will only be responsible for the listed Copayment or Coinsurance amount. Other Family Members will be required to continue to contribute to the "any one Member in a Family" Deductible until the "entire Family" Deductible is met. In a Family plan, an individual Family Member's out-of-pocket contribution is limited to the "any one Member in a Family" annual OOPM amount.

2. Cost Sharing for all Essential Health Benefits, including that which accumulates toward an applicable Deductible, accumulates toward the OOPM.

3. Outpatient Prescription Drugs, when prescribed, are Medically Necessary generic or brand-name drugs in accordance with SHP's formulary guidelines. All Medically Necessary prescription drug Cost Sharing, paid by the Member, contributes toward your Deductible, if applicable, and OOPM.

   Outpatient Prescription Drugs are available for up to a 30-day supply through a retail Participating Pharmacy. Maintenance Drugs are available for up to a 100-day supply through the CVS Health Retail-90 Network or through the CVS Caremark Mail Service Pharmacy. Specialty Drugs are only available for up to a 30-day supply through CVS Specialty. Specialty Drugs are not exclusive to Tier 4 and, regardless of tier placement, have the same fill requirements.

   FDA-approved, self-administered hormonal contraceptives that are dispensed at one time for a Member by a provider, pharmacist or other location licensed or authorized to dispense drugs or supplies, may be covered at up to a 12-month supply. For a 12-month supply of contraceptives, applicable Cost Sharing will be up to four times the retail Cost Share.

Outpatient Prescription Drugs dispensed by non-participating pharmacies are not covered except for emergency or urgent situations, including drugs prescribed for treatment of a mental health and substance use disorder, or when dispensed as part of a Community Assistance, Recovery, and Empowerment (CARE) agreement or CARE plan approved by a court.

4. The "Other practitioner office visit" benefit includes therapy visits and other office visits not provided by either PCPs or Specialists or visits not specified in another benefit.
5. The "Family planning counseling, services and procedures" benefit does not include male sterilization services and procedures which are covered under the "Male sterilization/vasectomy services and procedures" benefit listed above. This benefit also does not include termination of pregnancy or abortion-related services which are covered under the "Abortion Services" benefit category listed above. "Male sterilization/vasectomy services and procedures" are covered at no cost share after the minimum deductible of $1,650 for self-only coverage or $3,300 for family coverage is met for plan year 2025.
6. Acupuncture is typically provided only for the treatment of nausea or as part of a comprehensive pain management program for the treatment of chronic pain.
7. The "Outpatient visit (nonoffice visit)" benefit includes, but is not limited to, services such as outpatient chemotherapy, outpatient dialysis, outpatient radiation therapy, outpatient infusion therapy, sleep studies and similar outpatient services performed in a nonoffice setting.

   The "Outpatient visit (nonoffice visit)" benefit also includes storage of cryopreserved reproductive materials included in the fertility preservation services benefit. Storage of cryopreserved materials is not a per visit service and is typically billed on an annual basis at the "Outpatient visit (nonoffice visit)" Cost Sharing.

   When performed in an office setting, these services are covered under the PCP office visit, other practitioner office visit or specialist office visit benefit depending on which provider administers the service.
8. The "MH/SUD inpatient" benefits include, but are not limited to: inpatient psychiatric hospitalization, including inpatient psychiatric observation; inpatient Behavioral Health Treatment for autism spectrum disorder; treatment in a Residential Treatment Center; inpatient chemical dependency hospitalization, including medical detoxification and treatment for withdrawal symptoms; and prescription drugs prescribed in an inpatient setting, excluding a Residential Treatment Center. Refer to the Outpatient Prescription Drug benefit for coverage details for prescription drugs prescribed in a Residential Treatment Center.
9. "MH/SUD other outpatient services" include, but are not limited to: psychological testing; multidisciplinary intensive day treatment programs such as partial hospitalization and intensive outpatient programs; outpatient psychiatric observation for Behavioral Health Crisis Services; outpatient Behavioral Health Treatment for autism spectrum disorder delivered in any outpatient setting, including the home; and other outpatient intermediate services that fall between inpatient care and outpatient office visits.
10. Behavioral Health Crisis Services provided to a Member by a 988 center, mobile crisis team or other provider of Behavioral Health Crisis Services is covered regardless of whether the treatment is provided by a Participating Provider or an out-of-network provider. Prior Authorization is not required for this treatment and Cost Sharing will be based on the setting where the Member receives treatment.

11. "Children and Youth Behavioral Health Initiative (CYBHI) school site behavioral health services" include, outpatient non-specialty mental health and substance use disorder services (e.g., psychoeducation, screening and assessments, therapy, case management) provided to Members 25 years of age or younger at a school site, including on-campus, off-campus and mobile clinic locations, when the services are provided or arranged by a local educational agency (LEA) or public institution of higher education (IHE) that participate in the CYBHI Fee Schedule Program. The scope of services can be found in the CYBHI Fee Schedule available on the DHCS website at https://www.dhcs.ca.gov/CYBHI/Pages/Fee-Schedule.aspx.
12. Cost Sharing for services with Copayments is the lesser of the Copayment amount or allowed amount.
13. In order to be covered, most non-preventive care medical services require a referral from your PCP. Many of these services also require Prior Authorization by your PCP ’s medical group or SHP. Please consult the EOC for complete details on referral and Prior Authorization requirements for all Covered Services.
14. COVID-19 diagnostic and screening tests are covered at no Cost Share, after the annual deductible has been met, when provided by a Participating Provider and at the standard benefit Cost Sharing for the place of service when provided by a non-Participating Provider. COVID-19 vaccines and other preventive services are covered at no Cost Share when provided by a Participating or non-Participating Provider or Pharmacy. COVID-19 therapeutics are covered at no Cost Share, after the annual deductible has been met, when provided by a Participating or non-Participating Provider or Pharmacy.

    COVID-19 over-the-counter (OTC) tests with a prescription are covered at no Cost Share, after the annual deductible has been met, when obtained from a Participating or non-Participating Pharmacy. If a member purchases COVID-19 OTC tests from a Participating Pharmacy without a prescription, SHP will reimburse the Member for the cost of the tests, up to 8 tests per month. If a Member purchases COVID-19 OTC tests without a prescription from a non-Participating Pharmacy, reimbursement is limited to a quantity of 8 tests per month and up to $12 per test. SHP will reimburse the cost of the OTC tests after the annual deductible has been met.
15. The Deductible will be waived for drugs and services listed in the Internal Revenue Service Notice 2019-45 for the specified diagnoses. Applicable Copayments or Coinsurance will apply. Refer to *irs.gov/pub/irs-drop/n-19-45.pdf* for details.
16. For this Benefit Year, this benefit plan provides eligible Medicare beneficiaries with prescription drug coverage that is expected to pay on average as much as the standard Medicare Part D coverage in accordance with Centers for Medicare and Medicaid Services. The coverage is at least as good as the Medicare drug benefit and therefore considered “creditable coverage”. Refer to *Medicare.gov* for complete details.