CSEBO MEDICAL INSURANCE
HMO HEALTH PLAN COMPARISON – OSSA
EFFECTIVE 1/1/2025 – 12/31/2025

PLAN NUMBER	ANTHEM BLUE CROSS		KAISER PERMANENTE
GENERAL PLAN INFORMATION	HMO 30 IN-NETWORK ONLY	HMO 30 - SELECT NETWORK IN-NETWORK ONLY	HMO 30 IN-NETWORK ONLY
Annual Medical and Prescription Drug Combined Out-of-Pocket Limit[1]			
Individual/Individual in Family/Family	$5,000/$5,000/$10,000	$5,000/$5,000/$10,000	$1,500/$1,500/$3,000
Annual Medical Deductible			
Individual/Individual in Family/Family	$0	$0	$0
Plan Information			
Type of Plan	Health Maintenance Organization (HMO)	Health Maintenance Organization (HMO)	Health Maintenance Organization (HMO)
Your Network	CA Care HMO	Select HMO	Kaiser HMO
Referrals Required?	Yes	Yes	Yes
Physician/Diagnostic Services			
Preventive Care	No Charge	No Charge	No Charge
TeleMedicine (Audio/Video Visits)	No Charge	No Charge	No Charge
Primary Care Office Visit	$30 Copay	$30 Copay	$30 Copay
Specialist Office Visit	$40 Copay	$40 Copay	$30 Copay
Diagnostic X-Ray and Lab Tests	No Charge	No Charge	No Charge
Advanced Imaging	$100 Copay per Test	$100 Copay per Test	No Charge
Inpatient Hospital Services			
Inpatient Hospitalization	30% Coinsurance	30% Coinsurance	No Charge
Outpatient Services			
Outpatient Surgery	30% Coinsurance	30% Coinsurance	$30 Copay per Procedure
Outpatient Lab and Imaging	30% Coinsurance	30% Coinsurance	No Charge
Emergency Services			
Ambulance Services	$100 per Trip	$100 per Trip	$50 per Trip
Emergency Room	$200 Copay (Waived if Admitted)	$200 Copay (Waived if Admitted)	$50 Copay (Waived if Admitted)

[1]The family out-of-pocket maximum is embedded, meaning the cost shares of one family member will be applied to per person out-of-pocket maximum. In addition, amounts for all covered family members apply to the family out-of-pocket maximum. No one member will pay more than the per person out-of-pocket maximum.

CSEBO MEDICAL INSURANCE
HMO HEALTH PLAN COMPARISON – OSSA
EFFECTIVE 1/1/2025 – 12/31/2025

PLAN NUMBER	ANTHEM BLUE CROSS HMO 30	ANTHEM BLUE CROSS HMO 30 - SELECT NETWORK	KAISER PERMANENTE HMO 30
GENERAL PLAN INFORMATION	IN-NETWORK ONLY	IN-NETWORK ONLY	IN-NETWORK ONLY
Urgent Care			
Urgent Care Visits	$30 Copay	$30 Copay	$30 Copay
Mental Health and Substance Abuse			
Inpatient Mental Health	30% Coinsurance	30% Coinsurance	No Charge
Outpatient Mental Health Office Visit	$30 Copay	$30 Copay	$30 Copay
Other Outpatient Mental Health Services	30% Coinsurance	30% Coinsurance	No Charge
Other Services			
Hearing Aids	Not Covered	Not Covered	Not Covered
PRESCRIPTION DRUG BENEFITS	**IN-NETWORK ONLY**	**IN-NETWORK ONLY**	**IN-NETWORK ONLY**
Annual Prescription Drug Out-of-Pocket Limit			
Individual/Individual in Family/Family	Combined with Medical	Combined with Medical	Combined with Medical
Prescription Drug Deductible			
Per Individual	$0	$0	$0
Prescription Drug Formulary			
Formulary (Covered Drugs)	National 4-Tier	National 4-Tier	CA Commercial 3-Tier
Retail	**30-Day Supply**	**30-Day Supply**	**30-Day Supply**
Generic	$15 Copay	$15 Copay	$15 Copay
Brand (Formulary/Preferred)	$30 Copay	$30 Copay	$30 Copay
Brand (Non-Formulary/Non-Preferred)	$50 Copay	$50 Copay	$30 Copay
Specialty Rx (Specialty Pharmacy Only; 30-day supply)	30% Coinsurance (Not to Exceed $150)	30% Coinsurance (Not to Exceed $150)	50% Coinsurance (Not to Exceed $200)
Mail Order	**90-Day Supply**	**90-Day Supply**	**100-Day Supply**
Generic	$15 Copay	$15 Copay	$30 Copay
Brand (Formulary/Preferred)	$60 Copay	$60 Copay	$60 Copay
Brand (Non-Formulary/Non-Preferred)	$100 Copay	$100 Copay	$60 Copay
Specialty Rx (Specialty Pharmacy Only; 30-day supply)	30% Coinsurance (Not to Exceed $300)	30% Coinsurance (Not to Exceed $300)	Retail Only

Note: This summary of benefits is a brief outline of coverage, designed to help you with the selection process. This summary does not reflect each and every benefit, exclusion and limitation which may apply to the coverage. For more details, important limitations and exclusions, please review the formal Certificate of Insurance or Evidence of Coverage (EOC). If there is a difference between this summary and the EOC, the EOC will prevail.