

**Colorado Health Benefit Plan Description Form
Anthem Blue Cross and Blue Shield**

Name of Carrier

BluePreferred PPO for Group

Option A

10/30/50/30%

Name of Plan

PART A: TYPE OF COVERAGE

1. TYPE OF PLAN	Preferred provider plan
2. OUT-OF-NETWORK CARE COVERED?¹	Yes, but the patient pays more for out-of-network care
3. AREAS OF COLORADO WHERE PLAN IS AVAILABLE	Plan is available throughout Colorado

PART B: SUMMARY OF BENEFITS

Important Note: This form is not a contract, it is only a summary. The contents of this form are subject to the provisions of the policy, which contains all terms, covenants and conditions of coverage. Your plan may exclude coverage for certain treatments, diagnoses, or services not noted below. The benefits shown in this summary may only be available if required plan procedures are followed (e.g., plans may require prior authorization, a referral from your primary care physician, or use of specified providers or facilities). Consult the actual policy to determine the exact terms and conditions of coverage. Coinsurance and copayment options reflect the amount the covered person will pay.

	IN-NETWORK	OUT-OF-NETWORK
4. DEDUCTIBLE TYPE²	Calendar Year	Calendar Year
4a. ANNUAL DEDUCTIBLE^{2a}		
a) Individual^{2b}	No deductible	\$500
b) Family^{2c}	No deductible	\$1,500 aggregate
5. OUT-OF-POCKET ANNUAL MAXIMUM³		
a) Individual	\$1,000 excludes copayments	\$3,000 excludes deductible
b) Family	\$3,000 aggregate, excludes copayments	\$9,000 aggregate, excludes deductible
c) Is deductible included in the out-of-pocket maximum?	No Some covered services have a maximum numbers of days, visits or dollar amounts allowed during a calendar year. These maximums apply even if the applicable out-of-pocket annual maximum is satisfied.	No Some covered services have a maximum numbers of days, visits or dollar amounts allowed during a calendar year. These maximums apply even if the applicable out-of-pocket annual maximum is satisfied.

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Si usted necesita ayuda en español para entender éste documento, puede solicitarla gratis llamando al número de servicio al cliente que aparece en su tarjeta de identificación o en su folleto de inscripción.

	IN-NETWORK	OUT-OF-NETWORK
6. LIFETIME OR BENEFIT MAXIMUM PAID BY THE PLAN FOR ALL CARE	\$6,000,000 per member in- and out-of-network combined for all covered services. Infertility diagnostic services have a lifetime maximum payment by the carrier of \$2,000 per member in- and out-of-network combined. Bariatric surgery has a lifetime maximum payment by the carrier of \$7,500 per member for services received from a Center of Excellence facility or a lifetime maximum payment by the carrier of \$1,500 per member for services received from a facility that has not been designated as a Center of Excellence; total lifetime maximum payment by the carrier shall not exceed \$7,500 per member in- and out-of-network combined.	\$6,000,000 per member in- and out-of-network combined for all covered services. Infertility diagnostic services have a lifetime maximum payment by the carrier of \$2,000 per member in- and out-of-network combined. Bariatric surgery has a lifetime maximum payment by the carrier of \$1,500 per member for services received from a facility that has not been designated as a Center of Excellence; total lifetime maximum payment by the carrier shall not exceed \$7,500 per member in- and out-of-network combined.
7A. COVERED PROVIDERS	Anthem Blue Cross and Blue Shield PPO provider network. See provider directory for complete list of current providers.	All providers licensed or certified to provide covered benefits.
7B. With respect to network plans, are all the providers listed in 7A accessible to me through my primary care physician?	Yes	Yes
8. MEDICAL OFFICE VISITS⁴ a) Primary Care Providers	\$15 copayment per visit, for all other services which are part of the office visit (e.g., laboratory and x-ray services) 10% coinsurance. Excludes MRI, CT, PET scan, nuclear medicine and other high-tech services, see line 14.	30% coinsurance after deductible
b) Specialists	\$15 copayment per visit, for all other services which are part of the office visit (e.g., laboratory and x-ray services) 10% coinsurance. Excludes MRI, CT, PET scan, nuclear medicine and other high-tech services, see line 14	30% coinsurance after deductible
9. PREVENTIVE CARE a) Children's services	Up to age 13, \$15 copayment per office visit. Copayment includes services provided as preventive care.	Up to age 13, covered person pays \$30 copayment per office visit, Copayment includes services provided as preventive care.
b) Adult's services	\$15 copayment per office visit. Copayment includes services provided as preventive care, including preventive colon cancer. Covered preventive services are not subject to coinsurance or deductible.	\$30 copayment per office visit. Copayment includes services provided as preventive care. For covered colonoscopy facility services, covered person pays \$500 copayment. Covered preventive services are not subject to coinsurance or deductible.

	IN-NETWORK	OUT-OF-NETWORK
	<p>Prescription Drugs will always be dispensed as ordered by your provider and by applicable State Pharmacy Regulations, however you may have higher out-of-pocket expenses. You may request, or your provider may order, the brand-name drug. However, if a generic drug is available, you will be responsible for the cost difference between the generic and brand-name drug, in addition to your tier 1 copayment. By law, generic and brand-name drugs must meet the same standards for safety, strength, and effectiveness. Anthem reserves the right, at our discretion, to remove certain higher cost generic drugs from this policy. For drugs on our approved list, call customer service at 877-833-5734.</p>	
12. INPATIENT HOSPITAL	10% coinsurance after \$250 copayment per admission	30% coinsurance after \$750 copayment per admission
13. OUTPATIENT / AMBULATORY SURGERY	10% coinsurance after \$250 copayment per admission	30% coinsurance after \$750 copayment per admission
14. DIAGNOSTICS		
a) Laboratory & x-ray	10% coinsurance	30% coinsurance after deductible
b) MRI, nuclear medicine, and other high-tech services	10% coinsurance	30% coinsurance after deductible
15. EMERGENCY CARE^{7,8}	10% coinsurance after \$100 copayment per emergency room visit. Copayment is waived if admitted.	10% coinsurance after deductible after \$100 copayment per emergency room visit. Copayment is waived if admitted.
16. AMBULANCE		
a) Ground	\$200 copayment per trip	\$200 copayment per trip
b) Air	10% coinsurance	10% coinsurance, not subject to deductible
17. URGENT, NON-ROUTINE, AFTER HOURS CARE	\$15 copayment per visit, for all other services which are part of the office visit (e.g., laboratory and x-ray services) 10% coinsurance. Excludes MRI, CT, PET scan, nuclear medicine and other high-tech services, see line 14.	30% coinsurance after deductible
18. BIOLOGICALLY-BASED MENTAL ILLNESS CARE⁹	Coverage is no less extensive than the coverage provided for any other physical illness.	Coverage is no less extensive than the coverage provided for any other physical illness.
19. OTHER MENTAL HEALTH CARE		
a) Inpatient care	10% coinsurance after \$250 copayment per admission, subject to any applicable cost share maximums imposed by law.	30% coinsurance after \$750 copayment per admission, subject to any cost share maximum imposed by law
b) Outpatient care	Up to \$15 copayment per office visit, subject to any applicable cost share maximums imposed by law.	30% coinsurance after deductible, subject to any applicable cost share maximums imposed by law

	IN-NETWORK	OUT-OF-NETWORK
20. ALCOHOL & SUBSTANCE ABUSE a) Inpatient care b) Outpatient care	<p>10% coinsurance after \$250 copayment per admission, subject to any applicable cost share maximums imposed by law.</p> <p>Up to \$15 copayment per office visit, subject to any applicable cost share maximums imposed by law.</p>	<p>30% coinsurance after \$750 copayment per admission, subject to any cost share maximum imposed by law</p> <p>30% coinsurance after deductible, subject to any applicable cost share maximums imposed by law</p>
21. PHYSICAL, OCCUPATIONAL, & SPEECH THERAPY a) Inpatient care b) Outpatient care	<p>10% coinsurance after \$250 copayment per admission. Limited to 30 inpatient rehabilitation days per calendar year in- and out-of-network combined.</p> <p>\$15 copayment per visit, for all other services which are part of the office visit (e.g., laboratory and x-ray services) 10% coinsurance. Limited to 20 visits each for physical, occupational or speech therapy per calendar year in and out-of-network combined, from birth until the third birthday benefits are provided as required by applicable law.</p>	<p>30% coinsurance after \$750 copayment per admission. Limited to 30 inpatient rehabilitation days per calendar year in- and out-of-network combined.</p> <p>30% coinsurance after deductible. Limited to 20 visits each for physical, occupational or speech therapy per calendar year in and out-of-network combined, from birth until the third birthday benefits are provided as required by applicable law.</p>
22. DURABLE MEDICAL EQUIPMENT	<p>10% coinsurance with benefits limited to a maximum payment by the carrier of \$3,000 per calendar year. The \$3,000 maximum payment by the carrier is combined to include Durable Medical Equipment (line 22) and Oxygen (line 23). For prosthetic devices (arms and legs), benefits are provided with the same deductible and coinsurance as provided by Medicare. Prosthetic devices for arms and legs are not subject to, or limited by, the maximum benefit of \$3,000.</p>	<p>Not covered</p>
23. OXYGEN	<p>10% coinsurance with benefits limited to a maximum payment by the carrier of \$3,000 per calendar year, combined with durable medical equipment (see line 22).</p>	<p>Not covered</p>

	IN-NETWORK	OUT-OF-NETWORK
24. ORGAN TRANSPLANTS a) Inpatient care b) Outpatient care	10% coinsurance after \$250 copayment per admission. \$15 copayment per visit, for all other services which are part of the office visit (e.g., laboratory and x-ray services) 10% coinsurance. Excludes MRI, CT, PET scan, nuclear medicine and other high-tech services, see line 14. Transportation and lodging services are limited to a maximum benefit of \$10,000; unrelated donor searches are limited to a maximum benefit of \$30,000.	Not covered Not covered
25. HOME HEALTH CARE	\$15 copayment per visit, for all other services which are part of the visit (e.g., laboratory and x-ray services) 10% coinsurance. Limited to 100 visits per calendar year.	Not covered
26. HOSPICE CARE	10% coinsurance	30% coinsurance after deductible
27. SKILLED NURSING FACILITY CARE	10% coinsurance after \$250 copayment per admission. Limited to 100 days per calendar year in- and out-of-network combined. Copayment is waived if admitted directly to a skilled nursing facility from an inpatient acute facility.	30% coinsurance after \$750 copayment per admission. Limited to 100 days per calendar year in- and out-of-network combined. Copayment is waived if admitted directly to a skilled nursing facility from an inpatient acute facility.
28. DENTAL CARE	Not covered	Not covered
29. VISION CARE	Not covered	Not covered
30. CHIROPRACTIC CARE	\$15 copayment per visit, for all other services which are part of the office visit (e.g., laboratory and x-ray services) 10% coinsurance. Limited to 20 visits per calendar year combined with massage therapy and acupuncture care.	Not covered

	IN-NETWORK	OUT-OF-NETWORK
31. SIGNIFICANT ADDITIONAL COVERED SERVICES (list up to 5)	<p>Massage Therapy \$15 copayment per visit, for all other services which are part of the office visit (e.g., laboratory and x-ray services) 10% coinsurance. Limited to 20 visits per calendar year combined with chiropractic care and acupuncture care.</p> <p>Acupuncture care: \$15 copayment per visit, for all other services which are part of the office visit (e.g., laboratory and x-ray services) 10% coinsurance. Limited to 20 visits per calendar year combined with massage therapy and chiropractic care.</p> <p>Nutritional Therapy \$15 copayment per visit for specialist. Limited to 4 visits per calendar year.</p> <p>Hearing Aids Benefit level determined by place of service. Hearing aids are covered up to age 18 and are supplied every 5 years, except as required by law.</p> <p>Second Opinion: Members who desire another professional opinion may obtain a second opinion.</p>	<p>Not covered</p> <p>Not covered</p> <p>Not covered</p> <p>Hearing Aids Benefit level determined by place of service. Hearing aids are covered up to age 18 and are supplied every 5 years, except as required by law.</p> <p>Second Opinion: Members who desire another professional opinion may obtain a second opinion.</p>

PART C: LIMITATIONS AND EXCLUSIONS

32. PERIOD DURING WHICH PRE-EXISTING CONDITIONS ARE NOT COVERED. ¹⁰	6 months for all pre-existing conditions.
33. EXCLUSIONARY RIDERS. Can an individual's specific, pre-existing condition be entirely excluded from the policy?	No
34. HOW DOES THE POLICY DEFINE A "PRE-EXISTING CONDITION"?	A pre-existing condition is a condition for which medical advice, diagnosis, care, or treatment was recommended or received within the last six months immediately preceding the date of enrollment or, if earlier, the first day of the waiting period; except that pre-existing condition exclusions may not be imposed on a newly adopted child, a child placed for adoption, a newborn, other special enrollees, or for pregnancy.
35. WHAT TREATMENTS AND CONDITIONS ARE EXCLUDED UNDER THIS POLICY?	Exclusions vary by policy. List of exclusions is available immediately upon request from your carrier, agent, or plan sponsor (e.g., employer). Review them to see if a service or treatment you may need is excluded from the policy.

PART D: USING THE PLAN

	IN-NETWORK	OUT-OF-NETWORK
36. Does the enrollee have to obtain a referral and/or prior authorization for specialty care in most or all cases?	No	No
37. Is prior authorization required for surgical procedures and hospital care (except in an emergency)?	Yes, the physician who schedules the procedure or hospital care is responsible for obtaining preauthorization.	Yes, the member is responsible for obtaining preauthorization unless the provider participates with Anthem Blue Cross and Blue Shield.

38. If the provider charges more for a covered service than the plan normally pays, does the enrollee have to pay the difference?	No	Yes, unless the provider participates with Anthem Blue Cross and Blue Shield.
39. What is the main customer service number?	877-833-5734	877-833-5734
40. Whom do I write/call if I have a complaint or want to file a grievance?¹¹	Anthem Blue Cross and Blue Shield Complaints and Appeals 700 Broadway, Denver, CO 80273 877-833-5734	Anthem Blue Cross and Blue Shield Complaints and Appeals 700 Broadway, Denver, CO 80273 877-833-5734
41. Whom do I contact if I am not satisfied with the resolution of my complaint or grievance?	Write to: Colorado Division of Insurance ICARE Section 1560 Broadway, Suite 850, Denver, CO 80202	Write to: Colorado Division of Insurance ICARE Section 1560 Broadway, Suite 850, Denver, CO 80202
42. To assist in filing a grievance, indicate the form number of this policy; whether it is individual, small group, or large group; and if it is a short-term policy.	Policy form #'s 09-2298_Copay Group – Small Group Only	Policy form #'s 09-2298_Copay Group – Small Group Only
43. Does the plan have a binding arbitration clause?	Yes	Yes

¹ “Network” refers to a specified group of physicians, hospitals, medical clinics and other health care providers that your plan may require you to use in order for you to get any coverage at all under the plan, or that the plan may encourage you to use because it may pay more of your bill if you use their network providers (i.e., go in-network) than if you don’t (i.e., go out-of-network).

² “Deductible Type” indicates whether the deductible period is “Calendar Year” (January 1 through December 31) or “Benefit Year” (i.e., based on a benefit year beginning on the policy’s anniversary date) or if the deductible is based on other requirements such as a “Per Accident or Injury” or Per Confinement”.

^{2a} “Deductible” means the amount you will have to pay for allowable covered expenses under a health plan during a specified time period (e.g., a calendar year or benefit year) before the carrier will cover those expenses. The specific expenses that are subject to deductible may vary by policy. Expenses that are subject to deductible should be noted in boxes 8 through 31.

^{2b} “Individual” means the deductible amount you and each individual covered by a non-HSA qualified policy will have to pay for the allowable covered expenses before the carrier will cover those expenses. “Single” means the deductible amount you will have to pay for allowable covered expenses under an HSA-qualified health plan when you are the only individual covered by the plan.

^{2c} “Family” is the maximum deductible amount that is required to be met for all family members covered by a non-HSA qualified policy and it may be an aggregated amount (e.g., “\$3,000 per family”) or specified as the number of individual deductibles that must be met (e.g., “3 deductibles per family”). “Non-single” is the deductible amount that must be met by one or more family members covered by an HSA-qualified plan before any covered expenses are paid.

³ “Out-of-pocket maximum” means the maximum amount you will have to pay for allowable covered expenses under a health plan, which may or may not include the deductible or copayments, depending on the contract for that plan. The specific deductibles or copayments included in the out-of-pocket maximum may vary by policy. Expenses that are applied toward the out-of-pocket maximum should be noted in boxes 8 through 31.

⁴ Medical office visits include physician, mid-level practitioner, and specialist visits.

⁵ Well baby care includes an in-hospital newborn pediatric visit and newborn hearing screening. The hospital copayment applies to mother and well-baby together: there are not separate copayments.

⁶ Prescription drugs otherwise excluded are not covered, regardless of whether preferred generic, preferred brand name, or non-preferred.

⁷ “Emergency care” means all services delivered in an emergency care facility which are necessary to screen and stabilize a covered person. The plan must cover this care if a prudent lay person having average knowledge of health services and medicine and acting reasonably would have believed that an emergency medical condition or life- or limb threatening emergency existed.

⁸ Non-emergency care delivered in an emergency room is covered only if the covered person receiving such care was referred to emergency room by his/her carrier or primary care physician. If emergency departments are used by the plan for non-emergency after-hours care, then urgent care copayments apply.

⁹ “Biologically based mental illnesses” means schizophrenia, schizoaffective disorder, bipolar affective disorder, major depressive disorder, specific obsessive-compulsive disorder, and panic disorder.

¹⁰ Waiver of pre-existing condition exclusions. State law requires carriers to waive some or all of the pre-existing condition exclusion period based on other coverage you recently may have had. Ask your carrier or plan sponsor (e.g., employer) for details.

¹¹ Grievances. Colorado law requires all plans to use consistent grievance procedures. Write the Colorado Division of Insurance for a copy of those procedures.

Anthem Blue Cross and Blue Shield & HMO Colorado Health Benefit Plan Description Form Disclosure Amendment

Colorado law requires carriers to make available a Colorado Health Benefit Plan Description Form, which is intended to facilitate comparison of health plans. The form must be provided automatically within three (3) business days to a potential policyholder who has expressed interest in a particular plan. The carrier also must provide the form, upon oral or written request, within three (3) business days, to any person who is interested in coverage under or who is covered by a health benefit plan of the carrier.

Pursuant to Colorado law (C.R.S. §10-16-107(7)(a)), services or supplies for the treatment of Intractable Pain and/or Chronic Pain are not covered.

For those enrolled on a health benefit plan other than the Colorado Basic Limited Mandate Health Benefit Plan:

Small employers purchasing any health benefit plan other than the Colorado Basic Limited Mandate Health Benefit Plan must pay for all of the mandated benefits pursuant to section 10-16-104, C.R.S. The premium for this plan includes the cost of these mandated benefits, specifically: coverages for newborn, maternity, pregnancy, childbirth, complications from pregnancy and childbirth, therapies for congenital defects and birth abnormalities, low-dose mammography, mental illness, biologically-based mental illness, the availability of alcoholism treatment, the availability of hospice care, prostate cancer screening, child health supervision, hospitalization and general anesthesia for dental procedures for dependent children, diabetes, prosthetic devices, early intervention services for certain children, colorectal screening, cervical cancer vaccinations, and certain routine care during participation in a clinical trial. Pursuant to Colorado law (C.R.S. §10-16-105(5)(g)(l)), small employers purchasing any health benefit plan other than a Basic Health Benefit Plan, must pay for all benefits mandated by Colorado law, including nonwaivable coverages for: newborn, maternity, pregnancy, childbirth, complications from pregnancy and childbirth, therapies for congenital defects and birth abnormalities, low-dose mammography, mental illness, biologically-based mental illness, the availability of alcoholism treatment, the availability of hospice care, prostate cancer screening, child health supervision services, hospitalization and general anesthesia for dental procedures for dependent children, diabetes, and prosthetic devices.

For those enrolled on the Colorado Basic Limited Mandate Health Benefit Plan:

Interested policyholders, certificate holders, and enrollees are hereby given notice that this small group policy does not cover all the health services and benefits, including prostate screenings, mental health, alcoholism, and dental anesthesia for children, which the Colorado Revised Statutes usually require group plans to cover.

This coverage is renewable at your option, except for the following reasons:

- 1. Non-payment of the required premium;**
- 2. Fraud or intentional misrepresentation of material fact on the part of the plan sponsor;**
- 3. The policyholder fails to comply with participation or contribution rules;**
- 4. The carrier elects to discontinue offering and non-renew all of its small group or large group plans delivered or issued for delivery in Colorado;**
- 5. An employer is no longer actively engaged in the business in which it was engaged on the effective date of the plan;**
- 6. With respect to group health benefit plans offered through a managed care plan, there are no longer any enrollees who live, reside or work in the service area; or**
- 7. With respect to coverage of an employer that is made available only through one or more bona fide associations, the membership of an employer ceases.**

Important Information for Employers with 50 or Fewer Employees and Business Groups of One: Rates are calculated based on allowable case characteristics – age bands, geographic location, family size, health status, and claims experience – and will be given within five working days of request. Rates for a specific employer cannot be adjusted due to the duration of coverage of employees or dependents of the small employer. Rates may change based on case characteristics, whenever benefits are changed, or upon giving written notice to the employer not less than 31 days prior to the effective date of the change. New applicants may be subject to pre-existing condition clauses, based on HIPAA requirements. Renewal of health insurance coverage in this class is guaranteed, assuming compliance with underwriting regulations. A Network Access Plan, which describes Anthem Blue Cross and Blue Shield's or HMO Colorado's network standards and evaluation procedures for ensuring provider access is available by calling our customer service department.

COLORADO INSURANCE LAW REQUIRES ALL CARRIERS IN THE SMALL GROUP MARKET TO ISSUE ANY HEALTH BENEFIT PLAN IT MARKETS IN COLORADO TO SMALL EMPLOYERS OF 2-50 EMPLOYEES, INCLUDING A BASIC OR STANDARD HEALTH BENEFIT PLAN, UPON REQUEST OF A SMALL EMPLOYER TO THE ENTIRE SMALL GROUP, REGARDLESS OF THE HEALTH STATUS OF ANY OF THE INDIVIDUALS IN THE GROUP. BUSINESS GROUPS OF ONE CANNOT BE REJECTED UNDER A BASIC OR STANDARD HEALTH BENEFIT PLAN DURING OPEN ENROLLMENT PERIODS SPECIFIED BY LAW.

Cancer Screenings

At Anthem Blue Cross and Blue Shield and our subsidiary company, HMO Colorado, Inc., we believe cancer screenings provide important preventive care that supports our mission: to improve the lives of the people we serve and the health of our communities. We cover cancer screenings as described below.

Pap Tests

All plans provide coverage under the preventive care benefits for a routine annual Pap test and the related office visit. Payment for the routine Pap test is based on the plan's provisions for preventive care service. Payment for the related office visit is based on the plan's preventive care provisions.

Mammogram Screenings

All plans provide coverage under the preventive care benefits for one routine screening or diagnostic mammogram per year regardless of age (or in accordance with the frequency determined by your provider) for women. Payment for the mammogram screening benefit is based on the plan's provisions for preventive care and is normally not subject to the deductible or coinsurance.

Prostate Cancer Screenings

All plans except our HMO and PPO Basic Health Plans provide coverage under the preventive care benefits for one routine prostate cancer screening per year regardless of age (or in accordance with the frequency determined by your provider) for men. Payment for the prostate cancer screening is based on the plan's provisions for preventive exam and laboratory services and is normally not subject to the deductible or coinsurance.

Colorectal Cancer Screenings

Several types of colorectal cancer screening methods exist. All plans provide coverage for routine colorectal cancer screenings, such as fecal occult blood tests, barium enema, sigmoidoscopies and colonoscopies. Depending on the type of colorectal cancer screening received, payment for the benefit is based on where the services are rendered and if rendered as a screening or medical procedure. Colorectal cancer screenings are covered under preventive care as long as the services provided are for a preventive screening. Payment for preventive colorectal cancer screenings are not subject to the deductible or coinsurance.

The information above is only a summary of the benefits described. The certificate for each health plan includes important additional information about limitations, exclusions and covered benefits. The Colorado Health Benefit Plan Description Form for each health plan includes additional information about copayments, deductibles and coinsurance. If you have any questions, please call our customer service department at the phone number on the Colorado Health Benefit Plan Description Form.