

**Colorado Health Benefit Plan Description Form
Anthem Blue Cross and Blue Shield
Preferred Provider Standard Health Benefit Plan for Colorado**

PART A: TYPE OF COVERAGE

1. TYPE OF PLAN	Preferred provider organization plan (PPO)
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 Type ²	Calendar Year	Calendar Year
4a. ANNUAL DEDUCTIBLE ^{2a}		
a) Individual ^{2b}	\$1,500	\$3,000
b) Family ^{2c}	\$4,500	\$9,000
		Deductibles are separate from in-network deductibles.
5. OUT-OF-POCKET ANNUAL MAXIMUM ³		Out-of-pocket amounts are separate from in-network out-of-pocket amounts.
a) Individual	\$3,500, excluding flat dollar copayments	\$7,000
b) Family	\$7,000, excluding flat dollar copayments	\$14,000
c) Is deductible included in the out-of-pocket maximum?	Yes	Yes
5A. COINSURANCE or COPAYMENT	20% coinsurance	50% coinsurance
6. LIFETIME OR BENEFIT MAXIMUM PAID BY THE PLAN FOR ALL CARE	\$5million	
7A. COVERED PROVIDERS	PPO provider network. See the 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?	Not applicable. This is not a network plan.	

Independent licensees of the Blue Cross and Blue Shield Association. Anthem Blue Cross and Blue Shield is the trade name of Rocky Mountain Hospital and Medical Service, Inc. ® Registered marks Blue Cross and Blue Shield Association

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

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98028 PPO Standard (Rev. 1-08)

	IN-NETWORK	OUT-OF-NETWORK
8. MEDICAL OFFICE VISITS ⁴ a) Primary Care Providers b) Specialist	\$25 copayment per visit \$40 copayment per visit	50% coinsurance after deductible 50% coinsurance after deductible
9. PREVENTIVE CARE a) Children's services (No deductible) b) Adults' services	Only specified preventive services are covered. See the certificate for information. \$25 copayment per visit \$25 copayment per visit	50% coinsurance after deductible 50% coinsurance after deductible
10. MATERNITY a) Prenatal care b) Delivery and inpatient well baby care ⁵	A one-time \$25 copayment for all routine prenatal visits combined, then deductible and coinsurance for all other charges 20% coinsurance after deductible	50% coinsurance after deductible 50% coinsurance after deductible
11. PRESCRIPTION DRUGS ⁶ Level of coverage and restrictions on prescriptions a) Outpatient care b) Prescription Mail Service	Copayment per prescription, up to a 34-day supply: \$10 for tier 1 generic formulary; \$40 for tier 2 brand formulary; \$60 for tier 3 non-formulary Copayment per prescription, up to a 90-day supply: \$20 for tier 1 generic formulary; \$80 for tier 2 brand formulary; \$120 for tier 3 non-formulary For drugs on Anthem's formulary, visit www.Anthem.com or contact Anthem's customer service department (see line 39 for phone number). Covered only when received from a participating pharmacy.	Copayment per prescription, up to a 34-day supply: \$10 for tier 1 generic formulary; \$40 for tier 2 brand formulary; \$60 for tier 3 non-formulary Copayment per prescription, up to a 90-day supply: \$20 for tier 1 generic formulary; \$80 for tier 2 brand formulary; \$120 for tier 3 non-formulary For drugs on Anthem's formulary, visit www.Anthem.com or contact Anthem's customer service department (see line 39 for phone number).
12. INPATIENT HOSPITAL	20% coinsurance after deductible	50% coinsurance after deductible
13. OUTPATIENT/AMBULATORY SURGERY	20% coinsurance after deductible	50% coinsurance after deductible
14. DIAGNOSTICS a) Laboratory & X-ray b) MRI, Nuclear Medicine, CT, CTA, MRA, and PET scans	20% coinsurance after deductible. If these services are delivered in conjunction with an office visit where a copayment was charged, no additional copayment or coinsurance requirement for lab and x-ray services applies. 20% coinsurance after deductible	50% coinsurance after deductible 50% coinsurance after deductible
15. EMERGENCY CARE ^{7,8}	\$150 copayment per visit, then 20% coinsurance (no deductible)	
16. AMBULANCE	20% coinsurance after deductible	20% coinsurance after in-network deductible
17. URGENT, NON-ROUTINE, AFTER HOURS CARE	\$75 copayment per visit	50% coinsurance after deductible
18. BIOLOGICALLY-BASED MENTAL ILLNESS CARE ⁹	Coverage is no less extensive than the coverage provided for any other physical illness.	

	IN-NETWORK	OUT-OF-NETWORK
19. OTHER MENTAL HEALTH CARE a) Inpatient care b) Outpatient care	50% coinsurance after deductible. Plan pays a maximum of 45 full or 90 partial days per calendar year in- and out-of-network combined. 50% coinsurance after deductible. Plan pays a maximum of \$1,500 per calendar year in- and out-of-network combined.	
20. ALCOHOL & SUBSTANCE ABUSE	Covered only for acute detoxification. 50% coinsurance after deductible. Limited to five days for acute detoxification per episode and two episodes per lifetime. Services for rehabilitation are not covered.	
21. PHYSICAL, OCCUPATIONAL, AND SPEECH THERAPY	20% coinsurance after deductible. Limited to 25 visits per therapy per year, in- and out-of-network combined. The 25-visit limitation is not applied to children under 6 years of age. Benefits for children under 6 years of age are covered as provided by law.	50% coinsurance after deductible. Limited to 25 visits per therapy per year in and out-of-network combined.
22. DURABLE MEDICAL EQUIPMENT	20% coinsurance after deductible. \$2,000 maximum per year. In-network deductible applies to network providers and the out-of-network deductible applies to out-of-network providers. However, the maximum benefit is combined for in- and out-of-network benefits. The \$2,000 maximum Anthem benefit 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 Anthem benefit of \$2,000, but a claim for such a device will reduce the \$2,000 maximum Anthem benefit for other Durable Medical Equipment and Oxygen services.	50% coinsurance after deductible.
23. OXYGEN	Included under durable medical equipment (line 22)	Included under durable medical equipment (line 22)
24. ORGAN TRANSPLANTS	Covered transplants include liver, heart, heart/lung, lung, cornea, kidney, kidney/pancreas, other single and multi-organ transplants and bone marrow for Hodgkin's disease, aplastic anemia, leukemia, immunodeficiency disease, neuroblastoma, lymphoma, high-risk stage II and III breast cancer, and Wiskott-Aldrich syndrome only. Peripheral stem cell support is a covered benefit for the same conditions listed above for bone marrow transplants. 20% coinsurance after deductible	
25. HOME HEALTH CARE	20% coinsurance after deductible	50% coinsurance after deductible
26. HOSPICE CARE	20% coinsurance after deductible per diem	50% coinsurance after deductible per diem
27. SKILLED NURSING FACILITY CARE	20% coinsurance after deductible (not to exceed 100 days per calendar year)	50% coinsurance after deductible (not to exceed 100 days per calendar year)
28. DENTAL CARE	Not covered except for dental care needed as a result of an accident.	
29. VISION CARE	Excluded	
30. CHIROPRACTIC CARE	No coverage (see line 31)	
31. SIGNIFICANT ADDITIONAL COVERED SERVICES (list up to 5) Spinal Manipulation	20% coinsurance after deductible	50% coinsurance after deductible

PART C: LIMITATIONS AND EXCLUSIONS

32. PERIOD DURING WHICH PRE-EXISTING CONDITIONS ARE NOT COVERED. ¹⁰	Business groups of one: Up to 12 months for all pre-existing conditions. Business groups of two-50: Up to six months for all pre-existing conditions.
33. EXCLUSIONARY RIDERS. Can an individual's specific, pre-existing condition	No

be entirely excluded from the policy?	
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 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?	Standard exclusions, including benefits covered by employers liability laws; care that is not medically necessary; cosmetic care; custodial care; dental care except for accidents and anesthesia for dependent children as required by law; educational training problems; experimental and investigational procedures; eye glasses and contact lenses; hearing aids and fitting; learning disorders; marital or social counseling; nursing home care except as specifically otherwise covered under this plan; sexual dysfunction, infertility treatment and counseling except as specifically otherwise covered under the policy requirements of this plan; TMJ; treatment for work-related illness and injuries except for those individuals who are not required to maintain or be covered by workers' compensation insurance as defined by workers' compensation laws; transplants except for those listed above; charges related to the surgical treatment of obesity; and war.

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	Yes, unless the provider participates with Anthem Blue Cross and Blue Shield
37. Is prior authorization required for surgical procedures and hospital care (except in an emergency)?	Yes	Yes
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	
40. Whom do I write/call if I have a complaint or want to file a grievance? ¹¹	Anthem Blue Cross and Blue Shield P.O. Box 17549 Denver, CO 80217-0549 See line 39 for phone numbers	
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	
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 Group – Small	
43. Does the plan have a binding arbitration clause?	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 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 deductibles 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 if complication of pregnancy 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 and 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.

Pursuant to Colorado law (C.R.S. §10-16-105(5)(g)(I)), 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.

Pursuant to Colorado law (C.R.S. §10-16-105(5)(g)(II)), small employers purchasing a Basic Health Benefit Plan is waiving coverage for low-dose mammography screening, mental illness, prostate cancer screening, hospitalization and general anesthesia for dental procedures for children, and the availability of treatment for alcoholism. All other state-mandated benefits are included in the Basic Health Benefit Plan.

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 except our BeneFits plans provide coverage for an annual Pap test and the related office visit. Payment for the Pap test is based on the plan's provisions for laboratory or preventive care services, and payment for the related office visit is based on the plan's preventive care provisions. Under most plans pap tests received out of-network are not covered.

Mammogram Screenings

All plans except our HMO and PPO Basic Health Plans provide mammogram screening coverage for women. Frequency guidelines can be found in your certificate. Payment for the mammogram screening benefit is based on the plan's provisions for preventive care services. Our HMO and PPO Basic Health Plans do not provide coverage for mammogram screenings.

Prostate Cancer Screenings

All plans except our HMO and PPO Basic Health Plans provide prostate cancer screening coverage for men. Frequency guidelines can be found in your certificate. Payment for the prostate cancer screening benefit is based on the plan's provisions for preventive care services. Our HMO and PPO Basic Health Plans do not provide coverage for prostate cancer screenings.

Colorectal Cancer Screenings

Several types of colorectal cancer screening methods exist. All plans except our BeneFits plans provide coverage for colorectal cancer screenings, such as colonoscopies, sigmoidoscopies and fecal occult blood tests. Depending on the type of colorectal cancer screening received, payment for the benefit is based on the plan's provisions for laboratory services, preventive care services, or other medical or surgical services. Our plans do not provide coverage for preventive colorectal cancer screenings involving invasive surgical procedures and DNA analysis. Under most plans colorectal cancer screenings received out of-network are not covered.

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 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 Health Benefit Plan Description Form.