

# Side By Side Comparison

## California Health Sciences University

Effective July 01, 2018

Zip Code 93612 - Fresno



**Kaiser**  
**HMO**  
 Platinum 90 HMO 0/15 + Child  
 Dental



**Anthem Blue Cross**  
**PPO**  
 Gold PPO 500/20%/6500



**Anthem Blue Cross**  
**PPO(HSA)**  
 Silver PPO 2000/20%/6000 w/HSA  
 - RxC



**Anthem Blue Cross**  
**PPO(HSA)**  
 Bronze PPO 5000/35%/6550  
 w/HSA

	Broad Network	Broad Network	Broad Network	Broad Network
Deductible In Net	\$0	\$500	\$2,000 ind; \$2,700 ind w/fam	\$5,000
Out Net	N/A	\$1,000	\$4,000 ind; \$5,400 ind w/fam	\$10,000
PC/Specialist In Net	\$15/\$30	\$30/\$60 ded waived	20% after ded	35% after ded
Out Net	N/A	50% after ded	50% after ded	50% after ded
Co-insurance In Net	0%	20%	20%	35%
Out Net	N/A	50%	50%	50%
OOP Limit In Net	\$3,350	\$6,500 (incl ded)	\$6,000 (incl ded)	\$6,550 (incl ded)
Out Net	N/A	\$13,000 (incl ded)	\$12,000 (incl ded)	\$13,100 (incl ded)
Inpatient Hosp In Net	\$250/day up to 5 days	20% after ded	20% after ded	35% after ded
Out Net	N/A	50% after ded; \$650 max/day	50% after ded; \$650 benefit max/day	50% after ded; \$650 max/day
Urgent Care In Net	\$15	\$60 ded waived	20% after ded	35% after ded
Out Net	N/A	50% after ded	50% after ded	50% after ded
Rx Generic In Net	\$5	\$5/\$20 ded waived	\$5/\$20 after ded	35% after ded; \$250 max/script
Out Net	N/A	Not covered	Not covered	Not covered
Rx Preferred In Net	\$15	\$40 after \$250	\$40 after ded	35% after ded; \$250 max/script
Out Net	N/A	Not covered	Not covered	Not covered
Rx Non-Preferred In Net	\$15	\$80 after \$250	\$80 after ded	35% after ded; \$250 max/script
Out Net	N/A	Not covered	Not covered	Not covered

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California Health Sciences University  
 Tyson Parker

Effective Date: 07-01-2018  
 James G. Parker Ins. Assoc.

Run Date: 04-20-2018 #6310104  
 License:

# Footnotes

## Footnotes

### Anthem Blue Cross

\*All Medical and Dental Plans and Rates are subject to Regulatory Review and/or Approval.

\*Employers are responsible for sending an electronic or printed copy of the summary of benefits and coverage (also called an "SBC") to plan participants and beneficiaries. To access your groups SBC's, go to <https://sbc.anthem.com/>.

\*This summary of benefits has been updated to comply with federal and state requirements, including applicable provisions of the recently enacted federal health care reform laws. As we receive additional guidance and clarification on the new health care reform laws from the U.S. Department of Health and Human Services, Department of Labor and Internal Revenue Service, we may be required to make additional changes to this summary of benefits. This summary of benefits, as updated, is subject to the approval of the California Department of Insurance and the California Department of Managed Health Care (as applicable).

\*The Anthem Blue Cross medical and dental premiums displayed in this proposal are based on the census information provided and the zip code rating region designations in Health Connects' system. Some zip codes may have a dual county rating region. Health Connect has defaulted these zip codes to the most populous county. However, once Anthem Blue Cross receives the enrollment the county may be updated based on the physical address. To improve the accuracy of this proposal, insure the correct rating region designation is noted for the Employer. Rating regions can be referenced in the rate guide Final rates are set by Anthem Blue Cross.

\*New Hire rates are based on the employee's age as of his/her coverage effective date. If this is a "New Hire" quote, please make the necessary changes in your census to reflect the true age of the new employee.

### Kaiser

\*New Hire rates are based on the employee's age as of group's contract effective date.

\*Actual rates may be lower if a less expensive default rating area is applied to the group.

\*The Kaiser Permanente medical and dental premiums displayed in this proposal are based on the census information provided and the zip code rating region designations in HealthConnect's system. Some zip codes may have a dual county rating region. HealthConnect has defaulted these zip codes to the most populous county. However, once Kaiser Permanente receives the enrollment the county may be updated based on the physical address. To improve the accuracy of this proposal, insure the correct rating region designation is noted for each quoted subscriber.

\*Employees who live outside the Kaiser Permanente service area are not eligible for coverage unless the employer is located in the Kaiser Permanente service area. If an employer is located outside the Kaiser Permanente service area, then only the employees who live in the service area are eligible for coverage. Employees must meet all qualification requirements to be eligible to enroll.

\* Groups can only offer one PPO plan alongside HMO plan(s).

\*All metal HMO medical plans include a bundled pediatric dental rider. The cost of the rider is included in the medical plan premium for members under 19.