

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services
PIH Health: PIH HEALTH (PIH HEALTH EMPLOYEE BENEFIT PLAN) MEDICAL CDHP PLAN

Coverage Period: 01/01/2025-12/31/2025
Coverage for: Individual, Family | Plan Type: HDHP



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE:** Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, www.myluminarehealth.com. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms, see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary> or call 1-833-944-1713 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Tier 1 PIH Health preferred provider : \$1,650 / individual, \$3,300 / individual in a family, or \$3,300 / family per benefit period. Tier 2 Anthem preferred provider : \$2,500 / individual, \$3,300 / individual in a family, or \$5,000 / family per benefit period. Tier 3 nonpreferred provider : \$4,000 / individual or \$8,000 / family per benefit period.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the policy, the overall family deductible must be met before the plan begins to pay.
Are there services covered before you meet your deductible?	Yes. Prescription drugs , and the following services by a Tier 1 PIH Health preferred provider and/or Tier 2 Anthem preferred provider : Preventive care	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	Tier 1 PIH Health preferred provider : \$3,300 / individual or \$6,000 / family per benefit period. Tier 2 Anthem preferred provider : \$6,000 / individual or \$12,000 / family per benefit period. Tier 3 nonpreferred provider : \$10,000 / individual or \$20,000 / family per benefit period.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Penalties for failure to obtain pre-certification for services, premiums , balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .

Important Questions	Answers	Why This Matters:
Will you pay less if you use a network provider ?	Yes. See www.anthem.com/ca or call 1-833-944-1713 for a list of preferred providers .	You pay the least if you use a Tier 1 PIH Health preferred provider . You pay more if you use a Tier 2 Anthem preferred provider . You will pay the most if you use a Tier 3 nonpreferred provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance-billing). Be aware, your Tier 1 PIH Health or Tier 2 Anthem preferred provider or provider might use a Tier 3 nonpreferred provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist ?	No.	You can see the specialist you choose without a referral .



All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 PIH Health Provider (You will pay the least)	Tier 2 Anthem Preferred Provider (You will pay more)	Tier 3 Nonpreferred Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	10% coinsurance	30% coinsurance	50% coinsurance	None.
	Specialist visit	10% coinsurance	30% coinsurance	50% coinsurance	Chiropractic care limited to 30 visits per benefit period.
	Preventive care / screening / immunization	No charge (deductible does not apply)	No charge (deductible does not apply)	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 PIH Health Provider (You will pay the least)	Tier 2 Anthem Preferred Provider (You will pay more)	Tier 3 Nonpreferred Provider (You will pay the most)	
If you have a test	Diagnostic test (x-ray, blood work)	10% coinsurance	30% coinsurance	50% coinsurance	None.
	Imaging (CT/PET scans, MRIs)	10% coinsurance	30% coinsurance	50% coinsurance	Pre-certification is required for some services. Pre-certification is not required for MRIs, MRAs, and CT scans performed at a Tier 1 PIH Health facility.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.carelonrx.com or call 1-833-419-0530.	Generic drugs	PIH Health retail: \$6 copayment (30 day supply) \$12 copayment (31-90 day supply) PIH Health mail order: Not covered but 90 day retail is available	CarelonRx retail: \$20 copayment (30 day supply) CarelonRx mail order: \$40 copayment (90 day supply)	Retail: (30 day supply) \$20 copayment plus 25% coinsurance Mail order: Not covered	Deductible does not apply. Copay applies to a 30 day supply Retail and Specialty drugs or 31-90 day supply Mail-Order prescription. Copay does not apply to preventive drugs required by the Affordable Care Act.
	Preferred drugs	PIH Health retail: \$30 copayment (30 day supply) \$60 copayment (31-90 day supply) PIH Health mail order: Not covered but 90 day retail is available	CarelonRx retail: (30 day supply) \$45 copayment CarelonRx mail order: \$90 copayment (90 day supply)	Retail: (30 day supply) \$45 copayment plus 25% coinsurance Mail order: Not covered	The Prescription Drug Plan will pay up to the Tier 1 PIH Health price, less the Tier 1 PIH Health copay , whenever a generic drug is dispensed. If a Tier 2 Anthem or Tier 3 drug is dispensed, and a Tier 1 PIH Health equivalent is available, the covered person must pay the difference between the cost of the Tier 2 Anthem or Tier 3 drug and the Tier 1 PIH Health equivalent, plus the Tier 1 PIH Health copay unless the <i>physician</i> specifies "Dispense as Written".
	Non-preferred drugs	PIH Health retail: \$60 copayment (30 day supply) \$120 copayment (31-90 day supply) PIH Health mail order: Not covered but 90 day retail is available	CarelonRx retail: (30 day supply) \$100 copayment CarelonRx mail order: \$200 copayment (90 day supply)	Retail: (30 day supply) \$100 copayment plus 25% coinsurance Mail order: Not covered	

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 PIH Health Provider (You will pay the least)	Tier 2 Anthem Preferred Provider (You will pay more)	Tier 3 Nonpreferred Provider (You will pay the most)	
If you need drugs to treat your illness or condition (continued)	Specialty drugs	PIH Health retail: 25% coinsurance (\$250 max) PIH Health mail order: Not covered but 90 day retail is available	CarelonRx retail: 25% coinsurance (\$250 max) CarelonRx mail order: Not covered	Retail: \$20 copayment plus 25% coinsurance Mail order: Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	30% coinsurance	50% coinsurance	None.
	Physician/surgeon fees	10% coinsurance	30% coinsurance	50% coinsurance	None.
If you need immediate medical attention	Emergency room care	20% coinsurance	Tier 1 PIH Health preferred provider benefit applies	Tier 1 PIH Health preferred provider benefit applies	None.
	Emergency medical transportation	20% coinsurance	Tier 1 PIH Health preferred provider benefit applies	Tier 1 PIH Health preferred provider benefit applies	None.
	Urgent care	10% coinsurance	30% coinsurance	50% coinsurance	None.
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	30% coinsurance	50% coinsurance	Pre-certification is required.
	Physician/surgeon fees	10% coinsurance	30% coinsurance	50% coinsurance	None.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	10% coinsurance	30% coinsurance	50% coinsurance	None.
	Inpatient services	10% coinsurance	30% coinsurance	50% coinsurance	Pre-certification is required.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Tier 1 PIH Health Provider (You will pay the least)	Tier 2 Anthem Preferred Provider (You will pay more)	Tier 3 Nonpreferred Provider (You will pay the most)	
If you are pregnant	Office visits	10% coinsurance	30% coinsurance	50% coinsurance	Dependent daughters are covered for this benefit. Cost sharing does not apply for preventive services . Depending on the type of services, a coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	10% coinsurance	30% coinsurance	50% coinsurance	
	Childbirth/delivery facility services	10% coinsurance	30% coinsurance	50% coinsurance	
If you need help recovering or have other special health needs	Home health care	10% coinsurance	30% coinsurance	50% coinsurance	Home health care visits limited to 100 visits (4 hours = 1 visit) per benefit period. Pre-certification is required.
	Rehabilitation services	10% coinsurance	30% coinsurance	50% coinsurance	None.
	Habilitation services	10% coinsurance	30% coinsurance	50% coinsurance	None.
	Skilled nursing care	10% coinsurance	30% coinsurance	50% coinsurance	Skilled nursing care limited to 100 days per benefit period. Pre-certification is required.
	Durable medical equipment	10% coinsurance	30% coinsurance	50% coinsurance	None.
	Hospice services	10% coinsurance	30% coinsurance	50% coinsurance	Pre-certification is required.
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Not covered	None.
	Children's glasses	Not covered	Not covered	Not covered	None.
	Children's dental check-up	Not covered	Not covered	Not covered	None.

Excluded Services & Other Covered Services:

Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- | | | |
|-------------------------|--|----------------------------|
| • Cosmetic surgery | • Long-term care | • Routine eye care (Adult) |
| • Dental care (Adult) | • Non-emergency care when traveling outside the U.S. | • Routine foot care |
| • Infertility treatment | • Private-duty nursing | • Weight loss programs |

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- | | |
|--|---|
| • Acupuncture (Limited to 20 visits per benefit period) | • Chiropractic care (Limited to 30 visits per benefit period) |
| • Bariatric surgery (Only covered at Tier 1 PIH Health facilities) | • Hearing aids |

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? Yes.

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

Does this plan meet the Minimum Value Standards? Yes.

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-833-944-1713.

Traditional Chinese (中文): 如果需要中文的幫助, 請撥打這個號碼 1-833-944-1713.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-833-944-1713.

Pennsylvania Dutch (Deutsch): Fer Hilf griege in Deutsch, ruf 1-833-944-1713 uff.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-833-944-1713.

Samoan (Gagana Samoa): Mo se fesoasoani i le Gagana Samoa, vala'au mai i le numera telefoni 1-833-944-1713.

Carolinian (Kapasal Falawasch): ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-833-944-1713.

Chamorro (Chamoru): Para un ma ayuda gi finu Chamoru, a'gang 1-833-944-1713.

To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.

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About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The plan's overall (Tier 1 PIH Health preferred provider)	\$1,650
■ Specialist coinsurance	10%
■ Hospital (facility) coinsurance	10%
■ Other coinsurance	10%

This EXAMPLE event includes services like:

[Specialist](#) office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
[Diagnostic tests](#) (*ultrasounds and blood work*)
[Specialist](#) visit (*anesthesia*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$1,650
Copayments	\$10
Coinsurance	\$1,100
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$2,820

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall (Tier 1 PIH Health preferred provider)	\$1,650
■ Specialist coinsurance	10%
■ Hospital (facility) coinsurance	10%
■ Other coinsurance	10%

This EXAMPLE event includes services like:

[Primary care physician](#) office visits (*including disease education*)
[Diagnostic tests](#) (*blood work*)
[Prescription drugs](#)
[Durable medical equipment](#) (*glucose meter*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$1,650
Copayments	\$900
Coinsurance	\$30
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$2,600

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall (Tier 1 PIH Health preferred provider)	\$1,650
■ Specialist coinsurance	10%
■ Hospital (facility) coinsurance	10%
■ Other coinsurance	10%

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)
[Diagnostic tests](#) (*x-ray*)
[Durable medical equipment](#) (*crutches*)
[Rehabilitation services](#) (*physical therapy*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$1,650
Copayments	\$10
Coinsurance	\$100
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,760

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.