

| | |
|------------------------|-------|
| Prepared For: | 9006 |
| Prepared By: | Med |
| Phone Number: | 800. |
| Date Prepared: | 4/29 |
| Zip Code: | 9006 |
| Effective Date: | 5/1/2 |
| Applicant: | Fem |



| | | |
|--|--|--|
| Company | | |
| Plan Name | SmartSense Plus Standard Rx | |
| Apply | Apply | |
| Estimated Monthly Premium | \$163.00 | |
| Plan Type | PPO | |
| Networks | See provider details | |
| | Network | Non-Network |
| Copay | \$30 | N/A |
| Deductible | Individual: \$6,000, Family: \$12,000 | |
| Coinsurance | 30% | 50% |
| Coinsurance Limit | see brochure | |
| Out-of-Pocket Maximum | Individual: \$3,500, Family: \$7,000 (plus deductible) | Individual: \$7,500, Family: \$15,000 (plus deductible) |
| Lifetime Maximum | Unlimited | |
| Office Visit | First 3 Office Visits (per member): \$30 copay, deductible waived Additional Office Visits: 30% of negotiated fee | 50% Coinsurance |
| Prescription Drugs | Standard Drug Coverage - Tier 1 (Generic drugs): \$15 copay \$7,500 annual Prescription Drug deductible per member applies before the following - Tier 2 (Formulary Brand name drugs): \$40 copay Tier 3 (Non-Formulary Brand name drugs): \$60 copay Specialty: 25% coinsurance up to a \$2,500 annual Prescription Drug out-of-pocket maximum (the most you'll have to pay), network only and in addition to \$7,500 annual deductible | Standard Drug Coverage: Not Covered |
| Emergency Room | 30% Coinsurance; \$100 ER copay, waived if admitted | |
| Adult Preventive Care | 0% Coinsurance, not subject to deductible (Includes all nationally recommended preventive services including immunizations, PSA screenings, Pap tests, mammograms and more) | 50% Coinsurance (Includes all nationally recommended preventive services including immunizations, PSA screenings, Pap tests, mammograms and more) |
| Child Preventive Care | 0% Coinsurance, not subject to deductible (Includes all nationally recommended preventive services including well-child care, immunizations, and more) | 50% Coinsurance (Includes all nationally recommended preventive services including well-child care, immunizations, and more) |
| Lab/X-ray | 30% Coinsurance | 50% Coinsurance |
| Maternity | 30% after deductible | |
| Physical Therapy | Benefits Included, see brochure for more coverage details | |
| Skilled Nursing | Benefits Included, see brochure for more coverage details | |
| Home Health Care | Benefits Included, see brochure for more coverage details | |
| Mental Health | Benefits Included, see brochure for more coverage details | |
| Hospital Care | Professional and Diagnostic Services (X-ray, lab, anesthesia, surgeon, etc.): 30% Coinsurance Inpatient Services (overnight hospital/facility stays): 30% Coinsurance Outpatient Services (without overnight hospital/facility stays): 30% Coinsurance | Professional and Diagnostic Services (X-ray, lab, anesthesia, surgeon, etc.): 50% Coinsurance Inpatient Services (overnight hospital/facility stays): All charges except \$650 per day Outpatient Services (without overnight hospital/facility stays): All charges except \$380 per day |
| Included Benefits | see brochure | |
| Optional Benefits (not included in base rate quotation) | | |
| Fees | | |
| Policy Form Number | see brochure | |
| Note | Once one family member reaches their individual deductible or out-of-pocket maximum, the remaining amount of the family deductible or out-of-pocket maximum needs to be met by one or more other family members. The family deductible or out-of-pocket maximum can be met by the family combined. To view your Summary of Benefits and Coverage please visit www.healthcare.gov . | |
| Product Brochure | Brochure | |
| Summary of Benefits and Coverage | | |
| Optional Riders included in the quote | | |
| Optional Riders not included in the quote | <input type="checkbox"/> Dental SelectHMO : \$17.40 <input type="checkbox"/> Dental Blue Basic : \$28.00 <input type="checkbox"/> Dental Blue Enhanced : \$61.00 | |

General Disclaimers

The quotes shown above are estimates only, and are subject to change based on the proposed insured's medical history, the underwriting practices of the health plan, the selection of the appropriate Provider Network, the optional benefits selected, occupation (where allowed by state), if any, and other relevant factors. The insurance company reserves the right to change the terms of a policy upon proper notification.

The quotes shown above are for the requested effective date ONLY. If the actual effective date of coverage is different from the requested effective date, the actual cost may differ from the quote above due to rate increases or policy changes from the insurance company and/or one or more family members having a birthday. (Rates are highly dependent on age.) The carrier selected may not guarantee its rates for any period of time.

Applicants should not cancel any in-force health coverage until written formal approval from the insurance company selected is received.

This is not a complete solicitation of health insurance coverage. Please refer to sales brochure and applicable inserts for further information. Sales brochures and applicable inserts may be downloaded or can be obtained by calling our contact number near the top of this page.

The benefits shown in the details summary are not guaranteed. Please refer to the sales brochure and applicable inserts for further information.

Carrier Specific Disclaimers

Anthem Blue Cross of California

Please note that any premium rates quoted may be subject to changed based on actual effective date, responses to applications questions, age of applicant(s) on actual effective date, geographic location, risk tier adjustments, scheduled rate adjustments and/or rate guarantee periods or anniversary month, if applicable.

For all Medical applications received January 1, 2011 and later, the earliest policy effective date available will be 15 calendar days after receipt of the application.

[Click here](#) for important information about Applicants under the age of 19

To view your Summary of Benefits and Coverage please visit www.healthcare.gov (Not applicable for Short Term plans)