

Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered Services  
Sutter Health Plus: Vista HD33 HDHP HMO

Coverage Period: 01/01/2024 – 12/31/2024  
Coverage for: Large Group | Plan Type: HDHP HMO



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, contact Sutter Health Plus at 1-855-315-5800 or visit [sutterhealthplus.org](http://sutterhealthplus.org). For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment (copay), deductible, provider, or other underlined terms, see the Glossary of Health Coverage and Medical Terms. You can view the Glossary at [www.healthcare.gov/sbc-glossary](http://www.healthcare.gov/sbc-glossary) or call 1-855-315-5800 to request a copy.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	<b>\$1,600</b> individual / <b>\$3,200</b> individual family member / <b>\$3,200</b> family for certain medical and pharmacy services per calendar year.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
<b>Are there services covered before you meet your deductible?</b>	Yes. Only <u>preventive care</u> is covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> (copay) or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="http://www.healthcare.gov/coverage/preventive-care-benefits/">www.healthcare.gov/coverage/preventive-care-benefits/</a> .
<b>Are there other deductibles for specific services?</b>	No.	You don't have to meet <u>deductibles</u> for specific services.
<b>What is the out-of-pocket limit for this plan?</b>	<b>\$3,200</b> individual / <b>\$3,200</b> individual family member / <b>\$6,400</b> family per calendar year.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
<b>What is not included in the out-of-pocket limit?</b>	<u>Premiums</u> , health care this <u>plan</u> doesn't cover and <u>cost sharing</u> for most optional benefits if elected by your employer group.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
<b>Will you pay less if you use a network provider?</b>	Yes. See <a href="http://www.sutterhealthplus.org/provider-search">www.sutterhealthplus.org/provider-search</a> or call 1-855-315-5800 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's charge</u> and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.

<b>Do you need a <u>referral</u> to see a <u>specialist</u>?</b>	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .
--	------	--



**All copayment (copay) 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
		Participating Provider	Non-Participating Provider	
<b>If you visit a health care provider's office or clinic</b>	<u>Primary Care Physician</u> (PCP) Visit to treat an injury or illness	PCP Office Visit: No charge Sutter Walk-in Care Visit: No charge Telehealth Visit: No charge	Not covered	Includes Other Health Professional visits. *See Definitions section in EOC for list of Other Health Professionals.
	<u>Specialist</u> Visit	<u>Specialist</u> Office Visit: No charge Telehealth Visit: No charge	Not covered	Prior authorization for some <u>referrals</u> to <u>specialists</u> is required. If it is not received, you may be responsible for paying all charges.
	<u>Preventive Care</u> / <u>Screening</u> / Immunization	No charge <u>Deductible</u> does not apply	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
<b>If you have a test</b>	<u>Diagnostic Test</u> (X-ray, blood work)	Lab: No charge X-ray: No charge	Not covered	Prior authorization for some diagnostic services is required. If it is not received, you may be responsible for paying all charges.
	Imaging (CT/PET scans, MRIs)	No charge	Not covered	
<b>If you need drugs to treat your illness or condition</b> For information about prescription drug coverage,	Tier 1 (Most generic drugs and low-cost preferred brand name drugs)	Retail: No charge Mail Order: No charge	Not covered	Retail: covers up to a 30-day supply through a CVS Health® National Network pharmacy and covers up to a 100-day supply of maintenance drugs, at two times the retail copay, through a CVS retail pharmacy that participates in the Retail-90 Network.

\* For more information about limitations and exceptions, see plan Evidence of Coverage (EOC) at [www.sutterhealthplus.org/about/plans-benefits](http://www.sutterhealthplus.org/about/plans-benefits) or call 1-855-315-5800.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Participating Provider	Non-Participating Provider	
including the Sutter Health Plus (SHP) <u>formulary</u> , visit <a href="http://www.sutterhealthplus.org/p/harmacy">www.sutterhealthplus.org/p/harmacy</a> or call CVS Caremark® at 1-844-740-0635.	Tier 2 (Preferred brand name drugs and non-preferred generic drugs)	Retail: No charge Mail Order: No charge	Not covered	Mail Order/home delivery service: covers up to a 100-day supply of maintenance drugs, at two times the retail copay, through the CVS Caremark® Mail Service Pharmacy.  Specialty Pharmacy: covers up to a 30-day supply of <u>specialty drugs</u> through CVS Specialty®. <u>Specialty drugs</u> are not exclusive to Tier 4 and, regardless of tier placement, have the same fill requirements.  *See SHP <u>formulary</u> or the Outpatient <u>Prescription Drugs, Supplies, Equipment and Supplement</u> section in EOC for any SHP policy requirements such as prior authorization and step therapy, or coverage limitations and exceptions.
	Tier 3 (Non-preferred brand name drugs)	Retail: No charge Mail Order: No charge	Not covered	
	Tier 4 ( <u>Specialty drugs</u> )	Specialty Pharmacy: No charge	Not covered	
<b>If you have outpatient surgery</b>	Facility Fee (e.g., ambulatory surgery center)	No charge	Not covered	Prior authorization is required. If it is not received, you may be responsible for paying all charges.
	Physician / Surgeon Fee	No charge	Not covered	
<b>If you need immediate medical attention</b>	<u>Emergency Room Care</u>	Facility: No charge Professional: No charge		If admitted to the hospital, <u>Emergency Room Care cost sharing</u> will not apply. See hospital stay information below for applicable <u>cost sharing</u> .
	<u>Emergency Medical Transportation</u>	No charge		Transportation by car, taxi, bus, gurney van, wheelchair van, and any other type of transportation (other than a licensed ambulance or psychiatric transport van) is not covered.
	<u>Urgent Care</u>	No charge		Refer to the Your Benefits section of the EOC for additional information.
<b>If you have a hospital stay</b>	Facility Fee (e.g., hospital room)	\$50 copay per admission	Not covered	Prior authorization is required. If it is not received, you may be responsible for

\* For more information about limitations and exceptions, see plan Evidence of Coverage (EOC) at [www.sutterhealthplus.org/about/plans-benefits](http://www.sutterhealthplus.org/about/plans-benefits) or call 1-855-315-5800.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Participating Provider	Non-Participating Provider	
	Physician / Surgeon Fees	No charge	Not covered	paying all charges.
<b>If you need mental health, behavioral health, or substance use disorder (MH/SUD) services</b> For information, call U.S. Behavioral Health Plan, California (USBHPC) at 1-855-202-0984 or visit <a href="http://www.liveandworkwell.com">www.liveandworkwell.com</a> (access code: "Sutter").	Outpatient Services	Individual Office Visit: No charge Group Office Visit: No charge Telehealth Office Visit: No charge Other Outpatient Services: No charge	Not covered	You may self-refer to a USBHPC <u>provider</u> for Office Visits.  Prior authorization is required for Other Outpatient Services and all Inpatient Services by USBHPC. If it is not obtained when required, you may be liable for the payment of services or supplies.
	Inpatient Services	Facility: \$50 copay per admission Professional: No charge	Not covered	
<b>If you are pregnant</b>	Office Visits	Prenatal and Postnatal Care (In-person or telehealth visit): No charge  <u>Deductible</u> does not apply	Not covered	Prenatal and Postnatal Care includes all prenatal office visits and the first postnatal office visit. Refer to the PCP Visit <u>cost sharing</u> for all subsequent postnatal office visits.  Maternity care may include tests and services described elsewhere in the SBC (e.g., <u>Diagnostic Tests</u> such as ultrasounds and blood work).  None
	Childbirth / Delivery Professional Services	No charge	Not covered	
	Childbirth / Delivery Facility Services	\$50 copay per admission	Not covered	
	<u>Home Health Care</u>	No charge	Not covered	Prior authorization is required. If it is not received, you may be responsible for paying all charges.
	<u>Rehabilitation Services</u>	No charge	Not covered	Quantitative limits exist for the following services: <u>Home Health Care</u> – 100 visits per calendar year.

\* For more information about limitations and exceptions, see plan Evidence of Coverage (EOC) at [www.sutterhealthplus.org/about/plans-benefits](http://www.sutterhealthplus.org/about/plans-benefits) or call 1-855-315-5800.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Participating Provider	Non-Participating Provider	
<b>If you need help recovering or have other special health needs</b>	<u>Habilitation Services</u>	Not covered	Not covered	<p><u>Skilled Nursing Care</u> – 100 days per benefit period. *See Skilled Nursing Facility Care section in EOC for additional information.</p> <p><u>Hospice Services</u> – respite care is occasional short-term inpatient care limited to no more than five consecutive days at a time.</p>
	<u>Skilled Nursing Care</u>	No charge	Not covered	
	<u>Durable Medical Equipment</u>	No charge	Not covered	
	<u>Hospice Services</u>	No charge	Not covered	
<b>If your child needs dental or eye care</b> For more information, contact Vision Services Plan (VSP) at 1-800-877-7195.	Children's Eye Exam	No charge <u>Deductible</u> does not apply	Up to \$45 max reimbursement	Quantitative limits exist for the following children's services: Eye Exam – 1 preventive exam per calendar year.
	Children's Glasses	Not covered	Not covered	
	Children's Dental Check-up	Not covered	Not covered	

**Excluded Services & Other Covered Services:**

**Services Your Plan Generally Does NOT Cover** (Check your plan Evidence of Coverage (EOC) for more information and a list of any other excluded services.)

- |   |   |   |
|---|---|---|
| <ul style="list-style-type: none"> <li>• Chiropractic care</li> <li>• Commercial weight loss programs</li> <li>• Cosmetic surgery</li> <li>• Dental care (Adult)</li> </ul> | <ul style="list-style-type: none"> <li>• <u>Habilitation services</u></li> <li>• Hearing aids</li> <li>• Infertility treatment</li> <li>• Long-term care</li> </ul> | <ul style="list-style-type: none"> <li>• Non-emergency care when traveling outside the U.S.</li> <li>• Private-duty nursing</li> <li>• Routine foot care</li> </ul> |
|---|---|---|

**Other Covered Services** (Limitations may apply to these services. This isn't a complete list. Please see your plan Evidence of Coverage (EOC).)

- |   |   |   |
|---|---|---|
| <ul style="list-style-type: none"> <li>• Abortion</li> <li>• Acupuncture typically provided only for the treatment of nausea or chronic pain; embedded in medical <u>plan</u>. PCP <u>referral</u> and prior authorization are required.</li> </ul> | <ul style="list-style-type: none"> <li>• Bariatric surgery</li> </ul> | <ul style="list-style-type: none"> <li>• Routine eye care (Adult) limited to an annual preventive eye exam through VSP; embedded in medical <u>plan</u>.</li> </ul> |
|---|---|---|

\* For more information about limitations and exceptions, see plan Evidence of Coverage (EOC) at [www.sutterhealthplus.org/about/plans-benefits](http://www.sutterhealthplus.org/about/plans-benefits) or call 1-855-315-5800.

**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: The Department of Managed Health Care at **1-888-466-2219** or [www.dmhc.ca.gov](http://www.dmhc.ca.gov), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov). Other coverage options may be available to you, too, including buying individual insurance coverage through California's Health Insurance Marketplace, Covered California, at 1-800-300-1506 or [www.coveredca.com](http://www.coveredca.com). For more information about the Marketplace, visit [healthcare.gov](http://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 (\*See If You Have A Concern Or Dispute With SHP section in EOC for information about grievances) 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: Sutter Health Plus at **1-855-315-5800 (TTY: 1-855-830-3500)** or California Department of Managed Health Care at **1-888-466-2219 (TTY: 1-877-688-9891)** or [www.dmhc.ca.gov](http://www.dmhc.ca.gov).

**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:**

Please see Notice of Language Assistance addendum.

*To see examples of how this plan might cover costs for a sample medical situation, see the next section.*

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 (copays) 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 prenatal care and a hospital delivery)

- The plan's overall deductible \$1,600
- Specialist copayment \$0
- Hospital (facility) copayment \$50
- Other coinsurance N/A

**This EXAMPLE event includes services like:**

Office Visits (*prenatal care*)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services (*anesthesia*)  
 Diagnostic Tests (*ultrasounds and blood work*)

<b>Total Example Cost</b>	<b>\$12,700</b>
---------------------------	-----------------

**In this example, Peg would pay:**

<u>Cost Sharing</u>	
<u>Deductible</u>	\$1,600
<u>Copayments</u>	\$50
<u>Coinsurance</u>	\$0
<u>What isn't covered</u>	
Limits or <u>excluded services</u>	\$60
<b>The total Peg would pay is</b>	<b>\$1,710</b>

**Managing Joe's Type 2 Diabetes**  
(a year of routine in-network care of a well-controlled condition)

- The plan's overall deductible \$1,600
- Specialist copayment \$0
- Hospital (facility) copayment \$50
- Other coinsurance N/A

**This EXAMPLE event includes services like:**

Primary Care Physician Office Visits (*including disease education*)  
 Diagnostic Tests (*blood work*)  
 Prescription Drugs (*including glucose meter*)

<b>Total Example Cost</b>	<b>\$5,600</b>
---------------------------	----------------

**In this example, Joe would pay:**

<u>Cost Sharing</u>	
<u>Deductible</u>	\$1,600
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
<u>What isn't covered</u>	
Limits or <u>excluded services</u>	\$20
<b>The total Joe would pay is</b>	<b>\$1,620</b>

**Mia's Simple Fracture**  
(in-network emergency room visit and follow-up care)

- The plan's overall deductible \$1,600
- Specialist copayment \$0
- Hospital (facility) copayment \$50
- Other coinsurance N/A

**This EXAMPLE event includes services like:**

Emergency Room Care (*including medical supplies*)  
 Diagnostic Tests (*X-ray*)  
 Durable Medical Equipment (*crutches*)  
 Rehabilitation Services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
---------------------------	----------------

**In this example, Mia would pay:**

<u>Cost Sharing</u>	
<u>Deductible</u>	\$1,600
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
<u>What isn't covered</u>	
Limits or <u>excluded services</u>	\$0
<b>The total Mia would pay is</b>	<b>\$1,600</b>

The plan would be responsible for the other costs of these EXAMPLE covered services.







IMPORTANT: Can you read this? If not, Sutter Health Plus can have somebody help you read it. You may also be able to get this written in your language. For no-cost help, please call Sutter Health Plus Member Services at 1-855-315-5800 (TTY 1-855-830-3500). (English)

IMPORTANTE: ¿Puede leer esto? Si no puede, Sutter Health Plus puede proporcionarle alguien que le ayude a leerlo. También puede obtenerlo por escrito en su idioma. Llame a Sutter Health Plus Member Services al 1-855-315-5800 (TTY 1-855-830-3500), sin costo alguno. (Spanish)

Sutter Health Plus

Sutter Health Plus

1-855-315-5800 (TTY 1-855-830-3500) (Chinese)

(Sutter Health Plus)

1-855-315-5800

(Sutter Health Plus Member Services)

(Arabic) (1-855-830-3500)[TTY]

, Sutter Health Plus-

Sutter Health

Plus-

1-855-315-5800 (TTY 1-855-830-3500)

(Armenian)

?

Sutter Health Plus

Sutter Health Plus

1-855-315-5800 (TTY 1-855-830-3500) (Cambodian)

Sutter Health Plus

1-855-315-5800 (TTY 1-855-830-3500)

Sutter Health Plus

(Farsi)

:

/

?

,

/

1-855-315-5800 (TTY 1-855-830-3500)

(Hindi)

LUS TSEEM CEEB: Koj nyeem puas tau tsab ntawv no? Yog koj nyeem tsis tau, Sutter Health Plus muaj neeg pab nyeem rau koj. Tsis tas li ntawd xwb, peb tuaj yeem muab sau ua hom lus koj nyeem tau rau koj tib si. Yog koj xav tau kev pab pub dawb, thov hu rau Sutter Health Plus Lub Chaw Pab Cuam Tswv Cuab ntawm tus xov tooj 1-855-315-5800 (TTY 1-855-830-3500). (Hmong)

Sutter Health Plus

Health Plus Member Services : 1-855-315-5800 (TTY 1-855-830-3500) Sutter (Japanese)

: ? , Sutter Health Plus

(TTY 1-855-830-3500)) . Sutter Health Plus (1-855-315-5800 . (Korean)

: ? , Sutter Health Plus

Sutter Health Plus 1-855-315-5800 (TTY 1-855-830-3500). (Laotian)

: — £ ? — , Sutter Health Plus ( ) \$  
£ —

Sutter Health Plus Member Services 1-855-315-5800 (TTY 1-855-830-3500) (Punjabi)

: ? , Sutter Health Plus

Sutter Health Plus 1-855-315-5800

(TTY 1-855-830-3500). (Russian)

MAHALAGA: Nababasa mo ba ito? Kung hindi, maaari kang bigyan ng Sutter Health Plus ng taong babasa para sa iyo. Maaari mo ding hilingin na isulat ito sa iyong wika. Para sa walang-gastos na tulong, mangyaring tumawag sa Sutter Health Plus Member Services sa 1-855-315-5800 (TTY 1-855-830-3500). (Tagalog)

: Sutter Health Plus

Sutter Health Plus Member Services 1-855-315-5800 (TTY 1-855-830-3500) (Thai)

QUAN TR NG: Qu. v có th c thông tin này không? N u không, Sutter Health Plus có th yêu c u ai ó c giúp cho qu. v . Qu. v c ng có th nh n c thông tin này d i d ng v n b n b ng ngôn ng c a qu. v . c h tr m i n phí, vui lòng g i cho ban D ch V Thành Viên c a Sutter Health Plus theo s 1-855-315-5800 (TTY 1-855-830-3500). (Vietnamese)