



**Redlands Unified School District**  
**Custom Premier HMO 30**  
**Effective 07-01-2011**  
**w/Chiro 10/30**

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 proposed benefit summary is subject to the approval of the California Department of Insurance and the California Department of Managed Health Care.

Anthem Blue Cross HMO benefits are covered only when services are provided or coordinated by the primary care physician and authorized by the participating medical group or independent practice association (IPA), except services provided under the "ReadyAccess" program, OB/GYN services received within the member's medical group/IPA, and services for all mental and nervous disorders and substance abuse. Benefits are subject to all terms, conditions, limitations, and exclusions of the Policy.

**Annual copay maximum:** Individual \$500; Two Party \$1,000; Family \$1,500

The following copay does not apply to the annual copay maximum:

- for infertility services

Covered Services	Per Member Copay
<b>Inpatient Medical Services</b>	
➤ Semi-private room or private room if medically necessary; meals & special diets; services & supplies including: <ul style="list-style-type: none"> <li>— Special care units</li> <li>— Operating room &amp; special treatment rooms</li> <li>— Nursing care</li> <li>— Drugs, medications &amp; oxygen administered in the hospital</li> </ul>	No copay
➤ Blood & blood products	No copay
<b>Outpatient Medical Services</b> <i>(Services received in a hospital, other than emergency room services, or in any facility that is affiliated with a hospital)</i>	
➤ Outpatient surgery & supplies	No copay
➤ Diagnostic X-ray & laboratory procedures <ul style="list-style-type: none"> <li>— CT or CAT scan, MRI or nuclear cardiac scan</li> <li>— PET scan</li> <li>— All other X-ray &amp; laboratory tests <i>(including mammograms and ultrasounds)</i></li> </ul>	No copay No copay No copay
➤ Radiation therapy, chemotherapy & hemodialysis treatment	No copay
➤ Short-term Physical, Occupational, or Speech Therapy <i>(limited to a 60-day period of care after an illness or injury; additional visits available when approved by the medical group)</i>	No copay
<b>Ambulatory Surgical Center</b>	
➤ Outpatient surgery & supplies	No copay
<b>Skilled Nursing Facility</b> <i>(limited to 100 days/calendar year)</i>	
➤ All necessary services & supplies <i>(excluding take-home drugs)</i>	No copay
<b>Hospice Care</b> <i>(Inpatient or outpatient services for members; family bereavement services)</i>	
No copay	
<b>Home Health Care</b>	
➤ Home visits when ordered by primary care physician <i>(limited to 100 visits/calendar year; one visit by a home health aide equals four hours or less)</i>	No copay
<b>Physician Medical Services</b>	
➤ Office & home visits	\$30/visit
➤ Hospital visits	No copay
➤ Skilled nursing facility visits	No copay
➤ Specialists & consultants	\$30/visit

Covered Services	Per Member Copay
<b>Short-Term Physical, Occupational, or Speech Therapy, or Chiropractic Care when Ordered by the Primary Care Physician</b> <i>(limited to a 60-day period of care after an illness or injury; additional visits available when approved by the medical group)</i>	\$30/visit
<b>Acupuncture</b>	\$30/visit
<b>Surgical Services</b>	
➤ Surgeon & surgical assistant	No copay
➤ Anesthesiologist or anesthesiologist	No copay
<b>General Medical Services</b> <i>(when performed in non-hospital-based facility)</i>	
➤ Diagnostic X-ray & laboratory procedures	
— CT or CAT scan, MRI or nuclear cardiac scan	\$100/test
— PET scan	\$100/test
— All other X-ray & laboratory tests <i>(including mammograms, pap smears, &amp; prostate cancer screening)</i>	No copay
➤ Radiation therapy, chemotherapy & hemodialysis treatment	No copay
<b>Other Medical Services</b>	
➤ Prosthetic devices	No copay
➤ Durable medical equipment including hearing aids <i>(hearing aids benefit available for one hearing aid per ear every three years)</i>	No copay
<b>Preventive Care Services</b> <i>Preventive Care Services that meet the requirements of federal and state law, including certain screenings, immunizations and physician visits</i>	
➤ Complete physical exams & periodic routine checkups when ordered by the primary care physician	No copay
➤ Well-baby & well-child care	No copay
➤ Well-woman exams	No copay
➤ Hearing exams	No copay
➤ Vision exams <i>(vision screening from primary care physician covers evaluation only; diagnostic &amp; treatment programs, including refractions, from an optometrist or ophthalmologist must be authorized by the primary care physician)</i>	No copay
<b>Health Education and Wellness Programs</b>	
➤ Specified immunizations	No copay
➤ Allergy testing & treatment <i>(including serums)</i>	\$30/exam
➤ Medical social services	No copay
➤ Selected health education programs	No copay
<b>Emergency Care</b>	
<b>In Area</b> <i>(within 20 miles of medical group)</i> <b>and Out of Area</b>	
➤ Physician & medical services	No copay
➤ Outpatient hospital emergency room services	\$100/visit <i>(waived if admitted)</i>
➤ Inpatient hospital services	No copay
<b>Ambulance Services</b>	
➤ Ground or air ambulance transportation when medically necessary, including medical services & supplies	No copay

Covered Services	Per Member Copay
<b>Pregnancy and Maternity Care</b>	
<b>Office Visits</b>	
➤ Prenatal & postnatal care	\$30/visit
➤ Complications of pregnancy or therapeutic abortions	\$30/visit
<b>Normal Delivery or Cesarean Section, including:</b>	
➤ Inpatient hospital & ancillary services	No copay
➤ Routine nursery care	No copay
➤ Physician services ( <i>inpatient only</i> )	No copay
<b>Complication of Pregnancy or Therapeutic Abortion, including:</b>	
➤ Inpatient hospital & ancillary services	No copay
➤ Outpatient hospital services	No copay
➤ Physician services ( <i>inpatient only</i> )	No copay
<b>Elective Abortions</b> ( <i>including prescription drug for abortion [mifepristone]</i> )	\$150
<b>Genetic Testing of Fetus</b>	No copay
<b>Family Planning Services</b>	
➤ Infertility studies & tests	50% of covered expense <sup>1</sup>
➤ Tubal ligation	\$150
➤ Vasectomy	\$50
➤ Counseling & consultation	No copay
<b>Organ and Tissue Transplant</b>	
➤ Inpatient Care	No copay
➤ Physician office visits ( <i>including primary care, specialty care &amp; consultants</i> )	\$30/visit
<b>Mental or Nervous Disorders and Substance Abuse</b>	
<b>Inpatient Care</b>	
➤ <i>Coverage provided by The Holman Group</i>	
<b>Smoking Cessation Program</b>	No copay

<sup>1</sup> Not applicable to the annual copay maximum

This Summary of Benefits is a brief review of benefits. Once enrolled, members will receive the Combined Evidence of Coverage and Disclosure Form, which explains the exclusions and limitations, as well as the full range of covered services of the plan, in detail.

# Premier HMO — Exclusions and Limitations

**Care Not Approved.** Care from a health care provider without the OK of primary care doctor, except for emergency services or urgent care.

**Care Not Covered.** Services before the member was on the plan, or after coverage ended.

**Care Not Listed.** Services not listed as being covered by this plan.

**Care Not Needed.** Any services or supplies that are not medically necessary.

**Crime or Nuclear Energy.** Any health problem caused: (1) while committing or trying to commit a felony, as long as any injuries are not a result of a medical condition or an act of domestic violence; or (2) by nuclear energy, when the government can pay for treatment.

**Experimental or Investigative.** Any experimental or investigative procedure or medication. But, if member is denied benefits because it is determined that the requested treatment is experimental or investigative, the member may ask that the denial be reviewed by an external independent medical review organization, as described in the Evidence of Coverage (EOC).

**Government Treatment.** Any services the member actually received that were given by a local, state or federal government agency, except when this plan's benefits, must be provided by law. We will not cover payment for these services if the member is not required to pay for them or they are given to the member for free.

**Services Given by Providers Who Are Not With Anthem Blue Cross HMO.** We will not cover these services unless primary care doctor refers the member, except for emergencies or urgent care.

**Services Not Needing Payment.** Services the member is not required to pay for or are given to the member at no charge, except services the member got at a charitable research hospital (not with the government). This hospital must:

1. Be known throughout the world as devoted to medical research.
2. Have at least 10% of its yearly budget spent on research not directly related to patient care.
3. Have 1/3 of its income from donations or grants (not gifts or payments for patient care).
4. Accept patients who are not able to pay.
5. Serve patients with conditions directly related to the hospital's research (at least 2/3 of their patients).

**Work-Related.** Care for health problems that are work-related if such health problems are or can be covered by workers' compensation, an employer's liability law, or a similar law. We will provide care for a work-related health problem, but, we have the right to be paid back for that care. See "Third Party Liability" below.

**Acupressure.** Acupressure, or massage to help pain, treat illness or promote health by putting pressure to one or more areas of the body.

**Air Conditioners.** Air purifiers, air conditioners, or humidifiers.

**Birth Control Devices.** Any devices needed for birth control which can be obtained without a doctor's prescription such as condoms.

**Blood.** Benefits are not provided for the collection, processing and storage of self-donated blood unless it is specifically collected for a planned and covered surgical procedure.

**Braces or Other Appliances or Services** for straightening the teeth (orthodontic services).

**Chronic Pain Treatment.** Treatment of frequent recurrences of pain, over a long period of time, that is not related to an active medical condition currently being treated.

**Clinical Trials.** Services and supplies in connection with clinical trials, except as specified as covered in the Evidence of Coverage (EOC).

**Consultations** given by telephone or fax.

**Commercial weight loss programs.** Weight loss programs, whether or not they are pursued under medical or *doctor* supervision, unless specifically listed as covered in this *plan*. This exclusion includes, but is not limited to, commercial weight loss programs (Weight Watchers, Jenny Craig, LA Weight Loss) and fasting programs.

This exclusion does not apply to *medically necessary* treatments for morbid obesity or for treatment of anorexia nervosa or bulimia nervosa.

**Cosmetic Surgery.** Surgery or other services done only to make the member: look beautiful; to improve appearance; or to change or reshape normal parts or tissues of the body. This does not apply to reconstructive surgery the member might need to: get back the use of a body part; have for breast reconstruction after a mastectomy; correct or repair a deformity caused by birth defects, abnormal development, injury or illness in order to improve function, symptomatology or create a normal appearance. Cosmetic surgery does not become reconstructive because of psychological or psychiatric reasons.

**Custodial Care or Rest Cures.** Room and board charges for a hospital stay mostly for a change of scene or to make the member feel good. Services given by a rest home, a home for the aged, or any place like that.

**Dental Services or Supplies.** Dentures, bridges, crowns, caps, or dental prostheses, dental implants, dental services, tooth extraction, or treatment to the teeth or gums. Cosmetic dental surgery or other dental services for beauty purposes.

**Diabetic Supplies.** Prescription and non-prescription diabetic supplies, except as specified as covered in the EOC.

**Eye Exercises or Services and Supplies for Correcting Vision.** Optometry services, eye exercises, and orthoptics, except for eye exams to find out if the member's vision needs to be corrected. Eyeglasses or contact lenses are not covered. Contact lens fitting is not covered.

**Eye Surgery for Refractive Defects.** Any eye surgery just for correcting vision (like nearsightedness and/or astigmatism). Contact lenses and eyeglasses needed after this surgery.

**Growth Hormones.** Growth hormone treatment.

**Food or Dietary Supplements.** Nutritional and/or dietary supplements, except as provided in this *plan* or as required by law. This exclusion includes, but is not limited to, those nutritional formulas and dietary supplements that can be purchased over the counter, which by law do not require either a written prescription or dispensing by a licensed pharmacist.

**Health Club Membership.** Health club memberships, exercise equipment, charges from a physical fitness instructor or personal trainer, or any other charges for activities, equipment, or facilities used for developing or maintaining physical fitness, even if ordered by a *doctor*. This exclusion also applies to health spas.

**Hearing Aids.** Hearing aids or services for fitting or making a hearing aid, except as specified as covered in the EOC.

**Immunizations.** Immunizations needed to travel outside the USA.

**Infertility Treatment.** Any infertility treatment including artificial insemination or in vitro fertilization, sperm bank, and any related laboratory tests.

**Lifestyle Programs.** Programs to help member change how one lives, like fitness clubs, or dieting programs. This does not apply to cardiac rehabilitation programs approved by the medical group.

**Mental or nervous disorders.** Academic or educational testing, counseling. Remedying an academic or education problem, except as stated as covered in the EOC.

**Non-Prescription Drugs.** Non-prescription, over-the-counter drugs or medicines.

**Orthopedic Shoes.** Orthopedic shoes (except when joined to braces) or shoe inserts (except custom molded orthotics). This does not apply to shoes and inserts designed to prevent or treat foot complications due to diabetes.

**Outpatient Drugs.** Outpatient prescription drugs or medications including insulin.

**Personal Care and Supplies.** Services for personal care, such as: help in walking, bathing, dressing, feeding, or preparing food. Any supplies for comfort, hygiene or beauty purposes.

**Private Contracts.** Services or supplies provided pursuant to a private contract between the member and a provider, for which reimbursement under the Medicare program is prohibited, as specified in Section 1802 (42 U.S.C. 1395a) of Title XVIII of the Social Security Act.

**Routine Exams.** Routine physical or psychological exams or tests asked for by a job or other group, such as a school, camp, or sports program.

**Scalp hair prostheses.** Scalp hair prostheses, including wigs or any form of hair replacement.

**Sex Change.** Sex change surgery or treatments.

**Sexual Problems.** Treatment of any sexual problems unless due to a medical problem, physical defect, or disease.

**Sterilization Reversal.** Surgery done to reverse a sterilization.

**Surrogate Mother Services.** For any services or supplies provided to a person not covered under the plan in connection with a surrogate pregnancy (including, but not limited to, the bearing of a child by another woman for an infertile couple).

**Third Party Liability – Anthem Blue Cross** is entitled to reimbursement of benefits paid if the member recovers damages from a legally liable third party.

**Coordination of Benefits –** The benefits of this plan may be reduced if the member has any other group health or dental coverage so that the services received from all group coverages do not exceed 100% of the covered expense.

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# Chiropractic Rider Plan 10/30

The benefits described in this Rider are provided through an agreement between Anthem Blue Cross and American Specialty Health Plans of California (ASH Plans). The services listed below are covered only if provided by an ASH Plans Chiropractor. These benefits are provided in addition to the benefits described in the Anthem Blue Cross HMO Evidence of Coverage (EOC) document. However, when expenses are incurred for treatment received from an ASH Plans Chiropractor, no other benefits other than the benefits described in this Rider will be paid.

Covered Services	Member's Copayment
Office Visit	\$10/visit
<b>Maximum Benefits</b>	
Office Visits to a Chiropractor	30 visits per calendar year
Chiropractic appliances	\$50 per calendar year

### Covered Services

**Chiropractor Services.** Member has up to 30 visits per calendar year for chiropractor care services that are determined by ASH Plans to be medically/clinically necessary. All visits to an ASH Plans chiropractor will be applied towards the maximum number of visits in a calendar year. The ASH Plans chiropractor is responsible for submitting a treatment plan to ASH Plans for prior approval.

Covered services include:

- An initial new patient exam by an ASH Plans chiropractor to determine the appropriateness of chiropractic services.
- Follow-up office visits as set forth in a treatment plan approved by ASH Plans and provided by an ASH Plans chiropractor.
- An established patient exam performed by an ASH Plans chiropractor to assess the need to continue, extend or change a treatment plan approved by ASH Plans.
- Adjunctive physiotherapy modalities and procedures as set forth in a treatment plan approved by ASH Plans and provided by ASH Plans chiropractor.
- Radiological x-rays and laboratory tests when prescribed by an ASH Plans chiropractor and approved by ASH Plans. Covered services include radiological consultations when determined by ASH Plans to be medically/clinically necessary and provided by a licensed chiropractic radiologist, medical radiologist, radiology group or hospital which has contracted with ASH Plans to provide those services.
- Chiropractic Appliances. Up to \$50 per calendar year when prescribed by an ASH Plans chiropractor and approved by ASH Plans. Covered chiropractic appliances are limited to:
  - elbow supports, back supports (thoracic), lumbar braces and supports, rib supports, or wrist supports;
  - cervical collars or cervical pillows;
  - ankle braces, knee braces, or wrist braces;
  - heel lifts;
  - hot or cold packs;
  - lumbar cushions;
  - rib belts or orthotics; and
  - home traction units for treatment of the cervical or lumbar regions.

# Chiropractic Rider Exclusions & Limitations

- 0 **Care Not Approved:** Any services provided by an ASH Plans chiropractor that are not approved by ASH Plans, except as specified as covered in the Evidence of Coverage (EOC).  
An ASH Plans chiropractor is responsible for submitting a treatment plan to ASH Plans for prior approval.
- 1 **Care Not Covered:** In addition to any service or supply specifically excluded in the EOC, no benefits will be provided for chiropractic services or supplies in connection with:
- Diagnostic scanning, such as magnetic resonance imaging (MRI) or computerized axial tomography (CAT) scans.
  - Thermography.
  - Hypnotherapy.
  - Behavior training
  - Sleep therapy
  - Weight programs.
  - Any non-medical program or service.
  - Pre-employment exams, any chiropractic services required by an employer that are not medically/clinically necessary, or vocational rehabilitation.
  - Services and/or treatments which are not documented as medically/clinically necessary.
  - Massage therapy.
  - Any service or supply for the exam and/or treatment by an ASH Plans chiropractor for conditions other than those related to neuromusculoskeletal disorders.
  - Transportation costs including local ambulance charges.
  - Education programs, non-medical self-care or self-help, or any self-help physical exercise training or any related diagnostic testing.
  - Hospitalization, surgical procedures, anesthesia, manipulation under anesthesia, proctology, colonic irrigation, injections and injection services, or other related services.
  - All auxiliary aids and services, including, but not limited to, interpreters, transcription services; written materials, telecommunications devices, telephone handset amplifiers, television decoders and telephone compatible with hearing aids;
  - Adjunctive therapy not associated with spinal, muscle or joint manipulation.

- Laboratory and diagnostic x-ray studies, except as specified as covered in the EOC.
- 0 **Non-ASH Plans Chiropractors:** Services and supplies provided by a chiropractor who does not have an agreement with ASH Plans to provide covered services under this plan.
- 1 **Work Related:** Care for health problems that are work-related if such health problems are covered by workers' compensation, an employer's liability law or similar law. We will provide care for a work-related health problem, but we have the right to be paid back for that care as described in the EOC.
- 2 **Government Treatment:** Any services actually given to the member by a local, state or federal government agency, except when this plan's benefits, must be provided by law. We will not cover payment for these services if the member is not required to pay for them or they are given to the member for free.
- 3 **Drugs:** Prescription drugs or medicines, including a non-legend or proprietary medicine or medication not requiring a prescription.
- 4 **Supplements:** Vitamins, minerals, dietary and nutritional supplements or other similar products, and any herbal supplements.
- 5 **Air Conditioners:** Air purifiers, air conditioners, humidifiers, supplies or any other similar devices or appliances. All appliances or durable medical equipment, except as specified as covered in the EOC.
- 6 **Personal Items:** Any supplies for comfort, hygiene or beauty purposes, including therapeutic mattresses.
- 7 **Out-Of-Area and Emergency Care:** Out-of-area care is not covered under this Chiropractic Care benefit, except for emergency services. The member should follow the procedures specified by their Anthem Blue Cross HMO plan to obtain emergency or out-of-area care.
- 8 **Third Party Liability**
- 9 Anthem Blue Cross is entitled to reimbursement of benefits paid if the member recovers damages from a legally liable third party.

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