

COUNTY MEDICAL PLANS COMPARISON CHART FOR SEIU, LIUNA AND RESIDENTS

These benefit summaries only highlight your benefits. They are not Summary Plan Descriptions (SPDs). If any discrepancy exists between these benefit summaries and the official plan documents, the official plan documents will prevail.

	Exclusive Care EPO	Kaiser Permanente HMO	UHC SignatureValue HMO
	Network Only	Network Only	Network Only. You choose the Full network or Alliance network at enrollment.
Choice of physician	Any Exclusive Care network physician	Any Kaiser Permanente physician and/or facility	All care must be coordinated by your Alliance network PCP
Deductible	None	None	None
Calendar year out-of-pocket maximum	\$1,500/person \$3,000/family	\$1,500/person \$3,000/family	\$1,500/person \$3,000/family
Lifetime maximum benefit	Unlimited	Unlimited	Unlimited
Pre-existing condition limitation	Fully covered	Fully covered	Fully covered
Office Visit Benefits			
Diagnostic X-ray and lab	100%	100%	100%
Immunizations	100%	100%	100%
Maternity care	100%	100%	100%
Periodic health evaluations/ physicals	100%	100%	100%
Physician office visits	100% after \$15 copayment	100% after \$15 copayment	100% after \$15 copayment
Vision exams	100% for screening and refraction	100% after \$15 copayment	100% for screening; \$15 copayment for refraction
Well-baby care	100%	100%	100%
Well-woman care	100%	100%	100%
Prescription Drugs			
Network retail pharmacies (30- to 34-day supply)	Generic: \$10 copayment Preferred brand: \$25 copayment Nonpreferred brand: \$50 copayment	Generic: \$10 copayment (up to 30-day supply) Brand formulary: \$25 copayment (up to 30-day supply)	Generic: \$10 copayment Preferred brand: \$25 copayment Nonpreferred brand: \$50 copayment
Network mail order (90-day supply)	Generic: \$20 copayment Preferred brand: \$50 copayment Nonpreferred brand: \$100 copayment Mail order is MANDATORY for maintenance medications after a 30-day trial.	Generic: \$20 copayment (up to 100-day supply) Brand formulary: \$50 copayment (up to 100-day supply)	Generic: \$20 copayment Preferred brand: \$50 copayment Nonpreferred brand: \$100 copayment
Hospital and Emergency Room Benefits			
Ambulance (medically necessary)	100%	100%	100%
Ambulatory surgical center	100%	100% after \$15 copayment	100%
Physician hospital visits	100% after \$15 copayment	100% after \$100 copayment per admission	100%
Inpatient hospital	\$100 copayment per admission	\$100 copayment per admission	\$100 copayment per admission
Outpatient hospital	100%	100%; \$15 copayment / procedure for outpatient surgery	100%
Emergency room services	100% after \$100 copayment at a network facility	100% after \$100 copayment; waived if admitted	100% after \$100 copayment; waived if admitted
Urgent care	100% after \$20 copayment at network facility; 100% after \$50 copayment at non-network facility	100% after \$15 copayment	100% after \$35 copayment; waived if admitted

COUNTY MEDICAL PLANS COMPARISON CHART FOR SEIU, LIUNA AND RESIDENTS (CONTINUED)

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	Exclusive Care EPO	Kaiser Permanente HMO	UHC SignatureValue HMO
	Network Only	Network Only	Network Only. You choose the Full network or Alliance network at enrollment.
Mental Health Treatment			
Inpatient benefit	\$100 copayment per admission	100%; unlimited admissions	\$100 copayment per admission (unlimited admissions)
Outpatient benefit	\$15 copayment/visit (unlimited visits)	\$15 copayment/private visit; \$7 copayment/group visit (unlimited visits)	\$15 copayment/visit (unlimited visits)
Substance Abuse Treatment			
Inpatient detoxification	\$100 copayment per admission	\$100 copayment per day, as medically necessary (detox only)	\$100 copayment per admission (unlimited admissions)
Outpatient detoxification	\$15 copayment/visit (unlimited visits)	\$15 copayment/private visit; \$5 copayment/group visit (unlimited visits)	\$15 copayment/private visit; (unlimited visits)
Other Benefits			
Allergy testing and treatment	100% after \$15 copayment	100% after \$15 copayment; \$3/injection	100% after \$15 copayment
Chiropractic	100% after \$15 copayment; up to 12 visits/calendar year	100% after \$15 copayment/visit; up to 20 visits/calendar year	100% after \$15 copayment for chiropractic and acupuncture; up to 20 visits combined annual maximum
Durable medical equipment	50%	100%	100%
Family planning			
- Elective pregnancy termination	100% after \$50 copayment for 1st trimester; \$100 for 2nd trimester; 3rd trimester not covered unless life-threatening	100% after \$15 copayment	100% after \$125 copayment for 1st trimester; \$200 for 2nd trimester; 3rd trimester (after 20 wks) not covered unless life-threatening
- Infertility services	50% of costs, up to a lifetime maximum benefit of \$10,000	50% of costs	50% of cost copayment
- Tubal ligation	100%	100%	100%
- Vasectomy	100%	100% after \$15 copayment	\$50 copayment
Home health care	100%	100%, up to 100 visits/calendar year	100% after \$15 copayment; up to 100 visits/calendar year
Hospice – routine home and inpatient respite care	100%	100%	100%
Hospice – 24-hour continuous home care and general inpatient care	100%	100%	100% (prognosis of life expectancy of one year or less)
Physical therapy	\$15 copayment/visit; up to 30 visits/disability (within 90-day period)	100% after \$15 copayment	100% after \$15 copayment
Skilled nursing facility	100%; up to 100 days/disability	100% up to 100 days/calendar year	\$100 copayment; up to 100 days/benefit period