



Changes we're making to your current health plan

The difference between your 2022 monthly rate and your current rate is due to:

- Costs associated with the administration and delivery of essential health benefits.
- Changes to your benefit design that include(s):

Benefit Comparison Chart	Opal 25 HMO Gold	
Covered Services	2021	2022
DEDUCTIBLES		
Annual Deductible	Medical: Individual \$2,000 / Family \$4,000 Drug: Individual \$250 /Family \$500	Medical: Individual \$2,000 / Family \$4,000 Drug: Individual \$250 /Family \$500
Out-of-Pocket Limit On Expenses	Individual \$5,000/ Family \$ 10,000	Individual \$5,200/ Family \$ 10,400
PROFESSIONAL SERVICES	Member Cost Share	
Visit to a Health Care Provider's Office or Clinic		
Preventive Care/ Screening/ Immunization	\$0 Copay	\$0 Copay
Family Planning (Consultation and Contraceptive Services)	\$0 Copay	\$0 Copay
Prenatal Care and Preconception Visits	\$0 Copay	\$0 Copay
Diabetes Care Management	\$0 Copay	\$0 Copay
Diabetes Education	\$0 Copay	\$0 Copay
Primary Care Visit to Treat an Injury or Illness	\$30 Copay	\$30 Copay
Specialist Visit	\$30 Copay	\$30 Copay
Acupuncture	\$30 Copay	\$30 Copay
Allergy Visit (Testing and Treatment)	\$30 Copay	\$30 Copay
Other Practitioner Office Visit	\$30 Copay	\$30 Copay
Outpatient Services	Member Cost Share	
Tests		
Laboratory Tests	\$25 Copay	\$25 Copay
X-Rays	\$25 Copay	\$25 Copay
Imaging (CT/PET scans, MRIs)	\$250 Copay	\$250 Copay
Outpatient Surgery		
Surgery - Facility Fee (e.g., Ambulatory Surgery Center)	\$250 (Chinese Hospital) / \$750 (Other Contracted	\$250 (Chinese Hospital) / \$750 (Other Contracted

Benefit Comparison Chart	Opal 25 HMO Gold	
Covered Services	2021	2022
	Facilities) (After Deductible)	Facilities) (After Deductible)
Physician/Surgeon Fees	\$0 Copay	\$0 Copay
Outpatient Visit	\$0 Copay	\$0 Copay
Hospitalization Services		
Facility Fee (e.g., Hospital Room)	\$250 Copay/Day (Chinese Hospital) \$750 Copay/Day (Other Facilities) (Up to the first 5 days) (After Deductible)	\$250 Copay/Day (Chinese Hospital) \$750 Copay/Day (Other Facilities) (Up to the first 5 days) (After Deductible)
Physician/Surgeon Fees	\$0 Copay	\$0 Copay
Delivery and All Inpatient Services (Hospital Services)	\$250 copay per day (Up to the first 5 days) (After Deductible)	\$250 copay per day (Up to the first 5 days) (After Deductible)
Delivery and All Inpatient Services (Professional Services)	\$0 Copay	\$0 Copay
Emergency Health Coverage		
Emergency Room Services	\$250 Copay (After Deductible)	\$250 Copay (After Deductible)
Emergency Room Physician Fee	\$0 Copay	\$0 Copay
Urgent Care	\$25 Copay	\$25 Copay
Ambulance Services		
Medical Transportation (Including Emergency and Non-emergency)	\$100 copay (After Deductible)	\$100 copay (After Deductible)
Prescription Drug Coverage		
Tier 1:Generic Drugs (30-Day Supply)	\$10 Copay	\$10 Copay
Tier 1:Generic Drugs (90-Day Supply) Chinese Hospital Pharmacy, or Mail Order	\$20 Copay	\$20 Copay
Tier 2: Preferred Brand Drugs (30-Day Supply)	\$30 Copay (After Drug Deductible)	\$30 Copay (After Drug Deductible)
Tier 2: Preferred Brand Drugs (90-Day Supply) Chinese Hospital Pharmacy, or Mail Order	\$60 Copay (After Drug Deductible)	\$60 Copay (After Drug Deductible)
Tier 3: Non-preferred Brand Drugs (30-Day Supply)	\$60 Copay (After Drug Deductible)	\$60 Copay (After Drug Deductible)
Tier 3: Non-preferred Brand Drugs (90- Day Supply) Chinese Hospital Pharmacy, or Mail Order	\$120 Copay (After Drug Deductible)	\$120 Copay (After Drug Deductible)
Tier 4: Specialty Drugs (30-Day Supply)	20% Coinsurance Up to \$250 Per Prescription (After Drug Deductible)	20% Coinsurance Up to \$250 Per Prescription (After Drug Deductible)
Medical Supplies/ Durable Medical Equipment		

Benefit Comparison Chart	Opal 25 HMO Gold	
Covered Services	2021	2022
Medical Supplies	20% coinsurance (After Deductible)	20% coinsurance (After Deductible)
Prosthetic Devices	20% coinsurance (After Deductible)	20% coinsurance (After Deductible)
Durable Medical Equipment (Outpatient)	20% coinsurance (After Deductible)	20% coinsurance (After Deductible)
Mental Health Services		
Mental/Behavioral Health Outpatient Office Visits	\$30 Copay	\$30 Copay
Mental/ Behavioral Health Other Outpatient Items and Services	\$30 Copay (After Deductible)	\$30 Copay (After Deductible)
Mental/Behavioral Health Inpatient Facility Fee	\$250 copay/day (Up to the first 5 days) (After Deductible)	\$250 copay/day (Up to the first 5 days) (After Deductible)
Mental/Behavioral Health Inpatient Professional Fee	\$0 Copay	\$0 Copay
Chemical Dependency Services		
Substance Use Disorder Outpatient Office Visits	\$30 Copay	\$30 Copay
Substance Use Disorder Other Outpatient Items and Services	\$30 Copay (After Deductible)	\$30 Copay (After Deductible)
Substance Use Disorder Inpatient Facility Services	\$250 copay/day (Up to the first 5 days) (After Deductible)	\$250 copay/day (Up to the first 5 days) (After Deductible)
Substance Use Disorder Inpatient Professional Fee	\$0 Copay	\$0 Copay
Home Health Services		
Home Health Care	\$0 copay (After Deductible)	\$0 copay (After Deductible)
Rehabilitation Services	\$25 Copay	\$25 Copay
Habilitation Services	\$25 Copay	\$25 Copay
Skilled Nursing Care	1st 10 days at no charge; then \$100 per day (After Deductible)	1st 10 days at no charge; then \$100 per day (After Deductible)
Hospice Services	\$0 copay (After Deductible)	\$0 copay (After Deductible)
Pediatric Vision and Dental (Included in Plan)		
Pediatric Vision (Ages 0-18) Administered by VSP		
Eye Exam Including Refraction and Dilation Per Year	\$0 Copay	\$0 Copay
1 Pair of Glasses Per Year (or Contact Lenses in Lieu of Glasses) Calendar Year	\$0 Copay	\$0 Copay
Pediatric Dental (Ages 0-18)		

Benefit Comparison Chart	Opal 25 HMO Gold	
Covered Services	2021	2022
Administered by Delta Dental		
Child Dental Diagnostic and Preventive Services	See Delta Dental EOC	See Delta Dental EOC