

# 51+

For Employers with 51 - 199 Eligible Employees

## EXCITING NEWS FOR JANUARY 1, 2008!

Groups Renewing 1/1/08 - 6/1/08

### New Plans for January 1!

Effective January 1, 2008 CaliforniaChoice 51+ is adding four New Plans. Now your employees have three great health plans and 11 benefit designs to choose from!

#### NEW CalChoice® 51+ HMO 15

The CalChoice® 51+ HMO 15, through **all health plans**, is available to all groups and includes:

- \$15 doctor office visit copay
- \$10 copay for generic prescriptions
- \$20 copay for brand prescription
- \$2,000 out-of-pocket maximum

Please note: the CalChoice 51+ HMO 15 has replaced the CalChoice 51+ HMO 10

MEDICAL BENEFITS	CalChoice® 51+ HMO 15
Deductible	No Deductible
Dr. Office Visits	\$15 Copay
Hospital Services	\$500 Per Admission-Max \$1,000
In-Patient Physician Fees	100%
Emergency Room	\$75 Copay (waived if admitted)
Rx Benefit - Generic	\$10
Rx Benefit - Brand	\$20
Out-of-Pocket Maximum- Individual/Family	\$2,000 / \$4,000
Out-Patient Surgery	\$100 Copay
Ambulance	\$50 Per Trip

#### NEW CalChoice® 51+ PPO 1500

The CalChoice® 51+ PPO 1500, through **Health Net**, is available to all groups and includes:

- \$1,500 deductible
- \$40 in-network doctor visits
- \$10 copay for generic prescriptions
- \$4,000 out-of-pocket maximum

MEDICAL BENEFITS	CalChoice® 51+ PPO 1500	
	In-Network	Out-of-Network
Deductible	\$1,500 / \$4,500	\$1,500 / \$4,500
Dr. Office Visits	\$40 Copay	60%
Hospital Services	\$250 Copay - 80%	\$250 Copay - 60%
In-Patient Physician Fees	80%	60%
Emergency Room	80%	80%
Rx Benefit - Generic	\$10 Copay	\$10 Copay
Rx Benefit - Brand	\$4,000	\$6,000
Out-of-Pocket Maximum- Individual/Family	\$250 Copay - 80%	\$250 Copay - 60%
Out-Patient Surgery	\$50 Copay - 80%	\$50 Copay - 60%
Ambulance		

The benefits listed above are a summary of changes only. Please refer to the CaliforniaChoice 51+ program brochure, the Health Care Service Plan Evidence of Coverage, or Certificate of Insurance for detailed plan benefit information.

### New HSA - Qualified Plans on back

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866.226.7431  
www.calchoiceplus.com



**CaliforniaChoice 51+**  
Your Health. Your Choice.®



For Employers with 51 - 199 Eligible Employees

# EXCITING NEWS FOR JANUARY 1, 2008!

Groups Renewing 1/1/08 - 6/1/08

## New HSA - Qualified Plans

### NEW CalChoice® 51+ HDHP 1500\*

The CalChoice® 51+ HDHP 1500, through **Kaiser Permanente**, is HSA - Qualified and offers preventive services for \$0 after the plan deductible:

- \$1,500 deductible
- \$0 for doctor visits (after plan deductible)
- \$0 for generic & brand prescriptions (after plan deductible)
- \$1,500 out-of-pocket maximum

MEDICAL BENEFITS	HDHP 1500*
Deductible	\$1,500 Self-Only Enrollment / \$3,000 Family Enrollment
Dr. Office Visits	\$0 Per Visit After Deductible
Hospital Services	\$0 Per Admission After Deductible
In-Patient Physician Fees	\$0 Per Admission After Deductible
Emergency Room	\$0 Per Visit After Deductible
Rx Benefit - Generic	\$0 Per Prescription After Deductible
Rx Benefit - Brand Name	\$0 Per Prescription After Deductible
Out-of-Pocket Maximum - Ind/Fam	\$1,500 Self-Only Enrollment / \$3,000 Family Enrollment
Out-Patient Surgery	\$0 Per Procedure After Deductible
Ambulance	\$0 Per Trip After Deductible

\* HSA - Qualified High Deductible Health Plan.

### NEW CalChoice® 51+ HSA 1500

The CalChoice® 51+ HSA 1500, through **Health Net**, is a great addition to our HSA 2000 and includes:

- \$1,500 deductible
- 80% in-network doctor visits
- \$10 copay for generic prescriptions (after plan deductible)
- \$3,500 out-of-pocket maximum

MEDICAL BENEFITS	CalChoice® 51+ HSA 1500	
	In-Network	Out-of-Network
Deductible / Family Max	\$1,500 / \$3,000	\$1,500 / \$3,000
Dr. Office Visits	80%	60%
Hospital Services	80%	60%
In-Patient Physician Fees	80%	60%
Emergency Room	\$100 Copay - 80% (waived if admitted)	\$100 Copay - 80% (waived if admitted)
Rx Benefit	\$10 Copay after deductible	\$10 Copay after deductible
Out-of-Pocket Maximum- Individual/Family	\$3,500 / \$7,000 (Includes Plan Deductible)	
Out-Patient Surgery	80%	60%
Ambulance	80%	60%

## New HSA Contribution Amounts for 2008

Health Savings Account (HSA) contribution amounts for 2008 have increased. Now your employees can contribute up to the amount of their High Deductible Health Plan (HDHP) deductible but no more than the following:

- \$2,900 — Self-only coverage
- \$5,800 — Family coverage

The benefits listed above are a summary of changes only. Please refer to the CaliforniaChoice 51+ program brochure, the Health Care Service Plan Evidence of Coverage, or Certificate of Insurance for detailed plan benefit information.

If you have any questions on the CaliforniaChoice 51+ changes for January 1, 2008, please call 866.226.7431.

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