



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.blueshieldca.com/uc or by calling 1-855-201-8375

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	N/A	
Are there other <u>deductibles</u> for specific services?	No	
Is there an <u>out-of-pocket limit</u> on my expenses?	No	
What is not included in the <u>out-of-pocket limit</u> ?	N/A	
Is there an overall annual limit on what the plan pays? Is there an overall annual limit on what the HRA pays?	No	The HRA will be funded with funds remaining from the prior HRA plan year to be used for eligible medical, dental, vision and prescription drug expenses
Does this plan use a <u>network of providers</u> ?	No	
Do I need a referral to see a <u>specialist</u> ?	No	
Are there services this plan doesn't cover?	Yes	The SAHRA can be used to pay for or get reimbursed for a variety of medical goods and services and some health insurance premiums. See the complete list of qualified and unqualified medical expenses in <i>IRS Publication 502—Medical and Dental Expenses</i> .

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If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.blueshieldca.com/uc or call 1-855-201-8375 to request a copy.

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