



# Large Group Health Plan Options

Your Complete Guide to Choosing the Best Plan for Your Employees

**For effective dates:**

January 1, 2022 through December 31, 2022

[communitycarehealth.org](https://communitycarehealth.org)

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# The Central Valley's Local Health Care Plan

## Because Your Community Is Our Community

Community Care Health (CCH) is not your traditional health insurer. We see our members as family, which is why we are focused not only on designing the strongest portfolio of products, member tools, and services, but also on building a stronger community for us to share.



**REINVESTMENT** in the community. Your premium dollar **remains** here in the Central Valley



**PARTNERS** with our community through **employment, charity** and **local spending**



**RESPONSIVE** to customer needs because we are **part of the local community** and **best understand the Central Valley**

## The Power of Being Local

Because CCH is locally based and part of the community which we serve, we are able to both tailor plans that meet the unique needs of our members while also providing a level of responsiveness unmatched by nationwide networks.



Customer Service



Account Management



Leadership



Hospital Relationships

CCH Representatives Are Based Right Here in the Central Valley

## Community Health System

Community Health System is a locally owned, not-for-profit, public-benefit organization based in Fresno, California. Community is the region's largest healthcare provider and private employer.

- › Locally Owned, Not-For-Profit
- › Region's Largest Healthcare Provider and Private Employer
- › Comprised of Medical Foundation, Health Plan and Acute-Care Hospitals
- › 3rd Largest HMO in the Central Valley
- › Physician Residency Program with UCSF
- › Level 1 Trauma and Comprehensive Burn Center (only one between Los Angeles and Sacramento)



## A Powerful Network for Comprehensive Care



**2,500+**  
Primary Care Providers  
and Specialist

**1,400** Practice Sites

**20** Urgent Care Centers









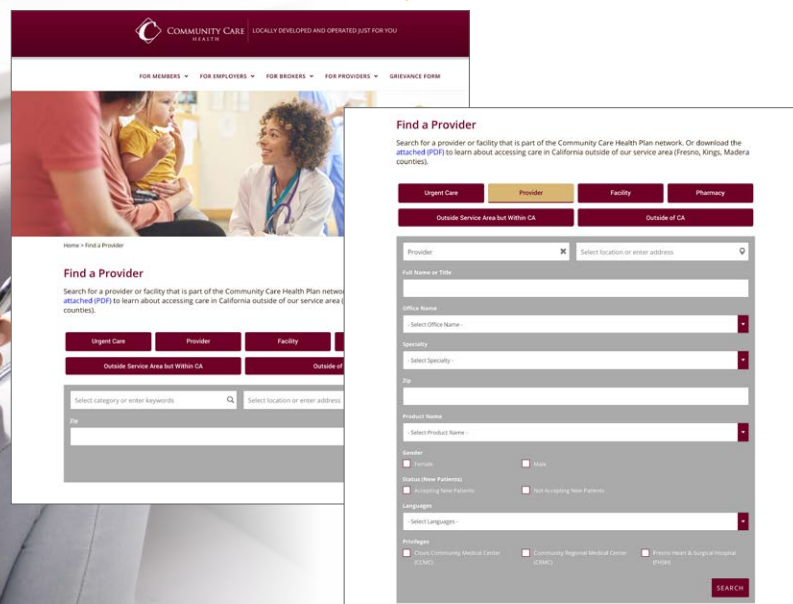


## Provider Directory

### Find a Provider

CCH ensures access to a broad network of primary care providers, specialists, practice sites and urgent care locations. Thanks to our online Provider Directory, also available on our Mobile App, members can search and find in-network providers based on specialty, location, service area and more.

<https://www.communitycarehealth.org/find-a-provider>



## Coverage Wherever Our Members Live, Work & Study

### Where Am I Covered

**LOCAL**

**CALIFORNIA**

**NATIONAL**





### Covered Care Outside of the Area

CCH provides continuing coverage while you or your family are traveling outside of the area (including children away at school) - giving you peace of mind that you and your family will always have access to the care you need, wherever you are.

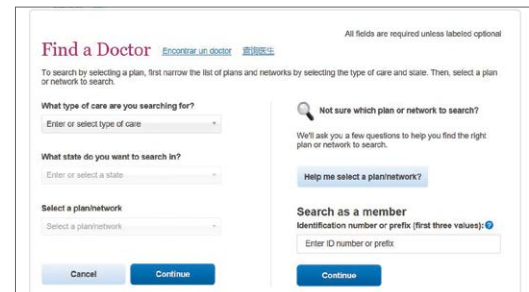
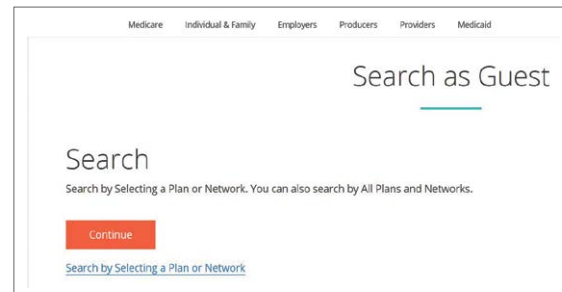
# Covered Care Outside of the Area

## Members outside our service area, but within the State of California

There will be situations where members will need access to medical care outside of the CCH Service Area, specifically, Fresno, Kings or Madera counties. In these situations, we work with Anthem to ensure members receive the coverage - and care - they require.

### Finding a Provider

Go to <https://www.anthem.com/ca/find-doctor/?dplid=sso.dpl.providerdirectory.search-criteria>

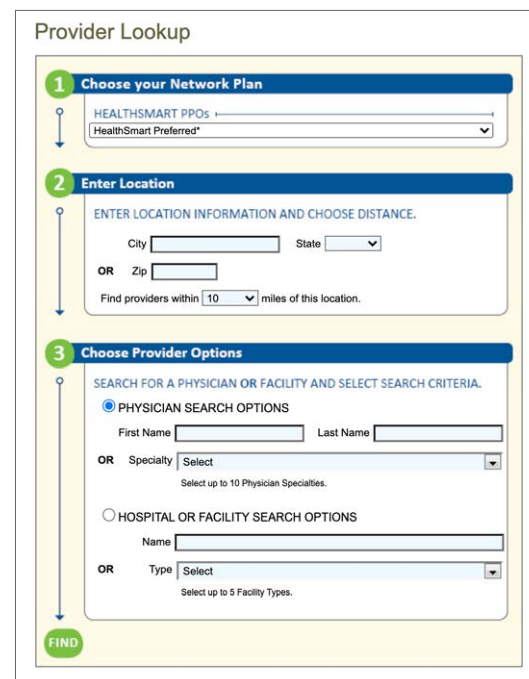
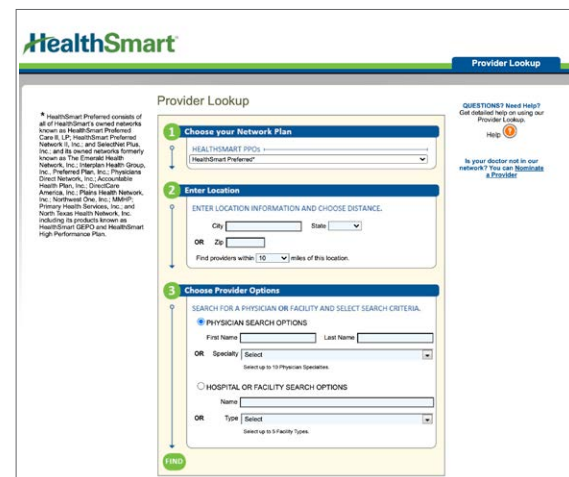


## Members outside of California - HealthSmart

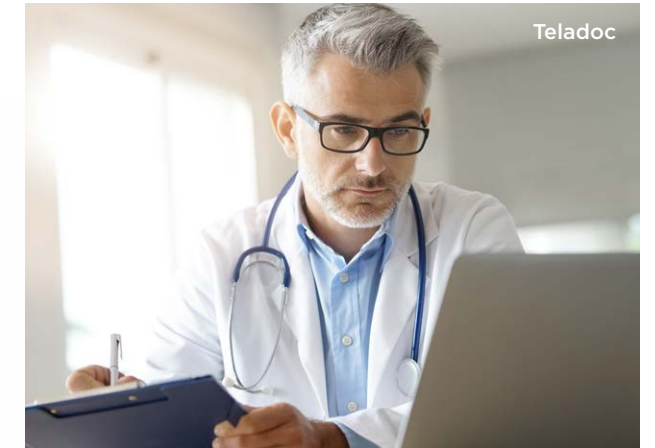
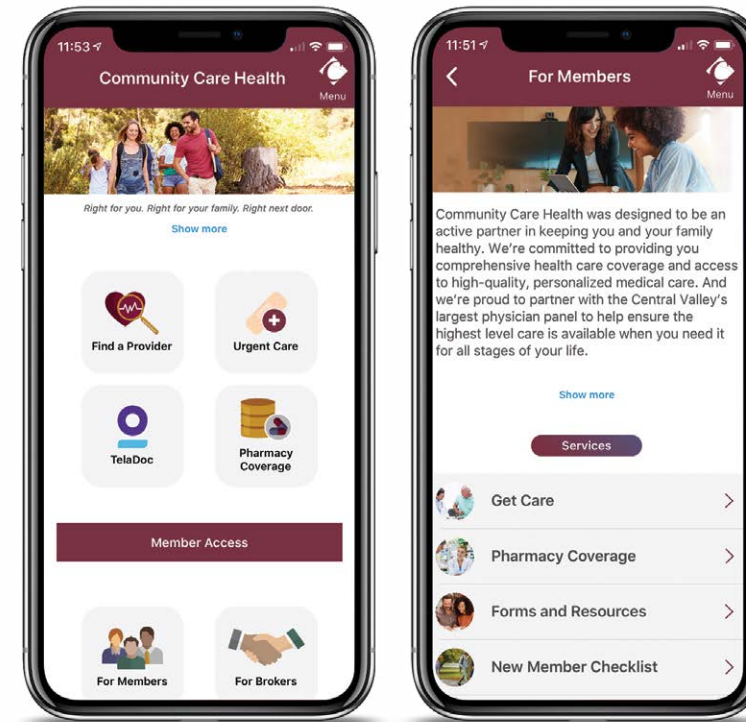
Use our CCH Healthsmart Provider lookup tool to locate providers to meet your health care needs when you are outside the State of California.

### HealthSmart Provider Lookup tool

To access the HealthSmart Provider Lookup tool, go to <https://providerlookup.healthsmart.com/SearchProviders.aspx>



# Innovative Customer Tools



CCH Mobile App



CCH Member Portal



Teladoc



Pharmacy Benefit Portal



Online Chat (Coming Soon)



MyChart



Online Provider, Pharmacy and Urgent Care Directory

## Remote Access to Care



Teladoc gives you access 24 hours, 7 days a week to a U.S. board-certified doctor through the convenience of phone, video or mobile app visits. Set up your account today so when you need care now, a Teladoc doctor is just a call or click away.



**Online:**  
Go to [Teladoc.com](https://teladoc.com) and click "set up account."

**Mobile app:**  
Download the app and click "Activate account." Visit [teladoc.com/mobile](https://teladoc.com/mobile) to download the app.

**Call Teladoc:**  
Teladoc can help you register your account over the phone.

### SET UP YOUR ACCOUNT

Set up your account by phone, web or mobile app.



### PROVIDE MEDICAL HISTORY

Your medical history provides Teladoc doctors with the information they need to make an accurate diagnosis.



### REQUEST A CONSULT

Once your account is set up, request a consult anytime you need care. And talk to a doctor by phone, web or mobile app.

## Talk to a doctor anytime!



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## Your Medical Plan Options

CCH offers flexible health plan options. Our customizable plans feature categories offer varying copays, coinsurance, and deductibles for essential health benefits.

Our plans provide your employees with access to care and resources to stay healthy, active, and productive — top doctors and hospitals providing high-quality, personalized care, focusing on prevention and innovative health promotion programs.

**COPAY HMO PLANS** — A copay is the fixed dollar amount you pay for covered services and prescriptions. Copay plans feature mostly set fees and have no deductible, helping you know in advance how much you'll pay for services like doctor's office visits and prescriptions.

**DEDUCTIBLE HMO PLANS** — A deductible is the amount you must pay for most covered services within a plan year before your health plan begins to pay. After you reach your deductible, you'll start paying a copay or coinsurance (a percentage of the full charges) for most covered services for the rest of the plan year until you reach your out-of-pocket maximum.

Depending on your plan, you may pay copays or coinsurance for some services without having to reach your deductible.

**HSA-QUALIFIED HIGH DEDUCTIBLE HEALTH PLANS (HDHP)** — These deductible HMO plans can be paired with a health savings account (HSA). Employees can contribute pretax or tax-deductible dollars\* to the HSA and use that money to pay for qualified medical expenses. For a complete list of qualified medical expenses, see IRS Publication 502, Medical and Dental Expenses, at [irs.gov/publications](https://irs.gov/publications).

**INFERTILITY** — All CCH plans offer infertility benefits as an optional benefit. Coverage is provided by Participating Providers for services such as natural and stimulated artificial insemination, gamete intrafallopian transfer and cryopreservation. A limited number of services are covered per individual, please refer to the EOC supplement for complete information.

**CHIROPRACTIC AND ACUPUNCTURE** — Chiropractic and Acupuncture are included in all plans. Members are covered for a combined total of 20 visits per year. The total maximum number of visits does not apply to acupuncture treatment of nausea or as part of a comprehensive pain management program.

\*Tax references relate to federal income tax only. Consult with your financial or tax adviser for information about state income tax laws. Federal and state tax laws, and regulations are subject to change.

## Health Payment Accounts

Pairing a health savings account (HSA) or a health reimbursement arrangement (HRA) with your health plan is a solution that gives you and your employees the opportunity to save on health premiums, become wise healthcare consumers, and realize tax benefits.

### HSA

#### + Advantage to Employer

- Tax benefit
- Flexibility with account contributions as employer can choose to contribute or not
- Reduced record-keeping
- Offer employees a vehicle for saving for health-related expenses in retirement
- Employees manage their own HSA funds and become more informed consumers of their own health care

#### + Advantage to Employee

- Tax-free contributions and interest
- Asset accumulation
- Tax-free spending for health care related expenses
- Investments with interest
- Assets are portable and owned by the employee
- Payroll-based deductions for convenient account funding

Choose your own financial institution for account administration. Accounts are employee owned. Any administrative fees may be paid by the employer or the employee.

### HRA

#### + Advantage to Employer

- Increased employee retention
- Can be integrated with Flexible Spending Account
- Employer control over plan design and fund rollover
- Additional tax-favored benefit

#### + Advantage to Employee

- Can be paired with a traditional plan
- Funded entirely by the employer
- Asset accumulation
- Funds are available from the first day of coverage
- Provides for some first dollar benefits in addition to preventive care

There are multiple types of HRAs available, ranging from limited to more comprehensive coverage.

A monthly administrative fee per employee account is paid by you, the employer. Administration is available through our preferred vendor, Administrative Solutions, Inc.

- **Easy online access** — Your employees can take advantage of 24-hour access to their health plan and Health Payment Account through the vendor website and mobile app (if applicable).
- **A variety of payment options** — No matter which account type you choose to offer; your employees will get convenient payment options that make access to their Health Payment Account funds simple while reducing paperwork.
- **To learn more** about your account options, contact your CCH representative.

Tax references relate to federal income tax only. Consult with your financial or tax adviser for information about state income tax laws. Federal and state tax laws and regulations are subject to change.

Refer to IRS Publication 502 for a list of qualified medical and dental expenses.

## Understanding Health Plans

CCH offers flexible health plan options. Our customizable plans feature varying copays, coinsurance, and deductibles for essential health benefits. The following pages provide a summary of each plan and what your employees can expect to pay for certain, commonly accessed benefits.

### Words you should know:

#### 1. HMO

A Health Maintenance Organization (HMO) offers healthcare services through a network of providers who agree to provide services to its members. CCH's HMO plans offer coverage in partnership with primary care physicians and specialists, urgent care centers, and hospitals. CCH offers a large network of local care in addition to access to care through the Anthem network in California, and HealthSmart PCHS outside of California.

#### 2. Primary Care Physician (PCP)

A PCP is considered your main doctor and you will be required to choose a PCP when you enroll. Your PCP is typically a family physician or generalist and is responsible for managing the majority of your healthcare. You can see your PCP for new and undiagnosed illnesses or injuries, chronic ongoing conditions, and preventive care. If you need a referral to a specialist, you will obtain one from your PCP.

#### 3. Actuarial value

The percentage of total average costs for covered benefits that a plan will cover. For example, if a plan has an actuarial value of 70%, on average, members would be responsible for 30% of the costs of all covered benefits. However, members could be responsible for a higher or lower percentage of the total costs of covered services for the year, depending on their actual health care needs and the terms of their policy.

#### 4. Plan deductible

The set amount employees pay for most covered services within a plan year before the health plan begins paying. This is included in the out-of-pocket maximum.

#### 5. Embedded accumulation

Each individual family member will begin paying copays or coinsurance after meeting his or her individual deductible, or when the family deductible is satisfied, whichever comes first. Also, individual family members are not subject to cost sharing when they reach their individual out-of-pocket maximum, or when the family out-of-pocket maximum is met, whichever comes first. Not all services are subject to the deductible and/or out-of-pocket maximum.

#### 6. Out-of-pocket maximum

The maximum amount an individual or family will pay for all covered services in a year before the plan starts paying 100% for most or all covered services. Copays and Coinsurance credit toward the maximum out-of-pocket specified for each plan.

#### 7. Preventive care at no charge

Most preventive services are covered at no charge and are not subject to the deductible.

#### 8. Copay

The set amount employees will pay for certain services.

#### 9. Coinsurance

The percentage of the total cost for certain services that an employee will pay after meeting the deductible up to the out-of-pocket maximum.

# A Complete and Flexible Health Plan Portfolio

We make it easy to find the plan you need with a full range of traditional HMO plans to High Deductible Health Plans (HDHPs). CCH offers plan options that allow you to tailor your benefit needs to your business needs, choosing what you feel is most important in your health plan.

The plans listed below are just a few of the options CCH offers. CCH has several other plans to choose from and can customize a plan to work best for your needs. If you are interested in learning more, please contact either: (559) 387-1151 or (559) 387-1153.



## LARGE GROUP PRODUCT PORTFOLIO

PLAN NAME	HMO																HMO/HSA Qualified			
	VINEYARD				ORCHARD				HARVEST				SUMMIT				GLACIER			
	Vineyard Plan A	Vineyard Plan B	Vineyard Plan C	Vineyard Plan D	Orchard Plan A	Orchard Plan B	Orchard Plan C	Orchard Plan D	Harvest Plan A	Harvest Plan B	Harvest Plan C	Harvest Plan D	Summit Plan A	Summit Plan B	Summit Plan C	Summit Plan D	Glacier Plan A	Glacier Plan B	Glacier Plan C	Glacier Plan D
Deductible	\$0/\$0	\$0/\$0	\$0/\$0	\$0/\$0	\$500/\$1,000	\$500/\$1,000	\$1,000/\$2,000	\$1,000/\$2,000	\$1,500/\$3,000	\$1,500/\$3,000	\$2,000/\$4,000	\$2,000/\$4,000	\$3,000/\$6,000	\$3,000/\$6,000	\$4,000/\$8,000	\$6,000/\$12,000	\$3,000/\$6,000	\$4,000/\$8,000	\$5,000/\$10,000	\$5,000/\$10,000
Out-of-Pocket Maximum	\$500/\$1,000	\$1,000/\$2,000	\$1,500/\$3,000	\$2,000/\$4,000	\$1,000/\$2,000	\$1,500/\$3,000	\$2,000/\$4,000	\$3,000/\$6,000	\$2,000/\$4,000	\$2,500/\$5,000	\$2,500/\$5,000	\$3,000/\$6,000	\$4,000/\$8,000	\$5,000/\$10,000	\$5,000/\$10,000	\$6,500/\$13,000	\$5,000/\$10,000	\$5,500/\$11,000	\$6,000/\$12,000	\$6,100/\$12,200
Office Visit Copayment	\$10	\$15	\$20	\$20	\$20	\$25	\$20	\$25	\$30	\$25	\$25	\$30	\$30	\$35	\$35	\$30	\$20	\$25	\$25	\$10
Specialist Copayment	\$20	\$30	\$40	\$40	\$40	\$50	\$40	\$50	\$60	\$50	\$50	\$60	\$60	\$70	\$70	\$60	\$40	\$50	\$50	\$40
Inpatient Hospital	\$150	\$250	\$250	\$500	\$500	\$500	\$250	\$500	\$500	\$500	20%	20%	20%	30%	20%	20%	20%	20%	20%	20%
Outpatient Hospital	\$100	\$100	\$100	\$150	\$250	\$500	\$400	\$400	\$250	\$250	20%	20%	20%	30%	20%	20%	20%	20%	20%	20%
Emergency Room Visit	\$150	\$250	\$250	\$500	\$500	\$500	\$250	\$500	\$500	\$500	20%	20%	20%	30%	20%	20%	20%	20%	20%	20%
Prescription Drugs	\$5/15/30	\$5/15/30	\$5/15/30	\$5/15/30	\$10/20/40	\$10/20/40	\$10/20/40	\$10/20/40	\$10/25/50	\$10/25/50	\$10/25/50	\$10/25/50	\$15/30/60	\$15/30/60	\$15/30/60	\$15/30/60	\$15/30/60	\$15/30/60	\$15/30/60	\$15/30/60
Health and Wellness Programs*	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Wellness/Weight-Loss Program for Children*	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Wellness/Weight-Loss for Type 2 Diabetics*	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

\* Offered through WW (Weight Watchers® Reimagined)

\* All of our standard plan designs are Medicare Part D Creditable



## Other Benefits

### Dental Plans

As your full-service, health insurance provider, CCH is proud to offer members a number of dental plans through our partnership with Delta Dental. Featuring traditional and orthodontic coverage, this is yet another benefit available to ensure you receive comprehensive healthcare with Community Care Health.

#### Delta Dental PPO™

##### Save with PPO

Visit a dentist in the PPO<sup>1</sup> network to maximize your savings.<sup>2</sup> These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.<sup>3</sup> Find a PPO dentist at [deltadentalins.com](http://deltadentalins.com).

Set up an online account.

Get information about your plan anytime, anywhere by signing up for an online account at [deltadentalins.com](http://deltadentalins.com). This free service, available once your coverage kicks in, lets you check benefits and eligibility information, find a network dentist and more.

##### Check in without an ID card

You don't need a Delta Dental ID card when you visit the dentist. Just provide your name, birth date and enrollee ID or social security number. If your family members are covered under your plan, they will need your information. Prefer to take a paper or electronic ID card with you? Simply log in to your account, where you can view or print your card with the click of a button.

##### Coordinate dual coverage

If you're covered under two plans, ask your dental office to include information about both plans with your claim, and we'll handle the rest.

##### Understand transition of care

Did you start on a dental treatment plan before your PPO coverage kicked in? Generally, multi-stage procedures are only covered under your current plan if treatment began after your plan's effective date of coverage.<sup>4</sup> You can find this date by logging in to your online account.

##### Newly covered?

Visit [deltadentalins.com/welcome](http://deltadentalins.com/welcome).

Save with a  
PPO dentist



PPO



NON-PPO

<sup>1</sup> In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.

<sup>2</sup> You can still visit any licensed dentist, but your out-of-pocket costs may be higher if you choose a non-PPO dentist. Network dentists are paid contracted fees.

<sup>3</sup> You are responsible for any applicable deductibles, coinsurance, amounts over annual or lifetime maximums and charges for non-covered services. Out-of-network dentists may bill the difference between their usual fee and Delta Dental's maximum contract allowance.

<sup>4</sup> Applies only to procedures covered under your plan. If you began treatment prior to your effective date of coverage, you or your prior carrier is responsible for any costs. Group- and state-specific exceptions may apply. If you are currently undergoing active orthodontic treatment, you may be eligible to continue treatment under Delta Dental PPO. Review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.

LEGAL NOTICES: Access federal and state legal notices related to your plan at [deltadentalins.com/about/legal/index-enrollee.html](http://deltadentalins.com/about/legal/index-enrollee.html).

## Dental

### Delta Dental Plan Options



	Program A		Program B		Program C	
<b>DEDUCTIBLE</b>	Does not apply to diagnostic, preventive, periodontal prophylaxes, oral hygiene instructions and nitrous oxide					
Per Patient/Calendar Year	\$50		\$50		\$50	
Per Family/Calendar Year	\$150		\$150		\$150	
<b>BENEFIT MAXIMUM</b>	Excludes Diagnostic & Preventive					
Per Patient/Calendar Year	\$1,500		\$1,500		\$1,500	
	Delta Dental PPO Dentist	Non-Delta Dental PPO Dentist	Delta Dental PPO Dentist	Non-Delta Dental PPO Dentist	Delta Dental PPO Dentist	Non-Delta Dental PPO Dentist
Diagnostic & Preventive	100%	100%	100%	100%	100%	100%
Basic Services	90%	80%	90%	80%	80%	80%
Endodontics	90%	80%	90%	80%	80%	80%
Periodontics	90%	80%	90%	80%	80%	80%
Oral Surgery	90%	80%	90%	80%	80%	80%
Major Services	60%	50%	60%	50%	50%	50%
Prosthodontics	60%	50%	60%	50%	50%	50%
Orthodontic - Child to Age 19	50%	50%	Not Covered		50%	50%
Orthodontics - Adult	50%	50%	Not Covered		50%	50%
Orthodontic Lifetime Maximum	\$1,500		N/A		\$1,500	
TMJ	Not Covered		Not Covered		Not Covered	

	Program D		Program E		Program F	
<b>DEDUCTIBLE</b>	Does not apply to diagnostic, preventive, periodontal prophylaxes, oral hygiene instructions and nitrous oxide					
Per Patient/Calendar Year	\$50		\$50		\$50	
Per Family/Calendar Year	\$150		\$150		\$150	
<b>BENEFIT MAXIMUM</b>	Excludes Diagnostic & Preventive					
Per Patient/Calendar Year	\$1,000		\$2,000		\$2,000	
	Delta Dental PPO Dentist	Non-Delta Dental PPO Dentist	Delta Dental PPO Dentist	Non-Delta Dental PPO Dentist	Delta Dental PPO Dentist	Non-Delta Dental PPO Dentist
Diagnostic & Preventive	100%	90%	100%	100%	100%	100%
Basic Services	80%	80%	90%	80%	80%	80%
Endodontics	80%	80%	90%	80%	80%	80%
Periodontics	80%	80%	90%	80%	80%	80%
Oral Surgery	80%	80%	90%	80%	80%	80%
Major Services	50%	50%	60%	50%	50%	50%
Prosthodontics	50%	50%	60%	50%	50%	50%
Orthodontic - Child to Age 19	Not Covered		50%	50%	Not Covered	
Orthodontics - Adult	Not Covered		50%	50%	Not Covered	
Orthodontic Lifetime Maximum	N/A		\$1,500		N/A	
TMJ	Not Covered		Not Covered		Not Covered	

# Dental

## Delta Dental Plan Options



	Program G		Program H	
<b>DEDUCTIBLE</b>	Does not apply to diagnostic, preventive, periodontal prophylaxes, oral hygiene instructions and nitrous oxide			
Per Patient/Calendar Year	\$50		\$50	
Per Family/Calendar Year	\$150		\$150	
<b>BENEFIT MAXIMUM</b>	Excludes Diagnostic & Preventive			
Per Patient/Calendar Year	\$2,500		\$2,500	
	Delta Dental PPO Dentist	Non-Delta Dental PPO Dentist	Delta Dental PPO Dentist	Non-Delta Dental PPO Dentist
Diagnostic & Preventive	100%	100%	100%	100%
Basic Services	90%	80%	80%	80%
Endodontics	90%	80%	80%	80%
Periodontics	90%	80%	80%	80%
Oral Surgery	90%	80%	80%	80%
Major Services	60%	50%	50%	50%
Prosthodontics	60%	50%	50%	50%
Orthodontic - Child to Age 19	50%	50%	50%	50%
Orthodontics - Adult	50%	50%	50%	50%
Orthodontic Lifetime Maximum	\$2,000		N/A	
TMJ	Not Covered		Not Covered	

	Program I		Program J	
<b>DEDUCTIBLE</b>	Does not apply to diagnostic, preventive, periodontal prophylaxes, oral hygiene instructions and nitrous oxide			
Per Patient/Calendar Year	\$50		\$50	
Per Family/Calendar Year	\$150		\$150	
<b>BENEFIT MAXIMUM</b>	Excludes Diagnostic & Preventive			
Per Patient/Calendar Year	\$3,000		\$5,000	
	Delta Dental PPO Dentist	Non-Delta Dental PPO Dentist	Delta Dental PPO Dentist	Non-Delta Dental PPO Dentist
Diagnostic & Preventive	100%	100%	100%	100%
Basic Services	90%	80%	100%	80%
Endodontics	90%	80%	100%	80%
Periodontics	90%	80%	100%	80%
Oral Surgery	90%	80%	100%	80%
Major Services	60%	50%	80%	50%
Prosthodontics	60%	50%	80%	50%
Orthodontic - Child to Age 19	50%	50%	50%	50%
Orthodontics - Adult	50%	50%	50%	50%
Orthodontic Lifetime Maximum	\$3,000		\$2,500	
TMJ	Not Covered		Not Covered	

# Vision



## Vision Plans

CCH offers vision plan options through our partnership with MESVision. As one of the largest providers of vision coverage, MESVision gives you and your employees access to a broad and diverse network including:

- Independent Ophthalmologists (MD)
- Independent Optometrist (OD)
- Independent Opticians (OPT)
- Optical Chain Locations Including:
  - LensCrafters
  - Sam's Club
  - Costco
  - Sears Optical
  - Visionworks
  - Pearle Vision
  - Wal-Mart
  - Target Optical
  - And many more...

You can utilize any provider for both your examination and eyewear materials or you can receive your exam from one provider and your materials from another provider. Additionally, your benefit may be used with any frame or you can choose contact lenses in lieu of lenses and frames according to the plan benefit. Your plan will pay up to the plan allowance shown. If an out of network provider is used, employees may have to pay up front and submit the claim to MES for reimbursement up the allowances shown below. Additional plan options are available.

BENEFIT	Frequency		Frequency		Frequency	
Exams	Every 12 Months		Every 12 Months		Every 12 Months	
Frames	Every 24 Months		Every 12 Months		Every 12 Months	
Lenses	Every 24 Months		Every 24 Months		Every 12 Months	
COVERED BENEFITS	In Network Allowance	Out of Network Allowance	In Network Allowance	Out of Network Allowance	In Network Allowance	Out of Network Allowance
Exams	\$10 COPAY		\$10 COPAY		\$10 COPAY	
Ophthalmologic Exam	Covered	Up to \$40	Covered	Up to \$40	Covered	Up to \$40
Optometric Exam	Covered	Up to \$40	Covered	Up to \$40	Covered	Up to \$40
Materials	\$10 COPAY		\$20 COPAY		\$20 COPAY	
Frames*	Up to \$120	Up to \$40	Up to \$120	Up to \$40	Up to \$120	Up to \$40
Single Vision Lenses	Covered	Up to \$30	Covered	Up to \$30	Covered	Up to \$30
Bifocal Lenses	Covered	Up to \$50	Covered	Up to \$50	Covered	Up to \$50
Trifocal Lenses	Covered	Up to \$65	Covered	Up to \$65	Covered	Up to \$65
Polycarbonate Lenses	Up to \$85	Up to \$55	Up to \$85	Up to \$55	Up to \$85	Up to \$55
Standard Progressive Lenses	Covered	Up to \$65	Covered	Up to \$65	Covered	Up to \$65
Premium Progressive Lenses	Up to \$89.50	Up to \$65	Up to \$89.50	Up to \$65	Up to \$89.50	Up to \$65
Ultra Progressive Lenses	Up to \$89.50	Up to \$65	Up to \$89.50	Up to \$65	Up to \$89.50	Up to \$65
Aphakic Monofocal	Covered	Up to \$125	Covered	Up to \$125	Covered	Up to \$125
Aphakic Multifocal	Covered	Up to \$125	Covered	Up to \$125	Covered	Up to \$125
Contact Lenses*	\$10 COPAY		\$20 COPAY		\$20 COPAY	
One Pair Medically Necessary (evaluation, fitting, and materials)	Covered	Up to \$250	Covered	Up to \$250	Covered	Up to \$250
Cosmetic or Convenience* (evaluation, fitting, and materials)	Up to \$120	Up to \$120	Up to \$120	Up to \$120	Up to \$120	Up to \$120
<b>Additional Savings</b>						
Cosmetic Extras - tints, coatings, etc.	20% Discount		20% Discount		20% Discount	
Additional Pairs of Glasses and/or Contact Lenses	20% Discount		20% Discount		20% Discount	
Lasik	Available though LasikPlus® and QualSight® LASIK		Available though LasikPlus® and QualSight® LASIK		Available though LasikPlus® and QualSight® LASIK	

\*Additional plan options are available with higher in-network frame and contact lens allowances of \$130 and \$150. Out of network reimbursement levels may vary by plan.

# Health & Wellness Programs

## CCH PARTNERS WITH WW (WEIGHT WATCHERS REIMAGINED)



## A happier, healthier life starts here.

Community Care Health is committed to helping you and your family reach your wellness goals-to lose weight, eat healthier, move more, develop a more positive mindset, or all the above by **covering 50% of the cost** for the **WW (Weight Watchers® Reimagined)** offerings listed below. Join WW, and you'll get access to lots of exciting features, including exclusive mindset content through Headspace®, and incredible products and experiences through our rewards program, **WellnessWins™**.

WW welcomes everyone who seeks to be healthier, not just those who seek to manage their weight.

Choose the offering that's right for you. Offerings include the following features:	Digital	Digital + Workshop	WW for Diabetes
<b>Easy-to-use app and website</b> Track your food, activity, and weight any time with our Digital tools.	✓	✓	✓
<b>Endless food options</b> With our database of 4,000+ delicious recipes, you'll eat what you love and lose weight.	✓	✓	✓
<b>Total support in real time</b> Get help and answers from a WW Coach 24 hours a day, seven days a week in 24/7 Expert Chat.	✓	✓	✓
<b>Connect with our WW community</b> , day or night, for inspiration and motivation.	✓	✓	✓
<b>Inspiration and connection</b> Share your journey with a group of fellow members through weekly in-person Wellness Workshops (where available).		✓	✓
<b>Food plan</b> Tailored to individual needs			✓
<b>Weekly emails</b> Information on diabetes and weight-loss management			✓
<b>Confidential and unlimited access</b> to a Certified Diabetes Educator (CDE).			✓
<b>Monthly Value</b>	\$19.95	\$44.95	\$56.06
<b>Community Care Health</b> contribution per month	<b>Over 50% of the cost</b>		
<b>Your price per month</b>	<b>\$8.05*</b>	<b>\$18.25**</b>	<b>\$19.11†</b>

All Community Care Health members age 18 or older will be eligible to participate in WW offerings. Dependents age 17 or under will be eligible to participate in Kurbo by WW.

\* **Digital offering:** Pay \$8.48 today for your first month. Plan automatically renews monthly thereafter at \$8.48 until you cancel or until your membership with CCH terminates.  
 \*\* **Digital+ Workshops offering:** Pay \$19.11 today for your first month. Plan automatically renews monthly thereafter at \$19.11 until you cancel or until your membership with CCH terminates. Available in participating areas only, may not be accepted for local workshops and/or Workshops in the workplace in all areas. Minimum enrollment and participation required to start and maintain Workshops in the workplace.  
 † **WW for Diabetes membership plan:** May be available to those who meet eligibility criteria, and participation requires a Digital+ Workshops membership plan, the availability of which will vary in accordance with company size and commitment. Further restrictions apply. The WW for Diabetes information and guidance provided by the CDE is not intended as a substitute for medical diagnosis or treatment; you should always consult your physician about any healthcare issues.  
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Revised January 2021

# Health & Wellness Programs

## WW FOR DIABETES



## WW for Diabetes\* (Weight Watchers® Reimagined)

This offer combines the proven WW approach with confidential, unlimited, one-to-one email and phone support from a Certified Diabetes Educator (CDE).\*\*

A moderate weight loss of 5%, even for people who are significantly overweight, can have a positive impact on blood sugar.<sup>1</sup>

### What's included as a WW member:

- Personalized food plan and unlimited coaching from a dedicated CDE/RD.
- Tailored materials to address weight loss & maintain healthy blood sugar levels.
- Unlimited access to in-person WW Workshops and Digital tools, including the WW app.
- Weekly CDE emails to tailor Workshop room topics to members with Type 2 Diabetes.

## Start your health and weight loss journey today!

To learn more or to sign up for WW, visit [CommunityCareHealth.WW.com](https://CommunityCareHealth.WW.com) and enter **CCH Employer ID: 15336140**  
**Questions? Call WW at 866-204-2885.**

\* WW for Diabetes subscription: May be available to those who meet eligibility criteria, and participation requires a Digital+ Workshops subscription, the availability of which will vary in accordance with company size and commitment. Further restrictions apply.  
 \*\* The WW for Diabetes information and guidance provided by the CDE is not intended as a substitute for medical diagnosis or treatment; you should always consult your physician about any healthcare issues.  
 † Klein S, Sheard EL, Pi-Sunyer X, et al. Weight management through lifestyle modification for the prevention and management of type 2 diabetes: rationale and strategies. Diabetes Care. 2004;27:2016-2017.  
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## Health & Wellness Programs

### WW KURBO FOR KIDS & TEENS

Free to join for CCH members.



Helping kids and teens build healthy habits for life



Samantha, 16  
lost 18 lbs\*

Kurbo by WW (Weight Watchers® Reimagined) is the simple, proven program that helps **kids and teens** adopt good-for-you habits and reach a healthier weight.

\* Results not typical. Weight loss and/or BMI reduction will vary by age, weight, and height.

#### Why kids and teens love Kurbo:



##### They get to pick what they eat.

All foods are allowed, just follow the traffic lights! The simple traffic light system labels foods as green, yellow, or red to guide kids and teens toward healthier options.



##### They use their phones to track.

The fun app keeps them on track so that parents don't have to play food cop. Videos and games encourage physical activity, and in-app meditations help kids and teens manage stress.



##### They connect with a personal coach.

Regular check-ins with a Kurbo-certified coach deliver all the tips and encouragement kids need to reach their goals and celebrate their success.



CCH dependents age 8-17 are eligible to participate in Kurbo by WW.

Free to join for CCH members.

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## Our Community Is Your Community

CCH is more than a health plan. As members of the very community which we serve, we understand our responsibility to give back throughout the year. We are honored to have been able to work with these local organizations and events - and look forward to continuing and growing these efforts in the years to come.

#### CENTRAL VALLEY FOOD BANK

To help address food insecurity in the Central Valley, CCH employees regularly volunteer at local food banks. During this holiday season alone, we have helped raise funds, package and deliver food and meals for more than 2,000 of our most-in-need neighbors.

#### CENTRAL CALIFORNIA BLOOD CENTER

During this unprecedented time, the Central California Blood Center is proud to serve as a resource to our medical professionals in the fight against the novel coronavirus virus. CCH supports this mission and is actively working to increase plasma and blood donations from patients who have recovered from COVID-19.

Through our Web Site, quarterly Health Matters newsletter, Mobile App and other communications media, we reach and share this important message with thousands of members on a regular basis.

#### CATHOLIC CHARITIES

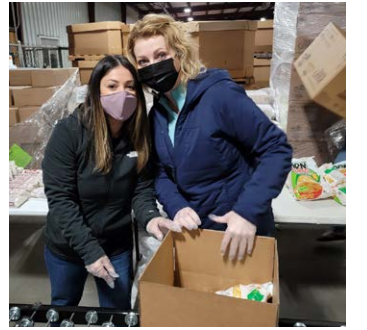
Giving is important throughout the year, and especially during the holiday season.

- For the last two years, CCH has worked with Catholic Charities to help organize its Annual Turkey Drive - a fundraising effort that this year alone provided more than 1,200 in-need families with a holiday meal box and turkey for the Thanksgiving holiday.
- CCH supported the efforts of the Adopt-A-Family program— providing gifts to a number of local families.

#### FRESNO AREA COLLEGE NIGHT

In 2019 and 2020 (via a virtual online event), CCH along with the Fresno County Superintendent of Schools, welcomed thousands of students to the Fresno Area College Night.

- **CCH has been the primary sponsor** for the last two years. This year's all-virtual event allowed for a safe, virus-free gathering and greater participation than ever before.
- More than 5,000 students were able to attend for free - many of whom will be the first generation in their families to attend college.
- With colleges and universities from around the nation, along with breakout sessions designed to answer college planning questions, the Fresno Area College Night is "one-stop-shopping" for all of their higher education needs.





**Peace of Mind Happens Here.**



Right for You. Right for Your Family. Right Next Door.

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