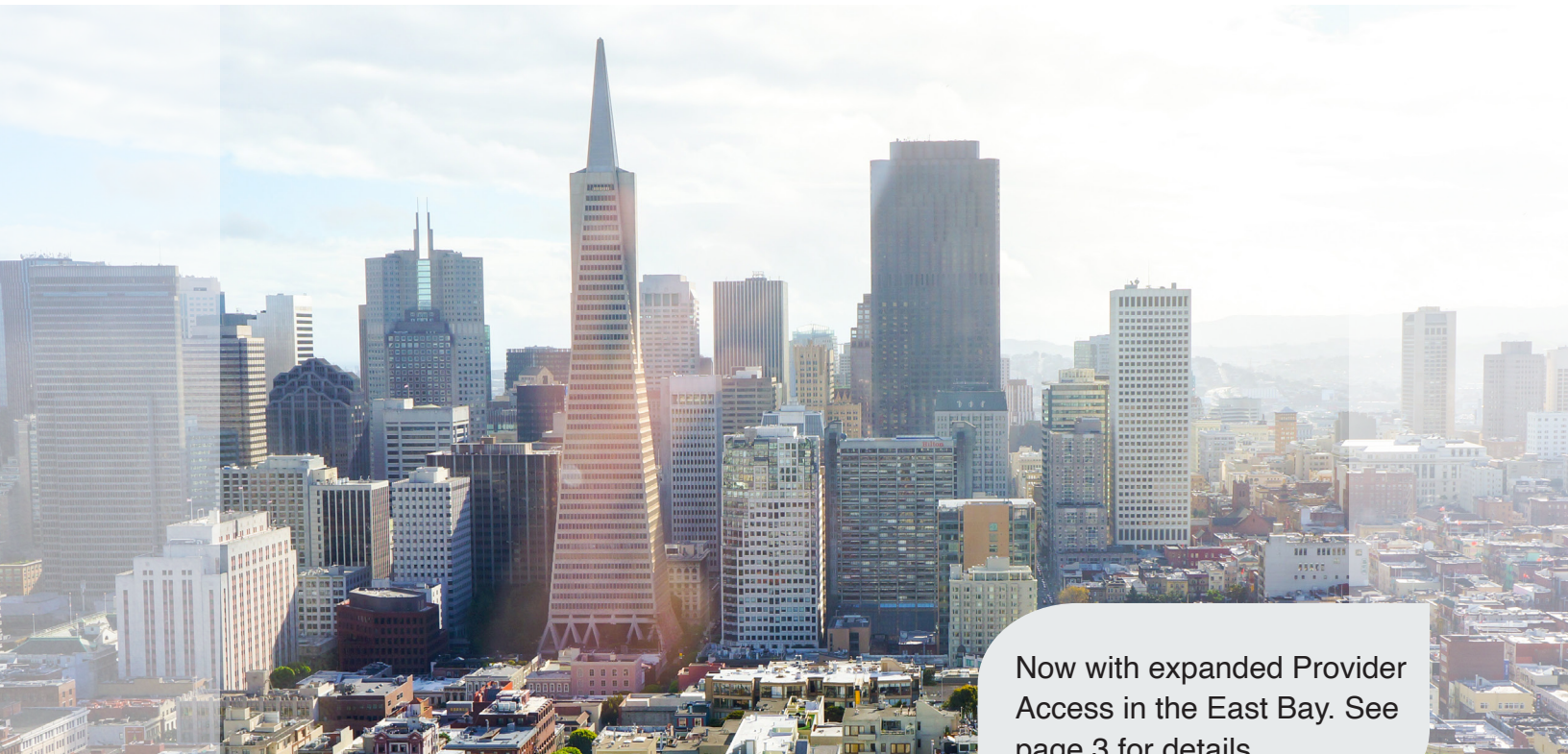


Welcome to

Balance
by CCHP



Now with expanded Provider Access in the East Bay. See page 3 for details.

YOUR PATH TO WELLNESS

Benefit Period:

About CCHP & Balance

CCHP is a local health plan that's been serving the community for nearly 40 years. Our mission is to provide quality, affordable health care plans for everyone.

All our Members have access to a variety of health, wellness and fitness classes, and alternative therapies. At CCHP, we pride ourselves in providing personalized and patient-focused health care to all our Members.

CCHP Employer Group and Individual & Family Plans are marketed under the **Balance by CCHP** brand name.



Network Providers

Balance by CCHP is a HMO plan and requires the designation of a primary care physician (PCP).

For information on how to select a PCP and for a list of the primary care providers, go to:

www.cchphealthplan.com/employer-member
and click 'Find a Doctor.'



Provider Network

Balance by CCHP plan Members have access to our network of 7,000+ doctors, specialists and facilities. You and your employees can likely keep the same doctor you already have or find one that is more convenient.

- **Hill Physicians Medical Group**
- **Jade Medical Group**
- **One Medical**

Hospital Network

Balance members have the option to utilize nearly all hospitals in our service area.

- **Chinese Hospital**
- **CPMC (Sutter)**
- **Mills-Peninsula Medical Center (Sutter)**
- **St. Francis Medical Center**
- **St. Mary's Medical Center**
- **Seton Medical Center**
- **Stanford Medical Center***
- **UCSF***



Expanded Provider Network

You can choose doctors and specialists who are more conveniently located near where you live or work.

Employees in the East Bay communities like Alameda, Oakland, Hayward, Walnut Creek can select Hill Physicians (HPMG) providers in areas that are most convenient for them.

Be sure to inquire with your account representative.

Urgent Care Centers

For urgent non-emergency medical events and when their primary doctor is not available, members have the option to choose care from contracted Urgent Care Centers in the Bay Area:

- **Dignity GoHealth Urgent Care**
- **Hill Physicians Urgent Care**
- **Carbon Urgent Care**

*Specialized Services

Value Added Services

Acupuncture coverage is included in your benefits and is available through contracted acupuncturists and East West Health Services clinics.



We offer a variety of ways to help you stay healthy, well and productive.

- Personalized Member Portal helps you stay on top of your health
- Quarterly Community Health Newsletter
- Fitness classes like yoga, qigong and tai chi
- Wellness classes on topics like perinatal and healthy eating
- Integrative East West medicines like acupuncture
- Programs for managing chronic conditions like diabetes and help quit smoking
- Mental Health services for when you're not feeling quite right
- 24/7 Nurse Advice Line
- Convenient access to urgent care centers for non-emergencies

Acupuncture Services:

Acupuncture can help with pain relief such as headaches, neck/back/shoulder pain, arthritis etc. It can also help with stress, anxiety, depression and insomnia.

Balance offers acupuncture services to our members through contracted acupuncturists and East West Health Services clinics.

To schedule an appointment please visit in person or online at www.chewhs.org.

East West Health Services:

Chinatown/Financial District
445 Grant Avenue, Ground Floor
San Francisco, Ca 94108
1-415-795-8100

Daly City
386 Gellert Boulevard
Daly City, CA 94105
1-650-761-3542

Excelsior
888 Paris Street, Suite 202
San Francisco, Ca 94112
1-628-228-2280

Fitness and Education Classes

(FREE for Balance Members)

Balance members receive quarterly newsletters, which offer helpful tips and valuable information about health matters. Also included is a schedule of various different classes. Be sure to register early as they fill-up quickly.



Health Education Classes topics such as:

Traditional Chinese Medicine and Diabetes

- Learn how traditional Chinese Medicine can help prevent diabetes or help to manage the disease

Prenatal, perinatal, postnatal classes

- Learn about what to do before, during, and after the birth of your child

Osteoporosis

- Learn how to reduce the risk of osteoporosis

Dementia

- Learn about risk factors for Alzheimer's disease, warning signs of the disease and importance of early detection

Yoga

- Develop strength, flexibility, breathing and relaxation

Qigong

- Improve blood circulation; strengthen joints and the immune system

Tai chi

- Improve overall health and calm your mind

Benefit Chart	Gold 80 HMO
	2024
	Employer Group
Deductibles	
Annual Medical Deductible	Individual \$250 / Family \$500
Annual Drug Deductible	\$0
Maximum Out of Pocket	Individual \$7,800 / Family \$15,600
Professional Services	
Provider's Office or Clinic Visit	
Preventive Care / Screening / Immunization	\$0 Copay
Family Planning (Consultation and Contraceptive Services)	\$0 Copay
Preconception and Prenatal Visits	\$0 Copay
Diabetes Care Management	\$0 Copay
Diabetes Education	\$0 Copay
Primary Care Visit to Treat an Injury or Illness	\$35 Copay
Specialist Visit	\$55 Copay
Acupuncture	\$35 Copay
Allergy Visit (Testing and Treatment)	\$55 Copay
Other Practitioner Office Visit	\$35 Copay
Outpatient Services	
Tests	
Laboratory Tests	\$35 Copay
X-Rays	\$55 Copay
Imaging (CT/PET Scans, MRIs)	After Medical Deductible, \$250 Copay
Outpatient Surgery	
Surgery - Facility Fee (e.g., Ambulatory Surgery Center)	After Medical Deductible, \$300 Copay
Outpatient Physician/Surgeon Fees	\$35 Copay
Outpatient Visit	20% Coinsurance
Hospitalization Services	
Facility Fee (e.g., Hospital Room)	After Medical Deductible, \$600 per Day (Up to the First 5 Days)
Inpatient Physician/Surgeon Fees	\$0 Copay
Delivery and All Inpatient Services (Hospital Services)	After Medical Deductible, \$600 per Day (Up to the First 5 Days)

Benefit Chart	Gold 80 HMO
	2024
	Employer Group
Delivery and All Inpatient Services (Professional Services)	\$0 Copay
Emergency Health Coverage	
Emergency Room Services	After Medical Deductible, \$250 Copay
Emergency Room Physician Fee	\$0 Copay
Urgent Care	\$35 Copay
Ambulance Services	
Medical Transportation (Including Emergency and Non-emergency)	After Medical Deductible, \$250 Copay
Prescription Drug Coverage	
Tier 1: Generic Drugs (30-Day Supply)	\$15 Copay
Tier 1: Generic Drugs (90-Day Supply) Chinese Hospital Pharmacy, or Mail Order	\$30 Copay
Tier 2: Preferred Brand Drugs (30-Day Supply)	\$40 Copay
Tier 2: Generic Drugs (90-Day Supply) Chinese Hospital Pharmacy, or Mail Order	\$80 Copay
Tier 3: Non-Preferred Brand Drugs (30-Day Supply)	\$70 Copay
Tier 3: Generic Drugs (90-Day Supply) Chinese Hospital Pharmacy, or Mail Order	\$140 Copay
Tier 4: Specialty Drugs (30-Day Supply)	20% Coinsurance, Up to \$250 per Prescription
Medical Supplies / Durable Medical Equipment	
Medical Supplies	20% Coinsurance
Prosthetic Devices	20% Coinsurance
Durable Medical Equipment	20% Coinsurance
Mental Health Services	
Mental/Behavioral Health Outpatient Office Visits	\$0 Copay
Mental/Behavioral Health Other Outpatient Items and Services	\$35 Copay
Mental/Behavioral Health Inpatient Facility Fee	After Medical Deductible, \$600 per Day (Up to the First 5 Days)
Mental/Behavioral Health Inpatient Professional Fee	\$0 Copay
Chemical Dependency Services	

Benefit Chart	Gold 80 HMO
	2024
	Employer Group
Substance Use Disorder Outpatient Office Visits	\$0 Copay
Substance Use Disorder Other Outpatient items and Services	\$35 Copay
Substance Use Disorder Inpatient Facility Services	After Medical Deductible, \$600 per Day (Up to the First 5 Days)
Substance Use Disorder Inpatient Professional Fee	\$0 Copay
Home Health Services	
Home Health Care	\$30 Copay
Rehabilitation Services	\$35 Copay
Habilitation Services	\$35 Copay
Skilled Nursing Care	After Medical Deductible, \$300 per Day (Up to the First 5 Days)
Hospice Services	\$0 Copay
Pediatric (Ages 0-18) Vision and Dental, Included in Plan	
Pediatric Vision - Administered by VSP	
Annual Eye Exam	\$0 Copay
Contact Lenses in Lieu of Glasses	\$0 Copay
Pediatric Dental - Administered by Delta Dental	
Other Dental Services	See Delta Dental Evidence of Coverage (EOC)

We are here to help

Whether it is address change, benefit questions or claims status, you can always contact our Member Services Center to get help: Call, email or visit (that's right, we welcome walk-in visits!).



MEMBER SERVICES CENTER

Services:

- Select or Change Your PCP or Doctor
- Order a Member ID Card
- Claims, Billing, Grievance or Appeal
- Questions about your benefits and coverage

Phone:

1-888-775-7888 (toll free)

1-877-681-8898 (TTY)

8:00 a.m. to 8:00 p.m.

April 1-September 30, Mon-Fri

October 1-March 31, Mon-Sun

Email:

MemberServices@CCHPHealthPlan.com

Locations:

San Francisco Office

890 Jackson Street,

San Francisco, CA 94133

Mon-Sat: 9:00 a.m. to 5:00 p.m.

Closed on Saturdays and Sundays

Daly City Office


386 Gellert Boulevard

Daly City, CA 94015

Mon-Fri: 9:00 a.m. to 5:30 p.m.

Closed on Saturdays and Sundays

For more information, please contact CCHP Sales Department.

 **1-888-371-3060**

 **Sales@CCHPHealthPlan.com**