

**We have a
plan to keep
you healthy.**



Your Extended Family.





Access. Quality. Commitment.

**With Covered California,
you have a choice.
Molina Healthcare is the answer.**

Here is why you should join our extended family.

EXPERIENCE YOU CAN TRUST We have more than 30 years of experience caring for individuals and their families. This includes providing health insurance in 10 states for more than 1.8 million members.

FLEXIBILITY YOU WANT Because we offer care through Medicare, Medi-Cal and the Health Insurance Marketplace, we can cover each member in your family. This makes it convenient and easy for you and your family.

A COMMITMENT TO YOUR COMMUNITY We provide health education, programs and services to create a healthier community.

About Molina Healthcare.

Our company was created more than 30 years ago by Dr. C. David Molina. Dr. Molina was an emergency room doctor who believed that everyone should have access to high-quality care. Today, we provide medical services through Medi-Cal, Medicare and the Health Insurance Marketplace. Because we treat our members like family, we make sure they get the care they need, close to home.

About Covered California.

Covered California offers access to health care for everyone. Whether you have had health insurance before or not. Whether you are an individual or have a large family. Whether you are sick or healthy. No matter what, you now have access to affordable Molina Healthcare insurance through Covered California.

Call us for more information: (888) 858-2150

MolinaHealthcare.com

Molina offers a variety of plans to fit your needs.

Molina Healthcare plans are designed to meet your family's unique needs and budget. Talk to family members and friends you trust before you make a decision.

	VALUE	MONTHLY PREMIUMS	CO-PAYMENTS	MAY BE IDEAL FOR:
SILVER	Best	Lower	Lower	Members who want low monthly premiums and co-payment costs.
GOLD	Better	Higher	Moderate	Higher income members who can afford moderate monthly premiums and co-payments.
BRONZE	Good	Lowest	Highest	Members who want to pay less per month, but more per doctor visit.

This is a plan overview. For complete details, see our 2014 Benefits At-A-Glance insert in this brochure.

All of our plans meet the standards of the Affordable Care Act. Each plan includes these essential health benefits:

- Regular office visits
- Lab and radiology testing
- Mental health and drug abuse services
- Emergency services
- Prescription drug coverage
- Hospital care
- Maternity and newborn care
- Help recovering from injury
- Free preventive and wellness services
- Pediatric services, including vision care

Coverage that goes beyond the doctor's office.

We know every member has different needs. That's why we offer more than just access to doctors. We offer a wide range of services for our members, such as:



24-HOUR NURSE ADVICE LINE Call the line, anytime. Our nurses are ready to answer your medical questions.



ONLINE MEMBER SERVICES Change your address, phone number, even your primary care doctor. You can also sign up to receive alerts and appointment reminders. It's all at MyMolina.com, 24 hours a day.



PREGNANCY PROGRAM You have a friend at every stage of pregnancy. With our Motherhood Matters® program, we're here to support you and your baby's health.



DEDICATED CUSTOMER SUPPORT Our friendly staff speaks several different languages. We're here to answer your questions from 8:00 a.m. to 5:00 p.m., Monday through Friday.



PERSONAL CARE MANAGEMENT Our skilled health care staff is here to help you with your chronic medical issues like asthma, diabetes and high blood pressure so you can live a healthier life.



QUALITY HEALTH AND WELLNESS PROGRAMS Have an important health screening coming up? We'll remind you. Need help scheduling an appointment or getting there? We can help. We'll also let you know about health events in your area and put you in touch with the right people for social services like counseling and housing assistance.

2014 Benefits At-A-Glance



	Catastrophic	Bronze Coins	Silver 100 Coins	Silver 150 Coins	Silver 200 Coins	Silver 250 Coins	Gold Coins	Platinum Coins
FEATURES ⁴								
Annual Deductible (individual/family)	\$6,350/ \$12,700 ¹	\$5,000/ \$10,000 ¹	\$0	\$500/ \$1,000	\$1,500/ \$3,000	\$2,000/ \$4,000	\$0	\$0
Prescription Drug Deductible (individual/family)	\$0	\$0	\$0	\$50/ \$100 ²	\$250/ \$500 ²	\$250/ \$500 ²	\$0	\$0
Annual Out-of-Pocket Maximum (individual/family)	\$6,350/ \$12,700	\$6,350/ \$12,700	\$2,250/ \$4,500	\$2,250/ \$4,500	\$5,200/ \$10,400	\$6,350/ \$12,700	\$6,350/ \$12,700	\$4,000/ \$8,000
BENEFITS								
Office Visits ³								
Preventive Care	No Charge							
Prenatal Visits								
Well-child Visits								
Family Planning								
Primary Care	0% coinsurance	\$60 co-pay	\$3 co-pay	\$15 co-pay	\$40 co-pay	\$45 co-pay	\$30 co-pay	\$20 co-pay
Specialty Care	0% coinsurance	\$70 co-pay	\$5 co-pay	\$20 co-pay	\$50 co-pay	\$65 co-pay	\$50 co-pay	\$40 co-pay
Other Practioner Care	0% coinsurance	\$60 co-pay	\$3 co-pay	\$15 co-pay	\$40 co-pay	\$45 co-pay	\$30 co-pay	\$20 co-pay
Habilitative Care	0% coinsurance	30% coinsurance	\$3 co-pay	\$15 co-pay	\$40 co-pay	\$45 co-pay	\$30 co-pay	\$20 co-pay
Rehabilitative Care	0% coinsurance	30% coinsurance	\$3 co-pay	\$15 co-pay	\$40 co-pay	\$45 co-pay	\$30 co-pay	\$20 co-pay
Mental Health Services	0% coinsurance	\$60 co-pay	\$3 co-pay	\$15 co-pay	\$40 co-pay	\$45 co-pay	\$30 co-pay	\$20 co-pay
Substance Abuse Services	0% coinsurance	\$60 co-pay	\$3 co-pay	\$15 co-pay	\$40 co-pay	\$45 co-pay	\$30 co-pay	\$20 co-pay
Emergency and Urgent Care								
Emergency Room ⁵	\$0 co-pay	\$300 co-pay	\$25 co-pay	\$75 co-pay	\$250 co-pay	\$250 co-pay	\$250 co-pay	\$150 co-pay
Urgent Care	\$0 co-pay	\$120 co-pay	\$6 co-pay	\$30 co-pay	\$80 co-pay	\$90 co-pay	\$60 co-pay	\$40 co-pay
Pediatric Vision Services ⁶								
Vision Exam	No Charge							
Glasses								
Contacts	\$0 co-pay	\$0 co-pay	\$0 co-pay	\$0 co-pay	\$0 co-pay	\$0 co-pay	\$0 co-pay	\$0 co-pay
Prescription Drugs								
Formulary Generic Drugs	\$0 co-pay	\$19 co-pay	\$3 co-pay	\$5 co-pay	\$19 co-pay	\$19 co-pay	\$19 co-pay	\$5 co-pay
Formulary Preferred Brand Drugs	\$0 co-pay	\$50 co-pay	\$5 co-pay	\$15 co-pay	\$30 co-pay	\$50 co-pay	\$50 co-pay	\$15 co-pay
Formulary Non Preferred Brand Drugs	\$0 co-pay	\$75 co-pay	\$10 co-pay	\$25 co-pay	\$50 co-pay	\$70 co-pay	\$70 co-pay	\$25 co-pay
Specialty Drugs	0% coinsurance	30% coinsurance	10% coinsurance	15% coinsurance	20% coinsurance	20% coinsurance	20% coinsurance	10% coinsurance
Outpatient Hospital / Facility Services								
Laboratory Services	0% coinsurance	30% coinsurance	\$3 co-pay	\$15 co-pay	\$40 co-pay	\$45 co-pay	\$30 co-pay	\$20 co-pay
Radiology Services	0% coinsurance	30% coinsurance	\$5 co-pay	\$20 co-pay	\$50 co-pay	\$65 co-pay	\$50 co-pay	\$40 co-pay
Specialized Scanning Services (CT, MRI, PET Scans)	0% coinsurance	30% coinsurance	10% coinsurance	15% coinsurance	20% coinsurance	20% coinsurance	20% coinsurance	10% coinsurance
Medical/Surgical Services	0% coinsurance	30% coinsurance	10% coinsurance	15% coinsurance	20% coinsurance	20% coinsurance	20% coinsurance	10% coinsurance
Inpatient Hospital Services								
Medical/Surgical, Maternity Care, Mental Health, Substance Abuse, Skilled Nursing Facility	0% coinsurance	30% coinsurance	10% coinsurance	15% coinsurance	20% coinsurance	20% coinsurance	20% coinsurance	10% coinsurance
Hospice Care	0% coinsurance							
Transportation Assistance								
Emergency Transportation (ambulance)	\$0 co-pay per trip	\$300 co-pay per trip	\$25 co-pay per trip	\$75 co-pay per trip	\$250 co-pay per trip	\$250 co-pay per trip	\$250 co-pay per trip	\$150 co-pay per trip
Non-Emergency Medical Transportation (ambulance)	\$0 co-pay per trip	\$300 co-pay per trip	\$25 co-pay per trip	\$75 co-pay per trip	\$250 co-pay per trip	\$250 co-pay per trip	\$250 co-pay per trip	\$150 co-pay per trip
Supplemental Benefits								
24-Hour Nurse Advice Line	No Charge							
Weight control program								
Motherhood Matters®, mothers-to-be program								
Tobacco counseling, smoking cessation program								

1. Integrated Medical and Prescription Drug Deductible

2. Applies to Brand Name Drugs

3. Some Outpatient Professional Services not listed, are not Co-payment based and require a Coinsurance Cost Share

4. Certain benefits require Prior Authorization prior to obtaining services

5. This cost does not apply, if admitted directly to the hospital for inpatient services (refer to Inpatient Hospital Services, for applicable Cost sharing for you)

6. Applicable to Dependent Children through age 18



For more than 30 years, we've been a
part of your community. Now we invite you
to join our extended family.
Call us toll free at (888) 858-2150.



MolinaHealthcare.com

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