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Will this save me money? What if something happens and I get a big medical expense?

Making benefits uniform will help reduce costs of health insurance plans, which will ultimately save everyone money. The biggest benefit, though, is that you will be able to understand your monthly coverage, out-of-pocket costs (such as cost per visit and medication costs) and annual maximum expenses. You will know what benefits you can count on. If you take advantage of doctor visits and recommended medication plans, then you are less likely to have health issues that become emergencies.

We are here to make it easier for you.

Covered California is here to help. We know that there is a lot of new information to learn, so we have set up a website to guide you through the process. On **CoveredCA.com** you can find examples of benefits, their costs and typical premium costs. The website will deliver up-to-date information and access to resources during the lead-up to the open enrollment period this fall.

You can also call **1-888-975-1142** and speak to one of our customer service representatives.

About Covered California

The Covered California marketplace is made up of health insurance companies that will compete for your business. The marketplace will be the only place where those eligible can get financial help from the federal government toward paying for health coverage.

CoveredCA.com
Your destination for affordable health care

Grantee # _____ Version: June 2013

Your plan, your choice!

COVERED CALIFORNIA™

Standard benefits specified by Covered California™ allow you to make informed decisions about what health insurance plan satisfies your needs and meets your budget. Learn more.

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What are standard benefits?

Standard benefits are those benefits that must be offered by every health insurance company that sells health plans through Covered California. The benefits were determined by Covered California, the independent health care marketplace program that allows individuals and small businesses to purchase competitively priced health plans using federal tax subsidies and credits.

How does this help me pick health insurance coverage?

Because the benefits have been standardized, you will be able to shop from one health insurance company to the next knowing the exact benefits and your 2014 premium costs. This allows you to make apples-to-apples comparisons when choosing health insurance plans, without surprises or hidden gimmicks. The only missing piece is which health insurance company you will select to be your insurer. You are in control.

Will I lose control over my health insurance plan?

You will still get to pick the plan that is right for you.

You have four levels of health insurance plans from which to choose. The level of the plan (Platinum, Gold, Silver or Bronze) defines the level of coverage you pay for compared with what the health insurance companies pay.

HEALTH INSURANCE PLAN OPTIONS:

- **Platinum:** You pay 10 percent of costs.
- **Gold:** You pay 20 percent of costs.
- **Silver:** You pay 30 percent of costs.
- **Bronze:** You pay 40 percent of costs.

Covered California is also offering a minimum coverage option for people under the age of 30 or those experiencing financial hardship.

Will Covered California be offering any financial help?

For many, financial help is available as long as they purchase their health plan from Covered California's marketplace. The less income you earn, the more financial assistance you can receive. You may even qualify for free health insurance through Medi-Cal.

What does this mean if I get my insurance through my employer?

Nothing will change if you get your insurance through your employer, but you will be able to compare health insurance plans more accurately. You should also feel comfortable knowing that you can still get health insurance if you lose or change jobs.