

Choosing a high-quality ambulatory surgery center can help you save money



Save on outpatient procedures with our Value-Based Site of Care program

Finding out that you need surgery can be stressful. CalPERS, Blue Shield of California, and Included Health are dedicated to helping PERS Gold and Platinum members access quality care while keeping your out-of-pocket costs down.

By using an ambulatory surgery center for common procedures that's part of our Value-Based Site of Care program instead of a hospital, you will have little to no out-of-pocket costs, other than the plan's deductible and your coinsurance. Common procedures include hernia repair, gallbladder removal, cataract surgery, and endoscopy.

What are ambulatory surgery centers (ASCs)?

ASCs are high-quality care medical facilities that specialize in providing same-day surgical care, including diagnostic and preventive screening procedures. They focus on procedures that can be safely performed in an outpatient setting. ASCs focus on certain surgeries and deliver high quality outcomes, with quicker recovery times and reduced risk of complications. ASCs may be located near or in a doctor's office instead of a hospital. That makes it even more convenient.

When you have ambulatory surgery, you will:

- Arrive on the day of your procedure
- Have your surgery in a fully equipped surgical suite
- Recover under the care of highly skilled nurses
- Return home the same day

How much can you save at an ASC?

If you're a PERS Gold member, the plan pays 80% of in-network procedures, and for PERS Platinum members, the plan pays 90%. You are responsible for your plan deductible and coinsurance, but choosing an in-network ASC allows for little to no other out-of-pocket costs.

(See a list of value-based procedures on the next page)

Value-based outpatient procedures:

If you choose to have one of the 15 procedures listed below at an outpatient hospital facility, the plan will only cover a maximum benefit amount, as noted below. If you use a non-preferred outpatient hospital facility, the plan will pay a maximum of \$350. You will be responsible for any charges over the maximum benefit, plus your deductible and coinsurance.

Procedure	Maximum benefit at an outpatient hospital facility
Arthroscopy	\$6,000
Cataract surgery	\$2,000
Gastrointestinal	
• Colonoscopy*	\$1,500
• Esophagoscopy	\$2,000
• Upper GI endoscopy	\$1,500
• Upper GI endoscopy with biopsy	\$2,000
• Sigmoidoscopy	\$1,000
• Gall bladder removal (laparoscopic)	\$5,000
Hysteroscopy uterine tissue sample (with biopsy, with or without D&C)	\$3,500
Inguinal hernia repair	
• Laparoscopic	\$5,500
• Non-laparoscopic, Age 5+	\$4,000
Litrotripsy – fragmenting of kidney stones	\$7,000
Nasal/Sinus	
• Septoplasty	\$3,500
• Submucous resection inferior turbinate	\$3,000
Tonsillectomy and/or adenoidectomy, under age 12	\$3,000

Remember: Your plan gives you the freedom to visit any healthcare provider, but staying in network or within our value-based program will save you money.

* If you are obtaining a screening colonoscopy in accordance with preventive care guidelines, there is no out-of-pocket cost if you have this procedure with an in-network preferred provider and ASC. If you choose an outpatient hospital facility, you will be responsible for the difference.

Please see your *Evidence of Coverage* (EOC) for additional information about coverage. EOCs can be viewed at includedhealth.com/calpers.

**We're here to help**

To learn more about ASCs within our program, or to find a facility near you, please call Included Health at **(855) 633-4436 (TTY: 711)** or visit includedhealth.com/calpers.

Note: Unless Blue Shield sends your doctor advance certification approving the procedure for an outpatient hospital setting, you'll be responsible for paying any charges above your maximum benefit.

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