



IMPORTANT INFORMATION ABOUT YOUR CHILD'S HEALTH CARE COSTS

Effective December 1, 2009

The following changes have been made to the Healthy Kids program; and may affect the amount you pay for office co-pays and premiums.

1) Co-Payment Increase

A co-payment is the small fee you pay each time you visit a doctor or have a prescription filled. The following changes apply if your household income is above 150% of the Federal Poverty Level:

- Co-payments for non-preventive health, dental, and vision services will increase from \$5 to \$10.
- Co-payments for generic prescription drugs will increase from \$5 to \$10.
- Co-payments for brand name prescription drugs will increase from \$5 to \$15, unless no generic drug is available or a brand name drug is medically necessary.
- Co-payments for emergency room services will increase from \$5 to \$15, unless your child has to stay in the hospital.

To find out if you may be above 150% of the Federal Poverty Level (FPL), please refer to the chart on page 2.

2) Annual Premium Increase

An annual premium is the amount of money you pay each year so that your child can continue to get health care through the Healthy Kids program.

Current Healthy Kids members will not be affected until the annual renewal period. New members or members renewing coverage on or after December 1, 2009 may see an increase in premiums and will be informed during the application or annual renewal process.

Healthy Kids annual premiums will increase for families with incomes above 150% of the Federal Poverty Level (FPL):

- Category B monthly premiums will increase to \$117 per year per child (\$36 increase).
- Category C monthly premiums will increase to \$189 per year per child (\$63 increase).

To find out if you may be above 150% of the Federal Poverty Level (FPL) and if you may be in Category A or B, please refer to the enclosed chart.

For information about co-payments, prescriptions, emergency room services, or other Healthy Kids benefits, please call Member Services at **(415) 547-7800** (local) or **(800) 288-5555** (toll free), Monday through Friday, 8:30am to 5:30pm.

The annual premiums and co-pays for families in “**Category A**” will not increase on December 1, 2009. **Find your family size and income on the chart below to see if you might be in Category B or Category C:**

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**Healthy Kids Monthly Household Incomes
for Categories A, B and C**

Family Size	Category A: Below 150%	Category B: 151 to 200%	Category C: 201% to 300%
1	\$1,355 or less	\$1,355.01- \$1,805	\$1,805.01- \$2,708
2	\$1,822 or less	\$1,822.01- \$2,429	\$2,429.01- \$3,643
3	\$2,290 or less	\$2,290.01- \$3,052	\$3,052.01- \$4,578
4	\$2,757 or less	\$2,757.01- \$3,675	\$3,675.01- \$5,513
5	\$3,225 or less	\$3,225.01- \$4,299	\$4,299.01- \$6,448

*The monthly household incomes listed above are pre-tax, gross incomes determined based on the current Federal Poverty Income Guidelines.