



**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at [www.blueshieldca.com](http://www.blueshieldca.com) or by calling 1-888-852-5345.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	For <u>preferred providers</u> <b>\$250</b> person / <b>\$500</b> family For <u>non-preferred providers</u> <b>\$500</b> person / <b>\$1,000</b> family Does not apply to preventive care or generic drugs.	You must pay all the costs up to the <u>deductible</u> amount before this <u>plan</u> begins to pay for covered services you use. Check your policy or <u>plan</u> document to see when the <u>deductible</u> starts over (usually, but not always, January 1st). See the chart starting on page 3 for how much you pay for covered services after you meet the <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 3 for other costs for services this <u>plan</u> covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. For <u>preferred providers</u> <b>\$1,500</b> person / <b>\$2,500</b> family For <u>non-preferred providers</u> <b>\$3,500</b> person / <b>\$6,500</b> family	The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you <u>plan</u> for health care expenses.
What is not included in the <u>out-of-pocket limit</u> ?	Some <u>copayments</u> , <u>premiums</u> , balance-billed charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Is there an overall annual limit on what the <u>plan</u> pays?	No.	The chart starting on page 3 describes any limits on what the <u>plan</u> will pay for specific covered services, such as office visits.

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Important Questions	Answers	Why this Matters:
Does this <u>plan</u> use a <u>network</u> of <u>providers</u> ?	Yes. For a list of <u>preferred providers</u> , see <a href="http://www.blueshieldca.com">www.blueshieldca.com</a> or call 1-888-852-5345.	If you use an <u>in-network</u> doctor or other health care <u>provider</u> , this <u>plan</u> will pay some or all of the costs of covered services. Be aware, your <u>in-network</u> doctor or hospital may use an <u>out-of-network provider</u> for some services. Plans use the term <u>in-network</u> , preferred, or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 3 for how this <u>plan</u> pays different kinds of <u>providers</u> .
Do I need a referral to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without permission from this <u>plan</u> .
Are there services this <u>plan</u> doesn't cover?	Yes.	Some of the services this <u>plan</u> doesn't cover are listed on page 7. See your policy or <u>plan</u> document for additional information about <u>excluded services</u> .

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- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the **plan's allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the **plan** pays for covered services is based on the **allowed amount**. If an **out-of-network provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an **out-of-network** hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This **plan** may encourage you to use **preferred providers** by charging you lower **deductibles**, **co-payments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a Preferred Provider	Your Cost If You Use a Non-Preferred Provider	Limitations & Exceptions
If you visit a health care <b>provider's</b> office or clinic	Primary care visit to treat an injury or illness	\$5/visit	25% <b>coinsurance</b>	_____none_____
	Specialist visit	\$5/visit	25% <b>coinsurance</b>	_____none_____
	Other practitioner office visit	5% <b>coinsurance</b> for chiropractic \$25/visit for acupuncture	25% <b>coinsurance</b> for chiropractic \$25/visit for acupuncture	Up to 12 visits per calendar year combined with outpatient chiropractic, physical, occupational, respiratory and speech therapy services. Covers up to 20 visits per calendar year for acupuncture.
	Preventive care/screening/immunization	No charge	Not covered	_____none_____
If you have a test	Diagnostic test (x-ray, blood work)	5% <b>coinsurance</b> at freestanding lab/x-ray center	25% <b>coinsurance</b> at freestanding lab/x-ray center	_____none_____
	Imaging (CT/PET scans, MRIs)	5% <b>coinsurance</b> at freestanding imaging center	25% <b>coinsurance</b> at freestanding imaging center	Prior authorization is required. Failure to prior authorize may result in reduced or nonpayment of benefits.

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Common Medical Event	Services You May Need	Your Cost If You Use a Preferred Provider	Your Cost If You Use a Non-Preferred Provider	Limitations & Exceptions
<b>If you need drugs to treat your illness or condition</b>  More information about <u>prescription drug coverage</u> is available at <a href="https://www.blueshieldca.com/">https://www.blueshieldca.com/</a> .	Generic drugs	\$10/prescription (retail) \$20/prescription (mail)	Not covered	Covers up to a 30-day supply (retail); 31-90 day supply (mail). Select formulary and non-formulary drugs require prior authorization.
	Preferred brand drugs	\$30/prescription (retail) \$60/prescription (mail)	Not covered	Covers up to a 30-day supply (retail); 31-90 day supply (mail). Select formulary and non-formulary drugs require prior authorization.
	Non-preferred brand drugs	\$50/prescription (retail) \$100/prescription (mail)	Not covered	Covers up to a 30-day supply (retail); 31-90 day supply (mail). Select formulary and non-formulary drugs require prior authorization.
	Specialty drugs	30% <u>coinsurance</u> (Up to \$200 maximum/prescription)	Not covered	Covers up to a 30-day supply. Prior authorization is required.
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	5% <u>coinsurance</u>	25% <u>coinsurance</u>	If service provided by a <u>non-preferred provider</u> , you pay the <u>coinsurance</u> percentage of up to \$350 per day, plus charges over \$350 per day.
	Physician/surgeon fees	5% <u>coinsurance</u>	25% <u>coinsurance</u>	_____none_____
<b>If you need immediate medical attention</b>	Emergency room services	\$100/visit + 5% <u>coinsurance</u>	\$100/visit + 5% <u>coinsurance</u>	_____none_____
	Emergency medical transportation	5% <u>coinsurance</u>	5% <u>coinsurance</u>	_____none_____
	Urgent care	\$5/visit at freestanding <u>urgent care</u> center	Not covered	_____none_____

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Common Medical Event	Services You May Need	Your Cost If You Use a Preferred Provider	Your Cost If You Use a Non-Preferred Provider	Limitations & Exceptions
If you have a hospital stay	Facility fee (e.g., hospital room)	5% <u>coinsurance</u>	25% <u>coinsurance</u>	If service provided by a <b>non-preferred provider</b> , you pay the <u>coinsurance</u> percentage of up to \$600 per day, plus charges over \$600 per day. Prior authorization is required. Failure to prior authorize may result in reduced or nonpayment of benefits.
	Physician/surgeon fee	5% <u>coinsurance</u>	25% <u>coinsurance</u>	—————none—————
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	\$5/visit for severe mental health conditions; 50% <u>coinsurance</u> for non-severe mental health conditions	25% <u>coinsurance</u> for severe mental health conditions; Not Covered for non-severe mental health conditions	Covers up to 20 non-severe mental health condition visits per calendar year combined with substance use disorder outpatient services.
	Mental/Behavioral health inpatient services	5% <u>coinsurance</u>	25% <u>coinsurance</u>	If service provided by a <b>non-preferred provider</b> , you pay the <u>coinsurance</u> percentage of up to \$600 per day, plus charges over \$600 per day.
	Substance use disorder outpatient services	50% <u>coinsurance</u>	Not covered	Covers up to 20 substance use disorder outpatient visits per calendar year combined with non-severe mental health outpatient services.
	Substance use disorder inpatient services	Not covered	Not covered	—————none—————
If you are pregnant	Prenatal and postnatal care	5% <u>coinsurance</u>	25% <u>coinsurance</u>	—————none—————
	Delivery and all inpatient services	5% <u>coinsurance</u>	25% <u>coinsurance</u>	If service provided by a <b>non-preferred provider</b> , you pay the <u>coinsurance</u> percentage of up to \$600 per day, plus charges over \$600 per day.

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Common Medical Event	Services You May Need	Your Cost If You Use a Preferred Provider	Your Cost If You Use a Non-Preferred Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	5% <u>coinsurance</u>	Not covered	Up to 100 visits per calendar year. Non-preferred <u>home health care</u> and home infusion are not covered unless pre-authorized. When these services are pre-authorized, you pay the <u>preferred provider copayment</u> .
	Rehabilitation services	5% <u>coinsurance</u>	25% <u>coinsurance</u>	Up to 12 visits per calendar year combined with outpatient chiropractic, physical, occupational, respiratory and speech therapy services.
	Habilitation services	5% <u>coinsurance</u>	25% <u>coinsurance</u>	Up to 12 visits per calendar year combined with outpatient chiropractic, physical, occupational, respiratory and speech therapy services.
	Skilled nursing care	5% <u>coinsurance</u> at freestanding SNF	5% <u>coinsurance</u> at freestanding SNF	Up to 100 days per calendar year combined with Hospital Skilled Nursing Facility Unit. Prior authorization is required. Failure to prior authorize may result in reduced or nonpayment of benefits.
	Durable medical equipment	50% <u>coinsurance</u>	Not covered	Prior authorization is required. Failure to prior authorize may result in reduced or nonpayment of benefits.
	Hospice service	No charge	Not covered	<u>Coinurance</u> may apply for other <u>hospice services</u> . Prior authorization is required. Failure to prior authorize may result in reduced or nonpayment of benefits.

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Common Medical Event	Services You May Need	Your Cost If You Use a Preferred Provider	Your Cost If You Use a Non-Preferred Provider	Limitations & Exceptions
If your child needs dental or eye care	Eye exam	No charge	Not covered	_____none_____
	Glasses	Not covered	Not covered	_____none_____
	Dental check-up	Not covered	Not covered	_____none_____

## Excluded Services & Other Covered Services:

### Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Cosmetic surgery
- Infertility treatment
- Private-duty nursing
- Weight loss programs
- Dental care (Adult)
- Long-term care
- Routine eye care (Adult)
- Services that are not medically necessary.
- Hearing aids
- Non-emergency care when traveling outside the U.S
- Routine foot care

### Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Acupuncture
- Bariatric surgery
- Chiropractic care

## Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a premium, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-888-852-5345. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).

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## Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal or file a grievance. For questions about your rights, this notice, or assistance, you can contact: 1-888-852-5345 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). Additionally, a consumer assistance program can help you file your appeal. Contact the California Department of Managed Health Care at (888) 466-2219.

## Language Access Services:

[Spanish (Español): Para obtener asistencia en Español, llame al (866) 346-7198.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa (866) 346-7198.]

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 (866) 346-7198.]

[Navajo (Dine): Dinekehgo shika at'ohwol ninisingo, kwijigo holne' (866) 346-7198.]

—————*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*—————

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## About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



### This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

### Having a baby (normal delivery)

- **Amount owed to providers:** \$7,540
- **Plan pays** \$6,770
- **Patient pays** \$770

#### Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
<b>Total</b>	<b>\$7,540</b>

#### Patient pays:

Deductibles	\$250
Copays	\$20
Co-insurance	\$350
Limits or exclusions	\$150
<b>Total</b>	<b>\$770</b>

### Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- **Amount owed to providers:** \$5,400
- **Plan pays** \$4,090
- **Patient pays** \$1,310

#### Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
<b>Total</b>	<b>\$5,400</b>

#### Patient pays:

Deductibles	\$250
Copays	\$450
Co-insurance	\$530
Limits or exclusions	\$80
<b>Total</b>	<b>\$1,310</b>

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## Questions and answers about the Coverage Examples:

### What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.
- Plan and patient payments are based on a single person enrolled on the plan or policy.

### What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, copayments, and coinsurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

### Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

### Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.

### Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

### Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as copayments, deductibles, and coinsurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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