

Full PPO Split Deductible 35-1000 80/60

Benefit Summary (For groups of 101 and above)
(Uniform Health Plan Benefits and Coverage Matrix)

Blue Shield of California

Effective January 1, 2017

THIS MATRIX IS INTENDED TO BE USED TO HELP YOU COMPARE COVERAGE BENEFITS AND IS A SUMMARY ONLY. THE EVIDENCE OF COVERAGE AND PLAN CONTRACT SHOULD BE CONSULTED FOR A DETAILED DESCRIPTION OF COVERAGE BENEFITS AND LIMITATIONS.

Highlights: A description of the prescription drug coverage is provided separately

	Participating Providers ¹	Non-Participating Providers ²
Calendar Year Medical Deductible (participating and non-participating deductibles accrue separately)	\$1,000 per individual / \$2,000 per family	\$2,000 per individual / \$4,000 per family
Calendar Year Out-of-Pocket Maximum (Includes the calendar year medical deductible. Copayments or coinsurance for covered services from participating providers accrue to both the participating and non-participating provider calendar year out-of-pocket maximum amount.)	\$5,000 per individual / \$10,000 per family	\$10,000 per individual / \$20,000 per family
Lifetime Benefit Maximum	None	
Covered Services	Member Copayment	
OUTPATIENT PROFESSIONAL SERVICES	Participating Providers ¹	Non-Participating Providers ²
Professional (Physician) Benefits		
Physician and specialist office visits	\$35 per visit (not subject to the calendar year medical deductible)	40%
Outpatient diagnostic x-ray, imaging, pathology, laboratory and other testing services	\$35 per visit	40%
Radiological and nuclear imaging (CT scans, MRIs, MRAs, PET scans and cardiac diagnostic procedures utilizing nuclear medicine)	20%	40%
Allergy Testing and Treatment Benefits		
Allergy testing, treatment and serum injections (separate office visit copayment may apply)	20%	40%
Preventive Health Benefits¹¹		
Preventive health services (as required by applicable Federal and California law)	No Charge (not subject to the calendar year medical deductible)	Not Covered
OUTPATIENT FACILITY SERVICES		
Outpatient surgery performed at a free-standing ambulatory surgery center	20%	40% up to \$350 per day ³
Outpatient surgery performed in a hospital or a hospital affiliated ambulatory surgery center	20%	40% up to \$350 per day ³
Outpatient services for treatment of illness or injury and necessary supplies (except as described under "Rehabilitation Benefits" and "Speech Therapy Benefits")	20%	40% up to \$350 per day ³
Outpatient diagnostic x-ray, imaging, pathology, laboratory and other testing services	\$60 per visit	40% up to \$350 per day ³
Radiological and nuclear imaging (CT scans, MRIs, MRAs, PET scans and cardiac diagnostic procedures utilizing nuclear medicine)	20%	40% up to \$350 per day ³
Bariatric surgery ⁴ (prior authorization is required; medically necessary surgery for weight loss, for morbid obesity only)	20%	40% up to \$350 per day ³
HOSPITALIZATION SERVICES		
Hospital Benefits (Facility Services)		
Inpatient physician services	20%	40%

Inpatient non-emergency facility services (semi-private room and board, and medically necessary services and supplies, including subacute care)	\$100 per admission + 20%	40% up to \$600 per day ⁵
Bariatric surgery ⁴ (prior authorization is required; medically necessary surgery for weight loss, for morbid obesity only)	\$100 per admission + 20%	40% up to \$600 per day ⁵
Inpatient Skilled Nursing Benefits^{6,7}		
Coverage limited to 100 days per member per benefit period combined with hospital/free-standing skilled nursing facility.		
Free-standing skilled nursing facility	20%	20% ⁷
Skilled nursing unit of a hospital	20%	40% up to \$600 per day ⁵
EMERGENCY HEALTH COVERAGE		
Emergency room services not resulting in admission (copayment does not apply if the member is directly admitted to the hospital for inpatient services)	\$100 per visit + 20% (not subject to the calendar year medical deductible)	\$100 per visit + 20% (not subject to the calendar year medical deductible)
Emergency room services resulting in admission (when the member is admitted directly from the ER)	\$100 per admission + 20%	\$100 per admission + 20%
Emergency room physician services	20%	20%
AMBULANCE SERVICES		
Emergency or authorized transport (ground or air)	20%	20%
PRESCRIPTION DRUG COVERAGE		
Outpatient Prescription Drug Benefits		
A description of your outpatient prescription drug coverage is provided separately. If you do not have the separate drug summary that goes with this benefit summary, please contact your benefits administrator or call the Customer Service number on your identification card.		
PROSTHETICS/ORTHOTICS		
Prosthetic equipment and devices (separate office visit copayment may apply)	20%	40%
Orthotic equipment and devices (separate office visit copayment may apply)	20%	40%
DURABLE MEDICAL EQUIPMENT		
Breast pump	No Charge (not subject to the calendar year medical deductible)	Not Covered
Other durable medical equipment	20%	40%
MENTAL HEALTH AND SUBSTANCE USE DISORDER SERVICES^{8,9}		
	MHSA Participating Providers¹	MHSA Non-Participating Providers²
Inpatient hospital services	\$100 per admission + 20%	40% up to \$600 per day ⁵
Residential care	\$100 per admission + 20%	40% up to \$600 per day ⁵
Inpatient physician services	No Charge	40%
Routine outpatient mental health and substance use disorder services (includes professional/physician visits)	\$35 per visit (not subject to the calendar year medical deductible)	40%
Non-routine outpatient mental health and substance use disorder services (includes behavioral health treatment, electroconvulsive therapy, intensive outpatient programs, office-based opioid treatment, partial hospitalization program, psychological testing and transcranial magnetic stimulation)	20%	40%
HOME HEALTH SERVICES		
	Participating Providers¹	Non-Participating Providers²
Home health care agency services ⁶ Coverage limited to 100 visits per member per calendar year. Non-participating home health care and home infusion are not covered unless pre-authorized. When these services are pre-authorized, you pay the participating provider member cost share.	20%	Not Covered ¹⁰
Home infusion/home injectable therapy and infusion nursing visits provided by a home infusion agency	20%	Not Covered ¹⁰
HOSPICE PROGRAM BENEFITS		
Routine home care	No Charge (not subject to the calendar year medical deductible)	Not Covered ¹⁰
Inpatient respite care	No Charge (not subject to the calendar year medical deductible)	Not Covered ¹⁰
24-hour continuous home care	No Charge (not subject to the calendar year medical deductible)	Not Covered ¹⁰

Short-term inpatient care for pain and symptom management	No Charge (not subject to the calendar year medical deductible)	Not Covered ¹⁰
CHIROPRACTIC BENEFITS⁹		
Chiropractic spinal manipulation Coverage for chiropractic services is limited to 12 visits per calendar year.	\$25 per visit	40%
ACUPUNCTURE BENEFITS⁹		
Acupuncture services Coverage for acupuncture services is limited to 20 visits per calendar year.	\$25 per visit	40%
REHABILITATION AND HABILITATION BENEFITS (Physical, Occupational and Respiratory Therapy)		
Office location (an additional facility copayment may apply when services are rendered in a hospital or skilled nursing facility)	\$35 per visit	40%
SPEECH THERAPY BENEFITS		
Office location (an additional facility copayment may apply when services are rendered in a hospital or skilled nursing facility)	\$35 per visit	40%
PREGNANCY AND MATERNITY CARE BENEFITS		
Prenatal and postnatal physician office visits (when billed as part of global maternity fee including hospital inpatient delivery services)	20%	40%
Abortion services (an additional facility copayment may apply when services are rendered in a hospital or outpatient surgery center)	20%	40%
FAMILY PLANNING BENEFITS		
Counseling and consulting (includes insertion of IUD, as well as injectable and implantable contraceptives for women)	No Charge (not subject to the calendar year medical deductible)	Not Covered
Tubal ligation	No Charge (not subject to the calendar year medical deductible)	Not Covered
Vasectomy (an additional facility copayment may apply when services are rendered in a hospital or outpatient surgery center)	20%	Not Covered
DIABETES CARE BENEFITS		
Devices, equipment, and non-testing supplies (for testing supplies see Outpatient Prescription Drug Benefits)	20%	40%
Diabetes self-management training	\$35 per visit (not subject to the calendar year medical deductible)	40%
CARE OUTSIDE OF PLAN SERVICE AREA		
Benefits provided through the BlueCard® Program are paid at the participating level. Member's cost share will be either a copayment or coinsurance based on the lower of billed charges or the negotiated allowable amount for participating providers as agreed upon with the local Blue's Plan.		
Within US: BlueCard Program	See Applicable Benefit	See Applicable Benefit
Outside of US: BlueCard Worldwide	See Applicable Benefit	See Applicable Benefit

OPTIONAL BENEFITS

Optional dental, vision, infertility and hearing aid benefits are available. If your employer purchased any of these benefits, a description of the benefit is provided separately.

- 1 Unless otherwise specified, copayments/coinsurance are calculated based on allowable amounts. After the calendar year medical deductible is met, the member is responsible for copayments/coinsurance for covered services from participating providers. Participating providers agree to accept Blue Shield's allowable amount plus any applicable member copayment or coinsurance as full payment for covered services.
- 2 Non-participating providers can charge more than Blue Shield's allowable amounts. When members use non-participating providers, they must pay the applicable deductibles, copayments or coinsurance plus any amount that exceeds Blue Shield's allowable amount. Charges above the allowable amount do not count toward the calendar year deductible or out-of-pocket maximum.
- 3 The maximum allowed charges for non-emergency surgery and services performed in a non-participating ambulatory surgery center or outpatient unit of a non-participating hospital is \$350 per day. Members are responsible for 40% of this \$350 per day, and all charges in excess of \$350 per day. Amounts that exceed the benefit maximums do not count toward the calendar year out-of-pocket maximum and continue to be the member's financial responsibility after the calendar year maximums are reached.
- 4 Bariatric surgery is covered when prior authorized by Blue Shield; however, for members residing in Imperial, Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, Santa Barbara and Ventura Counties ("Designated Counties"), bariatric surgery services are covered only when performed at designated contracting bariatric surgery facilities and by designated contracting surgeons; coverage is not available for bariatric services from any other participating provider and there is no coverage for bariatric services from non-participating providers. In addition, if prior authorized by Blue Shield, a member in a Designated County who is required to travel more than 50 miles to a designated bariatric surgery facility will be eligible for limited reimbursement for specified travel expenses for the member and one companion. Refer to the Evidence of Coverage for further details.
- 5 The maximum allowed charges for non-emergency hospital services received from a non-participating hospital is \$600 per day. Members are responsible for 40% of this \$600 per day, and all charges in excess of \$600 per day. Amounts that exceed the benefit maximum do not count toward the calendar year out-of-pocket maximum and continue to be the member's responsibility after the calendar year maximums are reached.
- 6 For plans with a calendar year medical deductible amount, services with a day or visit limit accrue to the calendar year day or visit limit maximum regardless of whether the calendar year medical deductible has been met.
- 7 Services may require prior authorization. When services are prior authorized, members pay the participating provider amount.
- 8 Mental health and substance use disorder services are accessed through Blue Shield's Mental Health Service Administrator (MHSA) - using MHSA participating and MHSA non-participating providers. Only mental health and substance use disorder services rendered by MHSA participating providers are administered by the MHSA. Mental health and substance use disorder services rendered by non-MHSA participating providers are administered by Blue Shield.
- 9 Inpatient services for acute detoxification are covered under the medical benefit; see the Hospital Benefits (Facility Services) section of the Evidence of Coverage for benefit details. Services for acute medical detoxification are accessed through Blue Shield using Blue Shield's participating providers or non-participating providers.
- 10 Services from non-participating providers for home health care and hospice services are not covered unless prior authorized. When these services are prior authorized, the member's copayment or coinsurance will be calculated at the participating provider level, based upon the agreed upon rate between Blue Shield and the agency.

- 11 Preventive Health Services, including an annual preventive care or well-baby care office visit, are not subject to the calendar year medical deductible. Other covered non-preventive services received during, or in connection with, the preventive care or well-baby care office visit are subject to the calendar year medical deductible and applicable member copayment/coinsurance

Plan designs may be modified to ensure compliance with state and Federal requirements.

A44633 (01/17)

This plan is pending regulatory approval.

Enhanced Rx \$15/30/45 - \$30/60/90 with
\$0 Pharmacy Deductible

Outpatient Prescription Drug Coverage
(For groups of 101 and above)

Blue Shield of California

Highlight: \$0 Calendar Year Pharmacy Deductible
\$15 Tier 1 / \$30 Tier 2 / \$45 Tier 3 Drug - Retail Pharmacy
\$30 Tier 1 / \$60 Tier 2 / \$90 Tier 3 Drug - Mail Service

THIS DRUG COVERAGE SUMMARY IS ADDED TO BE COMBINED WITH PPO PLANS UNIFORM HEALTH PLAN BENEFITS AND COVERAGE MATRIX. THE EVIDENCE OF COVERAGE AND PLAN CONTRACT SHOULD BE CONSULTED FOR A DETAILED DESCRIPTION OF COVERAGE BENEFITS AND LIMITATIONS.

Covered Services	Member Copayment	
DEDUCTIBLES (Prescription drug coverage benefits are not subject to the medical plan deductible.)		
Calendar Year Pharmacy Deductible	None	
PRESCRIPTION DRUG COVERAGE ^{1,3,4}	Participating Pharmacy	Non-Participating Pharmacy ^{7,8}
Retail Prescriptions (up to a 30-day supply)		
• Contraceptive drugs and devices ²	\$0 per prescription	Applicable Tier 1, Tier 2 or Tier 3 Copayment
• Tier 1 drugs	\$15 per prescription	25% + \$15 per prescription
• Tier 2 drugs	\$30 per prescription	25% + \$30 per prescription
• Tier 3 drugs	\$45 per prescription	25% + \$45 per prescription
• Tier 4 drugs (excluding Specialty drugs)	30% (up to \$200 coinsurance maximum per prescription)	30% up to \$200 per prescription + an additional 25%
Mail Service Prescriptions (up to a 90-day supply)		
• Contraceptive drugs and devices ²	\$0 per prescription	Not Covered
• Tier 1 drugs	\$30 per prescription	Not Covered
• Tier 2 drugs	\$60 per prescription	Not Covered
• Tier 3 drugs	\$90 per prescription	Not Covered
• Tier 4 drugs (excluding Specialty drugs)	30% (up to \$400 coinsurance maximum per prescription)	Not Covered
Specialty Pharmacies (up to a 30-day supply) ⁵		
• Tier 4 - Specialty drugs ⁶	30% (up to \$200 maximum per prescription)	Not Covered

1 Amounts paid through copayments and any applicable pharmacy deductible accrues to the member's medical calendar year out-of-pocket maximum. Please refer to the Evidence of Coverage and Plan Contract for exact terms and conditions of coverage. Please note that if you switch from another plan, your prescription drug deductible credit, if applicable, from the previous plan during the calendar year will not carry forward to your new plan.

2 Contraceptive drugs and devices covered under the outpatient prescription drug benefits will not be subject to the applicable calendar year pharmacy deductible when obtained from a participating pharmacy. If a brand contraceptive is requested when a generic equivalent is available, the member will be responsible for paying the difference between the cost to Blue Shield for the brand contraceptive and its generic drug equivalent. In addition, select brand contraceptives may need prior authorization to be covered without a copayment.

3 Select drugs require prior authorization by Blue Shield for medical necessity, or when effective, lower cost alternatives are available.

4 If the member requests a brand drug and a generic drug equivalent is available, the member is responsible for paying the Tier 1 drug copayment plus the difference in cost to Blue Shield between the brand drug and its generic drug equivalent.

5 Network Specialty Pharmacies dispense Specialty drugs which require coordination of care, close monitoring, or extensive patient training that generally cannot be met by a retail pharmacy. Network Specialty Pharmacies also dispense Specialty drugs requiring special handling or manufacturing processes, restriction to certain Physicians or pharmacies, or reporting of certain clinical events to the FDA. Specialty drugs are generally high cost.

6 Specialty drugs are available from a Network Specialty Pharmacy. A Network Specialty Pharmacy provides specialty drugs by mail or upon member request, at an associated retail store for pickup.

7 To obtain prescription drugs, including contraceptive drugs and devices, at a non-participating pharmacy, the member must first pay all charges for the prescription and submit a completed Prescription Drug Claim Form for reimbursement. The member will be reimbursed the price paid for the drug less any applicable deductible, copayment or coinsurance and any applicable out of network charge.

8 Outpatient prescription drug copayments for covered drugs obtained from non-participating pharmacies will accrue to the calendar year medical deductible and the participating provider maximum calendar year out-of-pocket maximum.

Note: This plan's prescription drug coverage is on average equivalent to or better than the standard benefit set by the Federal government for Medicare Part D (also called creditable coverage). Because this plan's prescription drug coverage is creditable, you do not have to enroll in a Medicare prescription drug plan while you maintain this coverage. However, you should be aware that if you have a subsequent break in this coverage of 63 days or more anytime after you were first eligible to enroll in a Medicare prescription drug plan, you could be subject to a late enrollment penalty in addition to your Part D premium.

Important Prescription Drug Information

You can find details about your drug coverage three ways:

1. Check your *Evidence of Coverage*.
2. Go to <https://www.blueshieldca.com/bsca/pharmacy/home.sp> and log onto My Health Plan from the home page.
3. Call Member Services at the number listed on your Blue Shield member ID card.

At Blue Shield of California, we're dedicated to providing you with valuable resources for managing your drug coverage. Go online to the *Pharmacy* section of <https://www.blueshieldca.com/bsca/pharmacy/home.sp> and select the *Drug Database and Formulary* to access a variety of useful drug information that can affect your out-of-pocket expenses, such as:

- Look up non-formulary drugs with formulary or generic equivalents;
- Look up drugs that require step therapy or prior authorization;
- Find specifics about your prescription copayments;
- Find local network pharmacies to fill your prescriptions.

TIPS!

Using the convenient mail service pharmacy can save you time and money. If you take a consistent dose of a covered maintenance drug for a chronic condition, such as diabetes or high blood pressure, you can receive up to a 90-day supply through the mail service pharmacy with a reduced copayment. Call the mail service pharmacy at (866) 346-7200. Members using TTY equipment can call TTY/TDD 866-346-7197.

Plan designs may be modified to ensure compliance with state and Federal requirements.

A20046 (01/17)

This plan is pending regulatory approval.