



## Summary of Benefits

**Group Plan  
PPO Plan**

### Bronze Tandem PPO 5500/65 OffEx

This Summary of Benefits shows the amount you will pay for Covered Services under this Blue Shield of California Plan. It is only a summary and it is included as part of the Evidence of Coverage (EOC).<sup>1</sup> Please read both documents carefully for details.

#### Medical Provider Network:

**Tandem PPO Network**

This Plan uses a specific network of Health Care Providers, called the Tandem PPO provider network. Providers in this network are called Participating Providers. You pay less for Covered Services when you use a Participating Provider than when you use a Non-Participating Provider. You can find Participating Providers in this network at blueshieldca.com.

#### Pharmacy Network:

**Rx Spectrum**

#### Drug Formulary:

**Standard Formulary**

### Calendar Year Deductibles (CYD)<sup>2</sup>

A Calendar Year Deductible (CYD) is the amount a Member pays each Calendar Year before Blue Shield pays for Covered Services under the Plan. Blue Shield pays for some Covered Services before the Calendar Year Deductible is met, as noted in the Benefits chart below.

		When using a Participating Provider <sup>3</sup>	When using any combination of Participating <sup>3</sup> and Non-Participating <sup>4</sup> Providers
<b>Calendar Year medical Deductible</b>	<i>Individual coverage</i>	\$5,500	\$11,000
	<i>Family coverage</i>	\$5,500: individual \$11,000: Family	\$11,000: individual \$22,000: Family
<b>Calendar Year pharmacy Deductible</b>	<i>Individual coverage</i>	\$500	Not covered
	<i>Family coverage</i>	\$500: individual \$1,000: Family	Not covered

### Calendar Year Out-of-Pocket Maximum<sup>5</sup>

An Out-of-Pocket Maximum is the most a Member will pay for Covered Services each Calendar Year. Any exceptions are listed in the Notes section at the end of this Summary of Benefits.

#### No Annual or Lifetime Dollar Limit

Under this Plan there is no annual or lifetime dollar limit on the amount Blue Shield will pay for Covered Services.

	When using a Participating Provider <sup>3</sup>	When using any combination of Participating <sup>3</sup> or Non-Participating <sup>4</sup> Providers
<i>Individual coverage</i>	\$9,100	\$18,200
<i>Family coverage</i>	\$9,100: individual \$18,200: Family	\$18,200: individual \$36,400: Family

Blue Shield of California is an independent member of the Blue Shield Association

**First Dollar Coverage:**

3 office visits per Calendar Year

This Plan has first dollar coverage (FDC) for 3 office visits with Participating Providers. This means Blue Shield will pay for these Covered Services before you meet any Calendar Year Medical Deductible. These services are identified by a check mark (✓) in the Benefits chart below.

First dollar coverage is available for office visits to a participating Physician, participating Health Care Provider, or Mental Health Service Administrator (MHSA) Participating Provider, for any combination of these services:

- Primary care office visit (by a Primary Care Physician)
- Specialist care office visit
- Other practitioner office visit
- Outpatient mental health and substance use disorder office visit
- Podiatric service
- Urgent care

After you reach the maximum number of visits under the first dollar coverage benefit, additional office visits in the same Calendar Year are subject to any Calendar Year medical Deductible.

First dollar coverage is provided in addition to covered Preventive Health Services office visits. Covered Preventive Health Services are also paid by Blue Shield before you meet any Calendar Year medical Deductible.

**Benefits<sup>6</sup>**

**Your payment**

	When using a Participating Provider <sup>3</sup>	CYD <sup>2</sup> applies	FDC applies	When using a Non-Participating Provider <sup>4</sup>	CYD <sup>2</sup> applies
<b>Preventive Health Services<sup>7</sup></b>					
Preventive Health Services	\$0			Not covered	
California Prenatal Screening Program	\$0			\$0	
<b>Physician services</b>					
Primary care office visit	\$65/visit	✓	✓	50%	✓
Specialist care office visit	\$80/visit	✓	✓	50%	✓
Physician home visit	\$65/visit	✓	✓	50%	✓
Physician or surgeon services in an Outpatient Facility	50%	✓		50%	✓
Physician or surgeon services in an inpatient facility	50%	✓		50%	✓
<b>Other professional services</b>					
Other practitioner office visit <i>Includes nurse practitioners, physician assistants, therapists, and podiatrists.</i>	\$65/visit	✓	✓	50%	✓
Acupuncture services	\$25/visit	✓		50%	✓
Chiropractic services <i>Up to 20 visits per Member, per Calendar Year.</i>	\$15/visit			50%	✓
Teladoc consultation	\$0			Not covered	

**Benefits<sup>6</sup>**

**Your payment**

	<b>When using a Participating Provider<sup>3</sup></b>	<b>CYD<sup>2</sup> applies</b>	<b>FDC applies</b>	<b>When using a Non-Participating Provider<sup>4</sup></b>	<b>CYD<sup>2</sup> applies</b>
<b>Family planning</b>					
<ul style="list-style-type: none"> <li>Counseling, consulting, and education</li> </ul>	\$0			Not covered	
<ul style="list-style-type: none"> <li>Injectable contraceptive, diaphragm fitting, intrauterine device (IUD), implantable contraceptive, and related procedure.</li> </ul>	\$0			Not covered	
<ul style="list-style-type: none"> <li>Tubal ligation</li> </ul>	\$0			Not covered	
<ul style="list-style-type: none"> <li>Vasectomy</li> </ul>	\$0			Not covered	
Medical nutrition therapy, not related to diabetes	50%	✓		50%	✓
<b>Pregnancy and maternity care</b>					
Physician office visits: prenatal and initial postnatal	\$0			50%	✓
Abortion and abortion-related services	\$0			\$0	
<b>Emergency Services</b>					
Emergency room services	50%	✓		50%	✓
<i>If admitted to the Hospital, this payment for emergency room services does not apply. Instead, you pay the Participating Provider payment under Inpatient facility services/ Hospital services and stay.</i>					
Emergency room Physician services	50%	✓		50%	✓
<b>Urgent care center services</b>	\$65/visit	✓	✓	50%	✓
<b>Ambulance services</b>	50%	✓		50%	✓
<i>This payment is for emergency or authorized transport.</i>					
<b>Outpatient Facility services</b>					
Ambulatory Surgery Center	40%	✓		50% Subject to a Benefit maximum of \$350/day	✓
Outpatient Department of a Hospital: surgery	50%	✓		50% Subject to a Benefit maximum of \$350/day	✓

**Benefits<sup>6</sup>**

**Your payment**

	<b>When using a Participating Provider<sup>3</sup></b>	<b>CYD<sup>2</sup> applies</b>	<b>FDC applies</b>	<b>When using a Non-Participating Provider<sup>4</sup></b>	<b>CYD<sup>2</sup> applies</b>
Outpatient Department of a Hospital: treatment of illness or injury, radiation therapy, chemotherapy, and necessary supplies	50%	✓		50% Subject to a Benefit maximum of \$350/day	✓
<b>Inpatient facility services</b>					
Hospital services and stay	50%	✓		50% Subject to a Benefit maximum of \$2,000/day	✓
Transplant services					
<i>This payment is for all covered transplants except tissue and kidney. For tissue and kidney transplant services, the payment for Inpatient facility services/ Hospital services and stay applies.</i>					
• Special transplant facility inpatient services	50%	✓		Not covered	
• Physician inpatient services	50%	✓		Not covered	
<b>Bariatric surgery services, designated California counties</b>					
<i>This payment is for bariatric surgery services for residents of designated California counties. For bariatric surgery services for residents of non-designated California counties, the payments for Inpatient facility services/ Hospital services and stay and Physician inpatient and surgery services apply for inpatient services; or, if provided on an outpatient basis, the Outpatient Facility services and outpatient Physician services payments apply.</i>					
Inpatient facility services	50%	✓		Not covered	
Outpatient Facility services	50%	✓		Not covered	
Physician services	50%	✓		Not covered	

**Benefits<sup>6</sup>**

**Your payment**

	<b>When using a Participating Provider<sup>3</sup></b>	<b>CYD<sup>2</sup> applies</b>	<b>FDC applies</b>	<b>When using a Non-Participating Provider<sup>4</sup></b>	<b>CYD<sup>2</sup> applies</b>
<b>Diagnostic x-ray, imaging, pathology, and laboratory services</b>					
<i>This payment is for Covered Services that are diagnostic, non-Preventive Health Services, and diagnostic radiological procedures. For the payments for Covered Services that are considered Preventive Health Services, see Preventive Health Services.</i>					
Laboratory and pathology services					
<i>Includes diagnostic Papanicolaou (Pap) test.</i>					
<ul style="list-style-type: none"> <li>Laboratory center</li> </ul>	\$55/visit	✓		50%	✓
<ul style="list-style-type: none"> <li>Outpatient Department of a Hospital</li> </ul>	50%	✓		50% Subject to a Benefit maximum of \$350/day	✓
Basic imaging services					
<i>Includes plain film X-rays, ultrasounds, and diagnostic mammography.</i>					
<ul style="list-style-type: none"> <li>Outpatient radiology center</li> </ul>	50%	✓		50%	✓
<ul style="list-style-type: none"> <li>Outpatient Department of a Hospital</li> </ul>	50%	✓		50% Subject to a Benefit maximum of \$350/day	✓
Other outpatient non-invasive diagnostic testing					
<i>Testing to diagnose illness or injury such as vestibular function tests, EKG, cardiac monitoring, non-invasive vascular studies, sleep medicine testing, muscle and range of motion tests, EEG, and EMG.</i>					
<ul style="list-style-type: none"> <li>Office location</li> </ul>	50%	✓		50%	✓
<ul style="list-style-type: none"> <li>Outpatient Department of a Hospital</li> </ul>	50%	✓		50% Subject to a Benefit maximum of \$350/day	✓
Advanced imaging services					
<i>Includes diagnostic radiological and nuclear imaging such as CT scans, MRIs, MRAs, and PET scans.</i>					
<ul style="list-style-type: none"> <li>Outpatient radiology center</li> </ul>	40%	✓		50%	✓

**Benefits<sup>6</sup>**

**Your payment**

	<b>When using a Participating Provider<sup>3</sup></b>	<b>CYD<sup>2</sup> applies</b>	<b>FDC applies</b>	<b>When using a Non-Participating Provider<sup>4</sup></b>	<b>CYD<sup>2</sup> applies</b>
<ul style="list-style-type: none"> <li>Outpatient Department of a Hospital</li> </ul>	50%	✓		50% Subject to a Benefit maximum of \$350/day	✓
<b>Rehabilitative and Habilitative Services</b>					
<i>Includes Physical Therapy, Occupational Therapy, Respiratory Therapy, and Speech Therapy services. There is no visit limit for Rehabilitative or Habilitative Services.</i>					
Office location	\$65/visit	✓		50%	✓
Outpatient Department of a Hospital	\$65/visit	✓		50% Subject to a Benefit maximum of \$350/day	✓
<b>Durable medical equipment (DME)</b>					
DME	50%	✓		Not covered	
Breast pump	\$0			Not covered	
Orthotic equipment and devices	50%	✓		Not covered	
Prosthetic equipment and devices	50%	✓		Not covered	
<b>Home health care services</b>					
<i>Up to 100 visits per Member, per Calendar Year, by a home health care agency. All visits count towards the limit, including visits during any applicable Deductible period. Includes home visits by a nurse, Home Health Aide, medical social worker, physical therapist, speech therapist, or occupational therapist, and medical supplies.</i>					
<b>Home infusion and home injectable therapy services</b>					
Home infusion agency services <i>Includes home infusion drugs, medical supplies, and visits by a nurse.</i>	\$45/visit	✓		Not covered	
Hemophilia home infusion services <i>Includes blood factor products.</i>	\$45/visit	✓		Not covered	

**Benefits<sup>6</sup>**

**Your payment**

	When using a Participating Provider <sup>3</sup>	CYD <sup>2</sup> applies	FDC applies	When using a Non-Participating Provider <sup>4</sup>	CYD <sup>2</sup> applies
<b>Skilled Nursing Facility (SNF) services</b>					
<i>Up to 100 days per Member, per benefit period, except when provided as part of a Hospice program. All days count towards the limit, including days during any applicable Deductible period and days in different SNFs during the Calendar Year.</i>					
Freestanding SNF	50%	✓		50%	✓
Hospital-based SNF	50%	✓		50% Subject to a Benefit maximum of \$2,000/day	✓
<b>Hospice program services</b>					
<i>Includes pre-Hospice consultation, routine home care, 24-hour continuous home care, short-term inpatient care for pain and symptom management, and inpatient respite care.</i>					
	\$0	✓		Not covered	
<b>Other services and supplies</b>					
Diabetes care services					
• Devices, equipment, and supplies	50%	✓		Not covered	
• Self-management training	\$0			50%	✓
• Medical nutrition therapy	\$0			50%	✓
Dialysis services	50%	✓		50% Subject to a Benefit maximum of \$350/day	✓
PKU product formulas and special food products	50%	✓		50%	✓
Allergy serum billed separately from an office visit	50%	✓		50%	✓

**Mental Health and Substance Use Disorder Benefits**

**Your payment**

<i>Mental health and substance use disorder Benefits are provided through Blue Shield's Mental Health Service Administrator (MHSA).</i>	When using a MHSA Participating Provider <sup>3</sup>	CYD <sup>2</sup> applies	FDC applies	When using a MHSA Non-Participating Provider <sup>4</sup>	CYD <sup>2</sup> applies
<b>Outpatient services</b>					
Office visit, including Physician office visit	\$65/visit	✓	✓	50%	✓

**Mental Health and Substance Use Disorder Benefits**

**Your payment**

<i>Mental health and substance use disorder Benefits are provided through Blue Shield's Mental Health Service Administrator (MHSA).</i>	When using a MHSA Participating Provider <sup>3</sup>		CYD <sup>2</sup> applies	FDC applies	When using a MHSA Non-Participating Provider <sup>4</sup>	
Teladoc mental health	\$0				Not covered	
Other outpatient services, including intensive outpatient care, electroconvulsive therapy, transcranial magnetic stimulation, Behavioral Health Treatment for pervasive developmental disorder or autism in an office setting, home, or other non-institutional facility setting, and office-based opioid treatment	50%		✓		50%	✓
Partial Hospitalization Program	50%		✓		50% Subject to a Benefit maximum of \$350/day	✓
Psychological Testing	50%		✓		50%	✓
<b>Inpatient services</b>						
Physician inpatient services	50%		✓		50%	✓
Hospital services	50%		✓		50% Subject to a Benefit maximum of \$2,000/day	✓
Residential Care	50%		✓		50% Subject to a Benefit maximum of \$2,000/day	✓

**Prescription Drug Benefits<sup>8,9</sup>**

**Your payment**

<i>A separate Calendar Year pharmacy Deductible applies.</i>	When using a Participating Pharmacy <sup>3</sup>		CYD <sup>2</sup> applies	When using a Non-Participating Pharmacy <sup>4</sup>	CYD <sup>2</sup> applies
	Level A	Level B			
<b>Retail pharmacy prescription Drugs</b>					
<i>Per prescription, up to a 30-day supply.</i>					
Contraceptive Drugs and devices	\$0	\$0		Not covered	
Tier 1 Drugs	\$20/prescription	\$25/prescription		Not covered	
Tier 2 Drugs	50% up to \$250/prescription	50% up to \$500/prescription	✓	Not covered	



**Prescription Drug Benefits<sup>8,9</sup>**

**Your payment**

A separate Calendar Year pharmacy Deductible applies.	When using a Participating Pharmacy <sup>3</sup>		CYD <sup>2</sup> applies	When using a Non-Participating Pharmacy <sup>4</sup>	CYD <sup>2</sup> applies
Tier 3 Drugs	50% up to \$250/prescription	50% up to \$500/prescription	✓	Not covered	
Tier 4 Drugs	50% up to \$500/prescription	50% up to \$500/prescription	✓	Not covered	
<b>Retail pharmacy prescription Drugs</b>					
<i>Per prescription, up to a 90-day supply from a 90-day retail pharmacy.</i>					
Contraceptive Drugs and devices	\$0	\$0		Not covered	
Tier 1 Drugs	\$60/prescription	\$75/prescription		Not covered	
Tier 2 Drugs	50% up to \$750/prescription	50% up to \$1,500/prescription	✓	Not covered	
Tier 3 Drugs	50% up to \$750/prescription	50% up to \$1,500/prescription	✓	Not covered	
Tier 4 Drugs	50% up to \$1,500/prescription	50% up to \$1,500/prescription	✓	Not covered	
<b>Mail service pharmacy prescription Drugs</b>					
<i>Per prescription, for a 31-90-day supply.</i>					
Contraceptive Drugs and devices		\$0		Not covered	
Tier 1 Drugs		\$40/prescription		Not covered	
Tier 2 Drugs	50% up to \$500/prescription		✓	Not covered	
Tier 3 Drugs	50% up to \$500/prescription		✓	Not covered	
Tier 4 Drugs	50% up to \$1,000/prescription		✓	Not covered	

**Pediatric Benefits**

**Your payment**

Pediatric Benefits are available through the end of the month in which the Member turns 19.	When using a Participating Dentist <sup>3</sup>	CYD <sup>2</sup> applies	When using a Non-Participating Dentist <sup>4</sup>	CYD <sup>2</sup> applies
<b>Pediatric dental<sup>10</sup></b>				
Diagnostic and preventive services				
• Oral exam	\$0		20%	

**Pediatric Benefits**

**Your payment**

<i>Pediatric Benefits are available through the end of the month in which the Member turns 19.</i>	<b>When using a Participating Dentist<sup>3</sup></b>	<b>CYD<sup>2</sup> applies</b>	<b>When using a Non-Participating Dentist<sup>4</sup></b>	<b>CYD<sup>2</sup> applies</b>
<ul style="list-style-type: none"> <li>Preventive – cleaning</li> <li>Preventive – x-ray</li> <li>Sealants per tooth</li> <li>Topical fluoride application</li> <li>Space maintainers - fixed</li> </ul>	\$0		20%	
Basic services				
<ul style="list-style-type: none"> <li>Restorative procedures</li> <li>Periodontal maintenance</li> <li>Adjunctive general services</li> </ul>	20%		30%	
Major services				
<ul style="list-style-type: none"> <li>Oral surgery</li> <li>Endodontics</li> <li>Periodontics (other than maintenance)</li> <li>Crowns and casts</li> <li>Prosthodontics</li> </ul>	50%		50%	
Orthodontics (Medically Necessary)	50%		50%	

**Pediatric Benefits**

**Your payment**

<i>Pediatric Benefits are available through the end of the month in which the Member turns 19.</i>	<b>When using a Participating Provider<sup>3</sup></b>	<b>CYD<sup>2</sup> applies</b>	<b>When using a Non-Participating Provider<sup>4</sup></b>	<b>CYD<sup>2</sup> applies</b>
<b>Pediatric vision<sup>11</sup></b>				
Comprehensive eye examination				
<i>One exam per Calendar Year.</i>				
<ul style="list-style-type: none"> <li>Ophthalmologic visit</li> <li>Optometric visit</li> </ul>	\$0		All charges above \$30	
Contact lens fitting and evaluation				
<i>When you choose contact lenses instead of eyeglasses, one per Member every 12 months by a Participating Provider if administered at the same time as the comprehensive exam. There is a maximum of two follow up visits.</i>				
<ul style="list-style-type: none"> <li>Standard lenses</li> <li>Non-standard lenses</li> </ul>	\$0 All charges above \$60		Not covered Not covered	

**Pediatric Benefits**

**Your payment**

Pediatric Benefits are available through the end of the month in which the Member turns 19.	When using a Participating Provider <sup>3</sup>	CYD <sup>2</sup> applies	When using a Non-Participating Provider <sup>4</sup>	CYD <sup>2</sup> applies
Eyewear/materials				
<p><i>One eyeglass frame and eyeglass lenses, or contact lenses instead of eyeglasses, up to the Benefit per Calendar Year. Any exceptions are noted below.</i></p>				
<ul style="list-style-type: none"> <li>Contact lenses</li> </ul>				
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>Non-elective (Medically Necessary) - hard or soft</li> </ul> </li> </ul>	\$0		All charges above \$225	
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li><i>Up to two pairs per eye per Calendar Year.</i></li> </ul> </li> </ul>				
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>Elective (cosmetic/convenience)</li> </ul> </li> </ul>				
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>Standard and non-standard, hard</li> </ul> </li> </ul>	\$0		All charges above \$75	
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li><i>Up to a 3 month supply for each eye per Calendar Year based on lenses selected.</i></li> </ul> </li> </ul>				
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>Standard and non-standard, soft</li> </ul> </li> </ul>	\$0		All charges above \$75	
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li><i>Up to a 6 month supply for each eye per Calendar Year based on lenses selected.</i></li> </ul> </li> </ul>				
<ul style="list-style-type: none"> <li>Eyeglass frames</li> </ul>				
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>Collection frames</li> </ul> </li> </ul>	\$0		All charges above \$40	
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>Non-collection frames</li> </ul> </li> </ul>	All charges above \$150		All charges above \$40	
<ul style="list-style-type: none"> <li>Eyeglass lenses</li> </ul>				
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li><i>Lenses include choice of glass or plastic lenses, all lens powers (single vision, bifocal, trifocal, lenticular), fashion or gradient tint, scratch coating, oversized, and glass-grey #3 prescription sunglasses.</i></li> </ul> </li> </ul>				
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>Single vision</li> </ul> </li> </ul>	\$0		All charges above \$25	
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>Lined bifocal</li> </ul> </li> </ul>	\$0		All charges above \$35	
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>Lined trifocal</li> </ul> </li> </ul>	\$0		All charges above \$45	
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>Lenticular</li> </ul> </li> </ul>	\$0		All charges above \$45	
Optional eyeglass lenses and treatments				
<ul style="list-style-type: none"> <li>Ultraviolet protective coating (standard only)</li> </ul>	\$0		Not covered	
<ul style="list-style-type: none"> <li>Polycarbonate lenses</li> </ul>	\$0		Not covered	
<ul style="list-style-type: none"> <li>Standard progressive lenses</li> </ul>	\$55		Not covered	

## Pediatric Benefits

## Your payment

<i>Pediatric Benefits are available through the end of the month in which the Member turns 19.</i>	<b>When using a Participating Provider<sup>3</sup></b>	<b>CYD<sup>2</sup> applies</b>	<b>When using a Non-Participating Provider<sup>4</sup></b>	<b>CYD<sup>2</sup> applies</b>
• Premium progressive lenses	\$95		Not covered	
• Anti-reflective lens coating (standard only)	\$35		Not covered	
• Photochromic - glass lenses	\$25		Not covered	
• Photochromic - plastic lenses	\$25		Not covered	
• High index lenses	\$30		Not covered	
• Polarized lenses	\$45		Not covered	
Low vision testing and equipment				
• Comprehensive low vision exam <i>Once every 5 Calendar Years.</i>	35%		Not covered	
• Low vision devices <i>One aid per Calendar Year.</i>	35%		Not covered	
Diabetes management referral	\$0		Not covered	

## Prior Authorization

The following are some frequently-utilized Benefits that require prior authorization:

- Advanced imaging services
- Outpatient mental health services, except office visits and office-based opioid treatment
- Inpatient facility services
- Pediatric vision non-elective contact lenses and low vision testing and equipment
- Hospice program services
- Some prescription Drugs (see [blueshieldca.com/pharmacy](https://blueshieldca.com/pharmacy))

Please review the Evidence of Coverage for more about Benefits that require prior authorization.

## Notes

### 1 Evidence of Coverage (EOC):

The Evidence of Coverage (EOC) describes the Benefits, limitations, and exclusions that apply to coverage under this Plan. Please review the EOC for more details of coverage outlined in this Summary of Benefits. You can request a copy of the EOC at any time.

Capitalized terms are defined in the EOC. Refer to the EOC for an explanation of the terms used in this Summary of Benefits.

### 2 Calendar Year Deductible (CYD):

Calendar Year Deductible explained. A Calendar Year Deductible is the amount you pay each Calendar Year before Blue Shield pays for Covered Services under the Plan.

If this Plan has any Calendar Year Deductible(s), Covered Services subject to that Deductible are identified with a check mark (✓) in the Benefits chart above.

## Notes

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Covered Services not subject to the Calendar Year medical Deductible. Some Covered Services received from Participating Providers are paid by Blue Shield before you meet any Calendar Year medical Deductible. These Covered Services do not have a check mark (✓) next to them in the "CYD applies" column in the Benefits chart above.

- First Dollar Coverage (FDC). This Plan also has first dollar coverage. See the section on first dollar coverage for office visits that are also paid by Blue Shield before you meet any Calendar Year medical Deductible. Covered Services with first dollar coverage are identified with a check mark (✓) in the "FDC applies" column in the Benefits chart above.

This Plan has a separate medical Deductible and pharmacy Deductible.

This Plan has a Participating Provider Calendar Year Deductible as well as a combined Participating Provider and Non-Participating Provider Calendar Year Deductible. This means that any amounts you pay towards your Participating Provider Calendar Year Deductible also count towards your combined Participating and Non-Participating Provider Calendar Year Deductible.

Family coverage has an individual Deductible within the Family Deductible. This means that the Deductible will be met for an individual with Family coverage who meets the individual Deductible prior to the Family meeting the Family Deductible within a Calendar Year. Any amount you have paid toward the individual Deductible will be applied to both the individual Deductible and the Family Deductible. Once the individual Deductible or Family Deductible is reached, cost sharing applies until the Out-of-Pocket Maximum is reached.

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### 3 Using Participating Providers:

Participating Providers have a contract to provide health care services to Members. When you receive Covered Services from a Participating Provider, you are only responsible for the Copayment or Coinsurance, once any Calendar Year Deductible has been met.

Participating Pharmacies. Blue Shield has two participation levels for retail pharmacies; Level A and Level B. You can go to any Level A or Level B pharmacy to obtain covered Drugs.

Teladoc. Teladoc mental health and substance use disorder consultations are provided through Teladoc. These services are not administered by Blue Shield's Mental Health Service Administrator (MHSA).

"Allowable Amount" is defined in the EOC. In addition:

- Coinsurance is calculated from the Allowable Amount.

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### 4 Using Non-Participating Providers:

Non-Participating Providers do not have a contract to provide health care services to Members. When you receive Covered Services from a Non-Participating Provider, you are responsible for:

- the Copayment or Coinsurance (once any Calendar Year Deductible has been met), and
- any charges above the Allowable Amount.

"Allowable Amount" is defined in the EOC. In addition:

- Coinsurance is calculated from the Allowable Amount, which is subject to any stated Benefit maximum.
  - Charges above the Allowable Amount do not count towards the Out-of-Pocket Maximum, and are your responsibility for payment to the provider. This out-of-pocket expense can be significant.
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### 5 Calendar Year Out-of-Pocket Maximum (OOPM):

Calendar Year Out-of-Pocket Maximum explained. The Out-of-Pocket Maximum is the most you are required to pay for Covered Services in a Calendar Year. Once you reach your Out-of-Pocket Maximum, Blue Shield will pay 100% of the Allowable Amount for Covered Services for the rest of the Calendar Year.

Your payment after you reach the Calendar Year OOPM. You will continue to pay all charges for the following Covered Services after the Calendar Year Out-of-Pocket Maximum is met:

- dialysis center Benefits: dialysis services from a Non-Participating Provider.
- charges for services that are not covered and charges above the Allowable Amount.

Any Deductibles count towards the OOPM. Any amounts you pay that count towards the medical or pharmacy Calendar Year Deductible also count towards the Calendar Year Out-of-Pocket Maximum.

This Plan has a Participating Provider OOPM as well as a combined Participating Provider and Non-Participating Provider OOPM. This means that any amounts you pay towards your Participating Provider OOPM also count towards your combined Participating and Non-Participating Provider OOPM.

Family coverage has an individual OOPM within the Family OOPM. This means that the OOPM will be met for an individual with Family coverage who meets the individual OOPM prior to the Family meeting the Family OOPM within a Calendar Year. Any amount you have paid toward the individual OOPM will be applied to both the individual OOPM and the Family OOPM, except for Out-of-Network pediatric dental services. Cost sharing payments for pediatric dental services made by each individual child for Out-of-Network Covered Services do not accumulate to the Family Out-of-Pocket Maximum.

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### 6 Separate Member Payments When Multiple Covered Services are Received:

Each time you receive multiple Covered Services, you might have separate payments (Copayment or Coinsurance) for each service. When this happens, you may be responsible for multiple Copayments or Coinsurance. For example, you may owe an office visit payment in addition to an allergy serum payment when you visit the doctor for an allergy shot.

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### 7 Preventive Health Services:

If you only receive Preventive Health Services during a Physician office visit, there is no Copayment or Coinsurance for the visit. If you receive both Preventive Health Services and other Covered Services during the Physician office visit, you may have a Copayment or Coinsurance for the visit.

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### 8 Outpatient Prescription Drug Coverage:

#### Medicare Part D-non-creditable coverage-

This Plan's prescription drug coverage provides less coverage on average than the standard benefit set by the federal government for Medicare Part D (also called non-creditable coverage). It is important to know that generally you may only enroll in a Part D plan when you are initially eligible for Medicare, and from October 15th through December 7th of each subsequent year. You may also be eligible for a special enrollment period with Medicare when you lose creditable coverage. If you do not enroll in Medicare Part D when first eligible, you may be subject to payment of higher Part D premiums when you do enroll at a later date. For more information about this drug coverage, call the Customer Services telephone number on your Member identification card, Monday through Thursday, 8 a.m. to 5 p.m., or Friday 9 a.m. to 5 p.m.

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### 9 Outpatient Prescription Drug Coverage:

Brand Drug coverage when a Generic Drug is available. If you, the Physician, or Health Care Provider, select a Brand Drug when a Generic Drug equivalent is available, you are responsible for the difference between the cost to Blue Shield for the Brand Drug and its Generic Drug equivalent plus the tier 1 Copayment or Coinsurance. This difference in

## Notes

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cost will not count towards any Calendar Year pharmacy Deductible, medical Deductible, or the Calendar Year Out-of-Pocket Maximum.

See the Obtaining outpatient prescription Drugs at a Participating Pharmacy section of the EOC for more information about how a brand contraceptive may be covered without a Copayment or Coinsurance.

Request for Medical Necessity Review. If you or your Physician believes a Brand Drug is Medically Necessary, either person may request a Medical Necessity Review. If approved, the Brand Drug will be covered at the applicable Drug tier Copayment or Coinsurance.

Short-Cycle Specialty Drug program. This program allows initial prescriptions for select Specialty Drugs to be filled for a 15-day supply with your approval. When this occurs, the Copayment or Coinsurance will be pro-rated.

Specialty Drugs. Specialty Drugs are only available from a Network Specialty Pharmacy, up to a 30-day supply.

Oral Anticancer Drugs. You pay up to \$250 for oral Anticancer Drugs from a Participating Pharmacy, up to a 30-day supply. Oral Anticancer Drugs from a Participating Pharmacy are not subject to any Deductible.

Mail service Drugs. You pay the applicable 30-day retail pharmacy Copayment or Coinsurance for a 30-day supply or less from the mail service pharmacy.

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### 10 Pediatric Dental Coverage:

Pediatric dental Benefits are provided through Blue Shield's Dental Plan Administrator (DPA).

Orthodontic Covered Services. The Copayment or Coinsurance for Medically Necessary orthodontic Covered Services applies to a course of treatment even if it extends beyond a Calendar Year. This applies as long as the Member remains enrolled in the Plan.

*This plan is compliant with requirements of the pediatric dental EHB benchmark plan, including coverage of services in circumstances of Medical Necessity as defined in the Early Periodic Screening, Diagnosis and Treatment (EPSDT) benefit.*

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### 11 Pediatric Vision Coverage:

Pediatric vision Benefits are provided through Blue Shield's Vision Plan Administrator (VPA).

Covered Services from Non-Participating Providers. There is no Copayment or Coinsurance up to the listed Allowable Amount. You pay all charges above the Allowable Amount.

Coverage for frames. If frames are selected that are more expensive than the Allowable Amount established for frames under this Benefit, you pay the difference between the Allowable Amount and the provider's charge.

"Collection frames" are covered with no Member payment from Participating Providers. Retail chain Participating Providers do not usually display the frames as "collection," but a comparable selection of frames is maintained.

"Non-collection frames" are covered up to an Allowable Amount of \$150; however, if the Participating Provider uses:

- wholesale pricing, then the Allowable Amount will be up to \$99.06.
- warehouse pricing, then the Allowable Amount will be up to \$103.64.

Participating Providers using wholesale pricing are identified in the provider directory.

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Plans may be modified to ensure compliance with State and Federal requirements.



## NOTICES AVAILABLE ONLINE

### Nondiscrimination and Language Assistance Services

Blue Shield complies with applicable state and federal civil rights laws. We also offer language assistance services at no additional cost.

View our nondiscrimination notice and language assistance notice: [blueshieldca.com/notices](https://blueshieldca.com/notices). You can also call for language assistance services: **(866) 346-7198 (TTY: 711)**.

If you are unable to access the website above and would like to receive a copy of the nondiscrimination notice and language assistance notice, please call Customer Care at **(888) 256-3650 (TTY: 711)**.

### Servicios de asistencia en idiomas y avisos de no discriminación

Blue Shield cumple con las leyes de derechos civiles federales y estatales aplicables. También, ofrecemos servicios de asistencia en idiomas sin costo adicional.

Vea nuestro aviso de no discriminación y nuestro aviso de asistencia en idiomas en [blueshieldca.com/notices](https://blueshieldca.com/notices). Para obtener servicios de asistencia en idiomas, también puede llamar al **(866) 346-7198 (TTY: 711)**.

Si no puede acceder al sitio web que aparece arriba y desea recibir una copia del aviso de no discriminación y del aviso de asistencia en idiomas, llame a Atención al Cliente al **(888) 256-3650 (TTY: 711)**.

### 非歧視通知和語言協助服務

Blue Shield 遵守適用的州及聯邦政府的民權法。同時，我們免費提供語言協助服務。

如需檢視我司的非歧視通知和語言幫助通知，請造訪 [blueshieldca.com/notices](https://blueshieldca.com/notices)。您還可致電尋求語言協助服務：**(866) 346-7198 (TTY: 711)**。

如果您無法造訪上述網站，且希望收到一份非歧視通知和語言幫助通知的副本，請致電客戶服務部，電話：**(888) 256-3650 (TTY: 711)**。