# blue 😈 of california

Coverage Period: 6/1/25 - 5/31/26

Custom Full PPO Split Deductible 30-1000 80/60

Coverage for: Individual + Family | Plan Type: PPO The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would

share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit bsca.com/policies/W3000870-M0040604EOC\_COI202506.pdf or call 1-855-256-9404. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at healthcare.gov/sbc-glossary or call 1-866-444-3272 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$1,000 per individual / \$3,000 per family for <u>participating providers</u> ; \$2,000 per individual / \$6,000 per family for <u>non-participating providers</u> .	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. <u>Preventive care</u> and services listed in your complete terms of coverage.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>healthcare.gov/coverage/preventive-care-benefits</u> .
Are there other deductibles for specific services?	Yes. Prescription drugs <b>\$100</b> per individual. There are no other specific deductibles.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$4,000 per individual / \$8,000 per family for <u>participating providers</u> ; \$8,000 per individual / \$16,000 per family for <u>non-participating providers</u> .	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit?</u>	<u>Copayments</u> for certain services, <u>premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>blueshieldca.com/fad</u> or call <b>1-855-256-9404</b> for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u> network. You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical		What You	Will Pay	Limitations Expontions 9 Other
Event	Services You May Need	<u>Participating Provider</u> (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$30/visit; <u>deductible</u> does not apply	40% coinsurance	None
If you visit a health care provider's office	<u>Specialist</u> visit	\$50/visit; <u>deductible</u> does not apply	40% coinsurance	
or clinic	Preventive care/screening /immunization	No Charge; deductible does not apply	40% coinsurance	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	Lab & Path: 20% coinsurance X-Ray & Imaging: 20% coinsurance Other Diagnostic Examination: 20% coinsurance	Lab & Path: 40% coinsurance X-Ray & Imaging: 40% coinsurance Other Diagnostic Examination: 40% coinsurance	The services listed are at a freestanding location.
	Imaging (CT/PET scans, MRIs)	Outpatient Radiology Center: 20% coinsurance Outpatient Hospital: 20% coinsurance	Outpatient Radiology Center: 40% coinsurance Outpatient Hospital: 40% coinsurance subject to a benefit maximum of \$350/day	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits.
If you need drugs to treat your illness or condition	Tier 1	Retail: \$10/prescription; deductible does not apply Mail Service: \$20/prescription; deductible does not apply	Retail: 25% coinsurance + \$10/prescription; deductible does not apply Mail Service: Not Covered	Preauthorization is required for select drugs. Failure to obtain preauthorization may result in nonpayment of benefits.
More information about prescription drug coverage is available at blueshieldca.com/formul ary	Tier 2	Retail: \$30/prescription Mail Service: \$60/prescription	Retail: 25% coinsurance + \$30/prescription  Mail Service: Not Covered	Retail: Covers up to a 30-day supply; 90-days may be covered with a copayment for each 30-day supply;
	Tier 3	Retail: \$55/prescription Mail Service: \$110/prescription	Retail: 25% coinsurance + \$55/prescription Mail Service: Not Covered	Mail Service: Covers up to a 90-day supply.

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at <a href="mailto:bsca.com/policies/W3000870-M0040604EOC">bsca.com/policies/W3000870-M0040604EOC</a> COI202506.pdf.

Common Medical		What You	Will Pay	Limitations Evacutions 9 Other
Event	Services You May Need	<u>Participating Provider</u> (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Tier 4	Retail and Network Specialty Pharmacies: 30% coinsurance up to \$250/prescription Mail Service: 30% coinsurance up to \$500/prescription	Retail: 30% coinsurance up to \$250/prescription + 25% of purchase price Mail Service: Not Covered	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits.  Retail and Network Specialty Pharmacies: Covers up to a 30-day supply; Specialty drugs must be obtained at a Network Specialty Pharmacy.  Mail Service: Covers up to a 90-day supply.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Ambulatory Surgery Center: 10% coinsurance Outpatient Hospital: 10% coinsurance	Ambulatory Surgery Center: 40% coinsurance subject to a benefit maximum of \$350/day Outpatient Hospital: 40% coinsurance subject to a benefit maximum of \$350/day	None
	Physician/surgeon fees	20% coinsurance	40% coinsurance	
If you need immediate medical attention	Emergency room care	Facility Fee: \$100/visit + 20% coinsurance; deductible does not apply Physician Fee: 20% coinsurance; deductible does not apply	Facility Fee: \$100/visit + 20% coinsurance; deductible does not apply Physician Fee: 20% coinsurance; deductible does not apply	None
	Emergency medical transportation	20% coinsurance	20% coinsurance	This payment is for emergency or authorized transport.
	<u>Urgent care</u>	\$30/visit; <u>deductible</u> does not apply	40% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% <u>coinsurance</u> subject to a benefit maximum of \$600/day	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits.
	Physician/surgeon fees	20% coinsurance	40% coinsurance	None

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at  $\underline{bsca.com/policies/W3000870-M0040604EOC\_COI202506.pdf}$ .

O a marrow Mardia al		What You Will Pay		Livitations Essentians 9 Others
Common Medical Event	Services You May Need	<u>Participating Provider</u> (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need mental	Outpatient services	Office Visit: \$30/visit; deductible does not apply Other Outpatient Services: 20% coinsurance Partial Hospitalization: 20% coinsurance Psychological Testing: 20% coinsurance	Office Visit: 40% coinsurance Other Outpatient Services: 40% coinsurance Partial Hospitalization: 40% coinsurance subject to a benefit maximum of \$350/day Psychological Testing: 40% coinsurance	Preauthorization is required except for office visits and office-based opioid treatment. Failure to obtain preauthorization may result in non-payment of benefits.
health, behavioral health, or substance abuse services	Inpatient services	Physician Inpatient Services: 40% coinsurance 40% coinsurance 40% coinsurance 40% coinsurance 40% coinsurance subject to a benefit maximum of obtain preauthorization obtain preauthorization.	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits.	
	Office visits	20% coinsurance	40% coinsurance	
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	None
ii you are pregnant	Childbirth/delivery facility services	20% coinsurance	40% coinsurance subject to a benefit maximum of \$600/day	
If you need help recovering or have other special health needs	Home health care	20% coinsurance	Not Covered	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits. Coverage limited to 100 visits per member per Calendar Year.
	Rehabilitation services	Office Visit: 20% coinsurance Outpatient Hospital: 20% coinsurance	Office Visit: 40% coinsurance Outpatient Hospital: 40% coinsurance subject to a benefit maximum of \$350/day	None

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at <a href="mailto:bsca.com/policies/W3000870-M0040604EOC\_COI202506.pdf">bsca.com/policies/W3000870-M0040604EOC\_COI202506.pdf</a>.

Common Medical		What You Will Pay		Limitations Evantions 9 Other
Event	Services You May Need	Participating Provider	Non-Participating Provider	Limitations, Exceptions, & Other Important Information
LVeiit		(You will pay the least)	(You will pay the most)	important imormation
	Habilitation services	Office Visit: 20% coinsurance Outpatient Hospital: 20% coinsurance	Office Visit: 40% coinsurance Outpatient Hospital: 40% coinsurance subject to a benefit maximum of \$350/day	
	Skilled nursing care	Freestanding SNF: 20% coinsurance Hospital-based SNF: 20% coinsurance	Freestanding SNF: 40% coinsurance Hospital-based SNF: 40% coinsurance subject to a benefit maximum of \$600/day	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits. Coverage limited to 100 days per member per benefit period.
	Durable medical equipment	20% coinsurance	40% coinsurance	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits.
	Hospice services	20% coinsurance	Not Covered	<u>Preauthorization</u> is required except for pre-hospice consultation. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits.
If your child needs	Children's eye exam	Not Covered	Not Covered	
dental or eye care	Children's glasses	Not Covered	Not Covered	None
dental of eye care	Children's dental check-up	Not Covered	Not Covered	

### **Excluded Services & Other Covered Services:**

### Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Cosmetic surgery
- Dental care (Adult)
- Hearing Aids

- Infertility Treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)

Acupuncture

Bariatric surgery

Chiropractic Care

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <a href="cciio.cms.gov">cciio.cms.gov</a>. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <a href="Marketplace">Marketplace</a>. For more information about the

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at <a href="mailto:bsca.com/policies/W3000870-M0040604EOC\_COI202506.pdf">bsca.com/policies/W3000870-M0040604EOC\_COI202506.pdf</a>.

Marketplace, visit HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice or assistance, contact: Blue Shield Customer Service at 1-855-256-9404 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>dol.gov/ebsa/healthreform</u>. Additionally, you can contact the California Department of Managed Health Care Help at 1-888-466-2219 or visit <u>helpline@dmhc.ca.gov</u> or visit <u>http://www.healthhelp.ca.gov</u>.

### Does this <u>plan</u> provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

#### Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at <a href="mailto:bsca.com/policies/W3000870-M0040604EOC\_COI202506.pdf">bsca.com/policies/W3000870-M0040604EOC\_COI202506.pdf</a>.

#### **Language Access Services:**

English: For assistance in English at no cost, call 1-866-346-7198.

Spanish (Español): Para obtener asistencia en Español sin cargo, llame al 1-866-346-7198.

Tagalog (Tagalog): Kung kailanganninyo ang libreng tulongsa Tagalog tumawag sa 1-866-346-7198.

Chinese (中文): 如果需要中文的免费帮助, 请拨打这个号码1-866-346-7198.

Navajo (Dine): Diné k'ehjí doo baah ílínígó shíka' at'oowoł nínízingo, kwiji' hodíílnih 1-866-346-7198.

Vietnamese (Tiếng Việt): Để được hỗ trợ miễn phí tiếng Việt, vui lòng gọi đến số 1-866-346-7198.

Korean (한국어): 한국어도움이필요하시면, 1-866-346-7198 무료전화 로전화하십시오.

Armenian (Հայերեն)։ Հայերեն լեզվով անվճար օգնություն առանալու համար խնդրում ենք զանգահարել 1-866-346-7198.

Russian (Русский): если нужна бесплатная помощь на русском языке, то позвоните 1-866-346-7198.

Japanese (日本語): 日本語支援が必要な場合1-866-346-7198に電話をかけてください。無料で提供します。

براى دريافت كمك رايگان زبان فارسي، لطفاً با شماره تلفن 7198-346-1-1 تماس بگيريد. : (فارسي) Persian

Punjabi (ਪੰਜਾਬੀ): ਪੰਜਾਬੀ ਵਿਚ ਸਹਾਇਤਾ ਲਈ ਕਿਰਪਾ ਕਰਕੇ 1-866-346-7198 'ਤੇ ਕਾੱਲ ਕਰੋ।

Khmer (ភាសាខ្មែរ)៖ សូមជំនួយភាសាអង់គ្លេសដោយឥតគិតថ្លៃ សូមទាក់ទងមកលេខ 1-866-346-7198។

لحصول على المساعدة في اللغة العربية مجانا، تفضل باتصال على هذا الرقم: 7198-346-1-1. : (العربية) Arabic

Hmong (Hnoob): Xav tau kev pab dawb lub Hmoob, thov hu rau 1-866-346-7198.

Hindi (हिन्दी): हिन्दी में बिना खर्च के सहायता के लिए, 1-866-346-7198 पर कॉल करें।

Thai (ไทย): สำหรับความช่วยเหลือเป็นภาษาไทยโดยไม่มีค่าใช้จ่ายโปรดโทร 1-866-346-7198

Laotian (ພາສາລາວ): ສໍາລັບການຊ່ວຍເຫຼືອເປັນພາສາລາວແບບບໍ່ເສຍຄ່າ, ກະລຸນາໂທ1-866-346-7198.

-To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.-

#### **PRA Disclosure Statement**

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.08** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at <a href="mailto:bsca.com/policies/W3000870-M0040604EOC\_COI202506.pdf">bsca.com/policies/W3000870-M0040604EOC\_COI202506.pdf</a>.

### **About these Coverage Examples:**



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

### Peg is Having a Baby

(9 months of <u>participating</u> pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$1,000
■ Specialist copayment	\$50
■ Hospital (facility) coinsurance	20%
■ Other <u>coinsurance</u>	20%

#### This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

### In this example, Peg would pay:

in this example, regiredia pay.	
Cost Sharing	
<u>Deductibles</u>	\$1,000
<u>Copayments</u>	\$10
Coinsurance	\$2,300
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$3,370

## **Managing Joe's Type 2 Diabetes**

(a year of routine <u>participating</u> care of a well-controlled condition)

■ The plan's overall deductible	\$1,000
■ Specialist copayment	\$50
■ Hospital (facility) coinsurance	20%
Other coinsurance	20%

#### This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

<u>Diagnostic tests</u> (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,600
--------------------	---------

#### In this example, Joe would pay:

Cost Sharing	
<u>Deductibles</u>	\$1,000
Copayments	\$900
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$1,920

### **Mia's Simple Fracture**

(<u>participating</u> emergency room visit and follow up care)

■ The plan's overall deductible	\$1,000
Specialist copayment	\$50
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

#### This EXAMPLE event includes services like:

<u>Emergency room care</u> (including medical supplies)

Diagnostic test (x-ray)

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
--------------------	---------

### In this example, Mia would pay:

\$1,000
\$40
\$300
\$0
\$1,340



### **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**. 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 <u>blueshieldca.com/notices</u>. 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。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)。