

Summary of Benefits

Custom PPO 350 90/70

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).¹ Please read both documents carefully for details.

Medical Provider Network:

Full PPO Network

This Plan uses a specific network of Health Care Providers, called the Full 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.

Plan Year Deductibles (PYD)²

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

When using a Participating³ or Non-Participating⁴ Provider

Plan Year medical Deductible	<i>Individual coverage</i>	\$350
	<i>Family coverage</i>	\$350: individual \$700: Family

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.

Plan Year Out-of-Pocket Maximum⁵

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

	When using a Participating Provider ³	When using any combination of Participating ³ or Non-Participating ⁴ Providers
<i>Individual coverage</i>	\$1,500	\$4,500
<i>Family coverage</i>	\$1,500: individual \$3,000: Family	\$4,500: individual \$9,000: Family

Benefits⁶

Your payment

	When using a Participating Provider ³	PYD ² applies	When using a Non-Participating Provider ⁴	PYD ² applies
Preventive Health Services⁷				
Preventive Health Services	\$0		30%	✓
California Prenatal Screening Program	\$0		\$0	
Physician services				
Primary care office visit	10%	✓	30%	✓
Specialist care office visit	10%	✓	30%	✓
Physician home visit	10%	✓	30%	✓
Physician or surgeon services in an outpatient facility	10%	✓	30%	✓
Physician or surgeon services in an inpatient facility	10%	✓	30%	✓
Other professional services				
Other practitioner office visit <i>Includes nurse practitioners, physician assistants, and therapists.</i>	10%	✓	30%	✓
Acupuncture services <i>Up to 20 visits per Member, per Plan Year.</i>	\$25/visit		\$25/visit	
Chiropractic services <i>Up to 20 visits per Member, per Plan Year.</i>	10%	✓	30%	✓
Teladoc consultation	\$5/consult		Not covered	
Family planning				
• Counseling, consulting, and education	\$0		30%	✓
• Injectable contraceptive; diaphragm fitting, intrauterine device (IUD), implantable contraceptive, and related procedure.	\$0		30%	✓
• Tubal ligation	\$0		30%	✓
• Vasectomy	10%	✓	30%	✓
Podiatric services	10%	✓	30%	✓
Pregnancy and maternity care⁷				
Physician office visits: prenatal and postnatal	10%	✓	30%	✓
Physician services for pregnancy termination	10%	✓	30%	✓

Benefits⁶

Your payment

	When using a Participating Provider³	PYD² applies	When using a Non-Participating Provider⁴	PYD² applies
Emergency services				
Emergency room services	\$100/visit plus 10%		\$100/visit plus 10%	
<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	10%	✓	10%	✓
Urgent care center services	10%	✓	30%	✓
Ambulance services	10%	✓	10%	✓
<i>This payment is for emergency or authorized transport.</i>				
Outpatient facility services				
Ambulatory Surgery Center	10%	✓	30%	✓
Outpatient Department of a Hospital: surgery	10%	✓	30%	✓
Outpatient Department of a Hospital: treatment of illness or injury, radiation therapy, chemotherapy, and necessary supplies	10%	✓	30%	✓
Inpatient facility services				
Hospital services and stay	10%	✓	30%	✓
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	10%	✓	Not covered	
• Physician inpatient services	10%	✓	Not covered	
Bariatric surgery services, designated California counties				
<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	10%	✓	Not covered	
Outpatient facility services	10%	✓	Not covered	

Benefits⁶

Your payment

	When using a Participating Provider³	PYD² applies	When using a Non-Participating Provider⁴	PYD² applies
Physician services	10%	✓	Not covered	
Diagnostic x-ray, imaging, pathology, and laboratory services				
<i>This payment is for Covered Services that are diagnostic, non-Preventive Health Services, and diagnostic radiological procedures, such as CT scans, MRIs, MRAs, and PET scans. For the payments for Covered Services that are considered Preventive Health Services, see Preventive Health Services.</i>				
Laboratory services				
<i>Includes diagnostic Papanicolaou (Pap) test.</i>				
• Laboratory center	10%	✓	30%	✓
• Outpatient Department of a Hospital	10%	✓	30%	✓
X-ray and imaging services				
<i>Includes diagnostic mammography.</i>				
• Outpatient radiology center	10%	✓	30%	✓
• Outpatient Department of a Hospital	10%	✓	30%	✓
Other outpatient diagnostic testing				
<i>Testing to diagnose illness or injury such as vestibular function tests, EKG, ECG, cardiac monitoring, non-invasive vascular studies, sleep medicine testing, muscle and range of motion tests, EEG, and EMG.</i>				
• Office location	10%	✓	30%	✓
• Outpatient Department of a Hospital	10%	✓	30%	✓
Radiological and nuclear imaging services				
• Outpatient radiology center	10%	✓	30%	✓
• Outpatient Department of a Hospital	10%	✓	30%	✓
Rehabilitative and Habilitative Services				
<i>Includes Physical Therapy, Occupational Therapy, Respiratory Therapy, and Speech Therapy services.</i>				
Office location	10%	✓	30%	✓
Outpatient Department of a Hospital	10%	✓	30%	✓
Durable medical equipment (DME)				
DME	10%	✓	30%	✓
Breast pump	\$0		Not covered	
Orthotic equipment and devices	10%	✓	30%	✓
Prosthetic equipment and devices	10%	✓	30%	✓

	When using a Participating Provider ³	PYD ² applies	When using a Non-Participating Provider ⁴	PYD ² applies
Home health care services <i>Up to 100 visits per Member, per Plan 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>	10%	✓	Not covered	
Home infusion and home injectable therapy services Home infusion agency services <i>Includes home infusion drugs and medical supplies.</i>	10%	✓	Not covered	
Home visits by an infusion nurse	10%	✓	Not covered	
Hemophilia home infusion services <i>Includes blood factor products.</i>	10%	✓	Not covered	
Skilled Nursing Facility (SNF) services <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 Plan Year.</i>				
Freestanding SNF	10%	✓	10%	✓
Hospital-based SNF	10%	✓	30%	✓
Hospice program services Pre-Hospice consultation Routine home care 24-hour continuous home care Short-term inpatient care for pain and symptom management Inpatient respite care	\$0 \$0 10% 10% \$0	 ✓ ✓ 	Not covered Not covered Not covered Not covered Not covered	
Other services and supplies Diabetes care services <ul style="list-style-type: none"> • Devices, equipment, and supplies • Self-management training Dialysis services PKU product formulas and Special Food Products Allergy serum billed separately from an office visit Hearing services	 10% 10% 10% 10% 10%	 ✓ ✓ ✓ ✓ ✓	 30% 30% 30% 10% 30%	 ✓ ✓ ✓ ✓ ✓

Benefits⁶

Your payment

	When using a Participating Provider ³	PYD ² applies	When using a Non-Participating Provider ⁴	PYD ² applies
<ul style="list-style-type: none"> Hearing aids and equipment 	10%	✓	10%	✓

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 ³	PYD ² applies	When using a MHSA Non-Participating Provider ⁴	PYD ² applies
Outpatient services				
Office visit, including Physician office visit	10%	✓	30%	✓
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	10%	✓	30%	✓
Partial Hospitalization Program	10%	✓	30%	✓
Psychological Testing	10%	✓	30%	✓
Inpatient services				
Physician inpatient services	10%	✓	30%	✓
Hospital services	10%	✓	30%	✓
Residential Care	10%	✓	30%	✓

Prior Authorization

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

- Radiological and nuclear imaging services
- Outpatient mental health services, except office visits
- Inpatient facility services
- Hospice program services

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 Plan Year Deductible (PYD):

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

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

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

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 Plan Year.

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 Plan Year Deductible has been met.

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

- Coinsurance is calculated from the Allowable Amount or Benefit maximum, whichever is less.
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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 Plan Year Deductible has been met), and
- any charges above the Allowable Amount, or
- any charges above the stated dollar amount, which is the Benefit maximum.

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

- Coinsurance is calculated from the Allowable Amount or Benefit maximum, whichever is less.
 - Charges above the Allowable Amount or Benefit maximum 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 Plan Year Out-of-Pocket Maximum (OOPM):

Your payment after you reach the Plan Year OOPM. You will continue to pay all charges above a Benefit maximum.

Essential health benefits count towards the OOPM.

Notes

Any Deductibles count towards the OOPM. Any amounts you pay that count towards the medical Plan Year Deductible also count towards the Plan 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 Plan Year.

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 Copayment in addition to an allergy serum Copayment when you visit the doctor for an allergy shot.

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 by a Participating Provider. 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.

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