




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 blueshieldca.com/policies 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?	\$250 per individual / \$750 per family for <u>participating providers</u> ; \$500 per individual / \$1,500 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 other 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 healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the out-of-pocket limit for this plan?	Pharmacy \$250 per individual/ \$750 per family. \$750 per individual / \$2,250 per family for <u>participating providers</u> . \$3,500 per individual / \$10,500 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 out-of-pocket limit?	<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 <u>out-of-pocket limit</u> .
Will you pay less if you use a network provider?	Yes. See blueshieldca.com/fap or call 1-855-256-9404 for a list of <u>participating 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 network</u> . 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 charge</u> and what your <u>plan</u> pays (<u>balance</u>

billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.

Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .
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 All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	<u>Primary care</u> visit to treat an injury or illness	10% <u>coinsurance</u>	30% <u>coinsurance</u>	-----None-----
	<u>Specialist</u> visit	10% <u>coinsurance</u>	30% <u>coinsurance</u>	
	<u>Preventive care/ screening/ immunization</u>	No charge	30% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for. Calendar year medical <u>deductible</u> does not apply when you access <u>participating providers</u> .
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	<i>Lab & Path:</i> 10% <u>coinsurance</u> <i>X-Ray & Imaging:</i> 10% <u>coinsurance</u> <i>Other Diagnostic Examination:</i> 10% <u>coinsurance</u>	<i>Lab & Path:</i> 30% <u>coinsurance</u> <i>X-Ray & Imaging:</i> 30% <u>coinsurance</u> <i>Other Diagnostic Examination:</i> 30% <u>coinsurance</u> up to \$350 per day plus 100% of additional charges	The services listed are at a free standing location.
	Imaging (CT/PET scans, MRIs)	<i>Outpatient Radiology Center:</i> 10% <u>coinsurance</u> <i>Outpatient Hospital:</i> 10% <u>coinsurance</u>	<i>Outpatient Radiology Center:</i> 30% <u>coinsurance</u> <i>Outpatient Hospital:</i> 30% <u>coinsurance</u> up to \$350 per day plus 100% of additional charges	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in reduction or non-payment of benefits.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at blueshieldca.com/formulary	Generic drugs	<i>Retail: \$5/prescription Mail Service: \$10/prescription</i>	<i>Retail: 25% of billed amount + \$5/prescription Mail Service: Not covered</i>	<u>Retail</u> : Covers up to a 30-day supply; <u>Mail Order</u> : Covers up to a 90-day supply. Select formulary and non-formulary drugs require pre-authorization.
	Brand formulary drugs	<i>Retail: \$25/prescription Mail Service: \$50/prescription</i>	<i>Retail: 25% of billed amount + \$25/prescription Mail Service: Not covered</i>	
	Brand non-formulary drugs	<i>Retail: \$45/prescription Mail Service: \$90/prescription</i>	<i>Retail: 25% of billed amount + \$45/prescription Mail Service: Not covered</i>	
	Specialty drugs	30% coinsurance of the Blue Shield contracted rate up to \$150 copayment maximum / prescription	Not covered	Covers up to a 30-day supply. Blue Shield's Short Cycle Specialty Drug Program allows initial prescriptions for select Specialty Drugs to be dispensed for a 15-day trial supply. In such circumstances the specialty drug copayment/coinsurance will be pro-rated. Coverage limited to drugs dispensed by select pharmacies in the Specialty Pharmacy Network unless medically necessary for a covered emergency. Pre-authorization is required.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	<i>Ambulatory Surgery Center: 10% <u>coinsurance</u> Outpatient Hospital: 10% <u>coinsurance</u></i>	<i>Ambulatory Surgery Center: 30% <u>coinsurance</u> Outpatient Hospital: 30% <u>coinsurance</u></i>	-----None-----
	Physician/surgeon fees	10% <u>coinsurance</u>	30% <u>coinsurance</u>	
If you need immediate medical attention	<u>Emergency room care</u>	<i>Facility Fee: \$100/visit Physician Fee: 10% <u>coinsurance</u></i>	<i>Facility Fee: \$100/visit Physician Fee: 10% <u>coinsurance</u></i>	Calendar year medical <u>deductible</u> does not apply.
	<u>Emergency medical transportation</u>	10% <u>coinsurance</u>	10% <u>coinsurance</u>	-----None-----
	<u>Urgent care</u>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>coinsurance</u>	30% <u>coinsurance</u>	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in reduction or non-payment of benefits.
	Physician/surgeon fees	10% <u>coinsurance</u>	30% <u>coinsurance</u>	-----None-----
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit: 10% <u>coinsurance</u> Outpatient Services: 10% <u>coinsurance</u> Partial Hospitalization: 10% <u>coinsurance</u> Psychological Testing: 10% <u>coinsurance</u>	Office Visit: 30% <u>coinsurance</u> Outpatient Services: 30% <u>coinsurance</u> Partial Hospitalization: 30% <u>coinsurance</u> Psychological Testing: 30% <u>coinsurance</u>	<u>Preauthorization</u> is required except for office visits. Failure to obtain <u>preauthorization</u> may result in reduction or non-payment of benefits.
	Inpatient services	Physician Inpatient Services: 10% <u>coinsurance</u> Hospital Services: 10% <u>coinsurance</u> Residential Care: 10% <u>coinsurance</u>	Physician Inpatient Services: 30% <u>coinsurance</u> Hospital Services: 30% <u>coinsurance</u> Residential Care: 30% <u>coinsurance</u>	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in reduction or non-payment of benefits.
If you are pregnant	Office visits	10% <u>coinsurance</u>	30% <u>coinsurance</u>	-----None-----
	Childbirth/delivery professional services	10% <u>coinsurance</u>	30% <u>coinsurance</u>	
	Childbirth/delivery facility services	10% <u>coinsurance</u>	30% <u>coinsurance</u>	
If you need help recovering or have other special health needs	<u>Home health care</u>	10% <u>coinsurance</u>	Not covered	Coverage limited to 100 visits per member per calendar year. <u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in reduction or non-payment of benefits.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
	<u>Rehabilitation services</u>	Office Visit: 10% <u>coinsurance</u> Outpatient Hospital: 10% <u>coinsurance</u>	Office Visit: 30% <u>coinsurance</u> Outpatient Hospital: 30% <u>coinsurance</u>	-----None-----
	<u>Habilitation services</u>	Office Visit: 10% <u>coinsurance</u> Outpatient Hospital: 10% <u>coinsurance</u>	Office Visit: 30% <u>coinsurance</u> Outpatient Hospital: 30% <u>coinsurance</u>	
	<u>Skilled nursing care</u>	Freestanding SNF: 10% <u>coinsurance</u> Hospital-based SNF: 10% <u>coinsurance</u>	Freestanding SNF: 10% <u>coinsurance</u> Hospital-based SNF: 30% <u>coinsurance</u>	Coverage is limited to 100 days per member per benefit period. <u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in reduction or non-payment of benefits.
	<u>Durable medical equipment</u>	10% <u>coinsurance</u>	30% <u>coinsurance</u>	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in reduction or non-payment of benefits.
	<u>Hospice services</u>	No charge	Not covered	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in reduction or non-payment of benefits. Calendar year medical <u>deductible</u> does not apply.
	If your child needs dental or eye care	Children's eye exam	Not covered	Not covered
Children's glasses		Not covered	Not covered	
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.)

- Acupuncture
- Hearing aids
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Cosmetic surgery
- Infertility treatment
- Private-duty nursing
- Routine foot care
- Dental care (Adult)
- Long-term care
- Weight loss programs

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

- 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 cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the 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 plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: 1-855-256-9404 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

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.

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 tulong sa 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 bąąh ílínígó shíka' at'ooowól nínízingo, kwijí' 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): 한국어도움이 필요하시면, 1-866-346-7198 무료전화 로전화하십시오.

Armenian (Հայերեն): Հայերենի կզվոլխանվճարողությունն ստանալու 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。

Persian (فارسی): برای دریافت کمک رایگان زبان فارسی، لطفاً با شماره تلفن 1-866-346-7198 تماس بگیرید.

Punjabi (ਪੰਜਾਬੀ): ਪੰਜਾਬੀ ਓਹ ਮਦਦ ਲੈਂਦੀ ਮੈਰਬਾਣੀ ਕਰ ਕੇ 1-866-346-7198 ਤੇ ਮਫਤ ਕਾਲ ਕਰੋ.

Khmer (ភាសាខ្មែរ): សូមទូរស័ព្ទមកទៅលេខទូរស័ព្ទឥតគិតថ្លៃ 1-866-346-7198.

Arabic (العربية): للحصول على المساعدة في اللغة العربية مجاناً ، اتصل بنا على هذا الرقم: 1-866-346-7198.

Hmong (Hmoob): 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): สำหรับความช่วยเหลือที่เป็นภาษาไทยโดยไม่เสียค่าใช้จ่ายโปรดโทร 1-866-346-7198.

To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



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

Peg Is Having A Baby

(9 months of participating pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$250
■ <u>Specialist coinsurance</u>	10%
■ <u>Hospital (facility) coinsurance</u>	10%
■ Other <u>coinsurance</u>	10%

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*)

Total Example Cost	\$12,800
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In this example, Peg would pay:

Cost Sharing

Deductibles	\$250
Copayments	\$425
Coinsurance	\$1,152

What isn't covered

Limits or exclusions	\$60
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The total Peg would pay is	\$1,887
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Managing Joe's Type 2 Diabetes

(a year of routine participating care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$250
■ <u>Specialist coinsurance</u>	10%
■ <u>Hospital (facility) coinsurance</u>	10%
■ Other <u>coinsurance</u>	10%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
 Diagnostic tests (*blood work*)
 Prescription drugs
 Durable medical equipment (*glucose meter*)

Total Example Cost	\$7,400
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In this example, Joe would pay:

Cost Sharing

Deductibles	\$250
Copayments	\$1,025
Coinsurance	\$0

What isn't covered

Limits or exclusions	\$1,783
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The total Joe would pay is	\$3,058
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Mia's Simple Fracture

(participating emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$250
■ <u>Specialist coinsurance</u>	10%
■ <u>Hospital (facility) coinsurance</u>	10%
■ Other <u>coinsurance</u>	10%

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
 Diagnostic test (*x-ray*)
 Durable medical equipment (*crutches*)
 Rehabilitation services (*physical therapy*)

Total Example Cost	\$2,500
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In this example, Mia would pay:

Cost Sharing

Deductibles	\$250
Copayments	\$105
Coinsurance	\$138

What isn't covered

Limits or exclusions	\$37
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The total Mia would pay is	\$530
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The plan would be responsible for the other costs of these EXAMPLE covered services.

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Notice Informing Individuals about Nondiscrimination and Accessibility Requirements

Discrimination is against the law

Blue Shield of California complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Blue Shield of California does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Blue Shield of California:

- Provides aids and services at no cost to people with disabilities to communicate effectively with us such as:
 - Qualified sign language interpreters
 - Written information in other formats (including large print, audio, accessible electronic formats and other formats)
- Provides language services at no cost to people whose primary language is not English such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Blue Shield of California Civil Rights Coordinator.

If you believe that Blue Shield of California has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

Blue Shield of California
Civil Rights Coordinator
P.O. Box 629007
El Dorado Hills, CA 95762-9007

Phone: (844) 831-4133 (TTY: 711)

Fax: (916) 350-7405

Email: BlueShieldCivilRightsCoordinator@blueshieldca.com

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, our Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue SW.
Room 509F, HHH Building
Washington, DC 20201
(800) 368-1019; TTY: (800) 537-7697

Complaint forms are available at
www.hhs.gov/ocr/office/file/index.html.