

**Bronze Full PPO Savings 5300/40% OffEx** 

# **Coverage Period: Beginning On or After 1/1/2020**

Coverage for: Individual + Family | Plan Type: PSP

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 <u>bsca.com/policies/M0020226\_EOC.pdf</u> or call **1-888-319-5999**. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other underlined terms see the Glossary. You can view the Glossary at healthcare.gov/sbc-glossary or call **1-866-444-3272** to reguest a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$5,300 per individual / \$10,600 per family for <u>participating providers</u> ; \$10,600 per individual / \$21,200 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. Preventive care 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?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$6,900 per individual / \$13,800 per family for <u>participating providers</u> ; \$13,800 per individual / \$27,600 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>1-888-319-5999</b> for a list of <u>network</u> <u>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 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
	Primary care visit to treat an injury or illness	40% coinsurance	50% coinsurance	None
If you visit a health	Specialist visit	40% coinsurance	50% coinsurance	None
care <u>provider's</u> office or clinic	Preventive care/screening /immunization	No Charge; deductible does not apply	Not Covered	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: 40% coinsurance X-Ray & Imaging: 40% coinsurance Other Diagnostic Examination: 40% coinsurance	Lab & Path: 50% coinsurance X-Ray & Imaging: 50% coinsurance Other Diagnostic Examination: 50% coinsurance	The services listed are at a freestanding location.
	Imaging (CT/PET scans, MRIs)	Outpatient Radiology Center: 40% coinsurance Outpatient Hospital: \$100/visit+ 40% coinsurance	Outpatient Radiology Center: 50% coinsurance Outpatient Hospital: 50% coinsurance of up to \$350/day plus 100% of additional charges	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at blueshieldca.com/formulary	Tier 1	Retail: 40% coinsurance up to \$500/prescription Mail Service: 40% coinsurance up to \$1000/prescription	Retail: Not Covered Mail Service: Not Covered	Preauthorization is required for select drugs. Failure to obtain preauthorization may result in nonpayment of benefits.
	Tier 2	Retail: 40% coinsurance up to \$500/prescription Mail Service: 40% coinsurance up to \$1000/prescription	Retail: Not Covered Mail Service: Not Covered	Retail: Covers up to a 30-day supply;  Mail Service: Covers up to a 90-day supply.

Common Medical What You Will Pay		ı Will Pay	Limitations, Exceptions, & Other	
Event	Services You May Need	Participating Provider	Non-Participating Provider	Important Information
	Tier 3	(You will pay the least)  Retail: 40% coinsurance up to \$500/prescription  Mail Service: 40%  coinsurance up to \$1000/prescription	(You will pay the most)  Retail: Not Covered  Mail Service: Not Covered	
	Tier 4	Retail and Network Specialty Pharmacies: 40% coinsurance up to \$500/prescription Mail Service: 40% coinsurance up to \$1000/prescription	Retail: Not Covered 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: 40% coinsurance Outpatient Hospital: \$200/surgery+ 40% coinsurance	Ambulatory Surgery Center: 50% coinsurance of up to \$350/day plus 100% of additional charges Outpatient Hospital: 50% coinsurance of up to \$350/day plus 100% of additional charges	None
	Physician/surgeon fees	40% coinsurance	50% coinsurance	None
If you need immediate medical attention	Emergency room care	Facility Fee: \$250/visit+ 40% coinsurance Physician Fee: 40% coinsurance	Facility Fee: \$250/visit+ 40% coinsurance Physician Fee: 40% coinsurance	None
	Emergency medical transportation	40% coinsurance	40% coinsurance	This payment is for emergency or authorized transport.
	<u>Urgent care</u>	40% coinsurance	50% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	40% coinsurance	50% <u>coinsurance</u> of up to \$2000/day plus 100% of additional charges	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits.
	Physician/surgeon fees	40% coinsurance	50% coinsurance	None

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

Common Medical		What You Will Pay		Limitations, Exceptions, & Other
Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Important Information
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit: 40% coinsurance Other Outpatient Services: 40% coinsurance Partial Hospitalization: 40% coinsurance Psychological Testing: 40% coinsurance	Office Visit: 50% coinsurance Other Outpatient Services: 50% coinsurance Partial Hospitalization: 50% coinsurance of up to \$350/day plus 100% of additional charges Psychological Testing: 50% coinsurance	Preauthorization is required except for office visits. Failure to obtain preauthorization may result in non-payment of benefits.
	Inpatient services	Physician Inpatient Services: 40% coinsurance Hospital Services: 40% coinsurance Residential Care: 40% coinsurance	Physician Inpatient Services: 50% coinsurance Hospital Services: 50% coinsurance of up to \$2000/day plus 100% of additional charges Residential Care: 50% coinsurance of up to \$2000/day plus 100% of additional charges	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits.
	Office visits	No Charge; deductible does not apply	50% coinsurance	None
If you are pregnant	Childbirth/delivery professional services	40% coinsurance	50% coinsurance	None
	Childbirth/delivery facility services	40% coinsurance	50% <u>coinsurance</u> of up to \$2000/day plus 100% of additional charges	None
If you need help recovering or have other special health needs	Home health care	40% 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.

Common Medical		What You Will Pay		Limitations, Exceptions, & Other
Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Important Information
	Rehabilitation services	Office Visit: 40% coinsurance Outpatient Hospital: 40% coinsurance	Office Visit: 50% coinsurance Outpatient Hospital: 50% coinsurance of up to \$350/day plus 100% of additional charges	None
	Habilitation services	Office Visit: 40% coinsurance Outpatient Hospital: 40% coinsurance	Office Visit: 50% coinsurance Outpatient Hospital: 50% coinsurance of up to \$350/day plus 100% of additional charges	INOLIG
	Skilled nursing care	Freestanding SNF: 40% coinsurance Hospital-based SNF: 40% coinsurance	Freestanding SNF: 40% coinsurance Hospital-based SNF: 50% coinsurance of up to \$2000/day plus 100% of additional charges	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	50% coinsurance	Not Covered; deductible does not apply	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits.
	Hospice services	No Charge	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.
	Children's eye exam	No Charge; <u>deductible</u> does not apply	All charges above \$30; deductible does not apply	Coverage limited to one exam per member per calendar year.
If your child needs dental or eye care	Children's glasses	No Charge; <u>deductible</u> does not apply	All charges above \$25; deductible does not apply	Coverage is limited to one eyeglass frame and eyeglass lenses or contact lenses instead of eyeglasses, up to the benefit per calendar year. The cost listed is for Single Vision.
	Children's dental check-up	No Charge; <u>deductible</u> does not apply	20% <u>coinsurance</u> ; <u>deductible</u> does not apply	Coverage for prophylaxis services (cleaning) is limited to once in a six month period.

## **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 plan 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 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 1-888-319-5999 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 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 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): Հայերենլեզվովանվձարօգնությունստանալուհամարխնդրում ենքզանգահարել 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 سماره تلفن 1-866-346-346 تماس بگيريد. :(فارسي) Persian

پنجابی و ج مدد لئی مبربانی کر کے 7198-346-1-1-866 تے مفت کال کرو۔:(پنجابی)Punjabi

Khmer (ភាសាខ្មែរ៖): សូមជំនួយជាភាសាអង់ផ្ទេសដោយឥតគិតផ្ទៃ សូមទាក់ទងមកលេខ 1-866-346-7198.

لحصول على المساعدة في اللغة العربية مجانا ، تفضل باتصال على هذا الرقم: 1-866-346-1-1. (العربية) Arabic

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

Hindi (हिन्दी): हिन्दीमेंबिना खर्च केसहायताकेलिए, 1-866-346-7198 परकॉलकरें।.

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

——To see examples of how this <u>plan</u> 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 <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>	\$5,300
■ Specialist coinsurance	40%
■ Hospital (facility) coinsurance	40%
■ Other coinsurance	40%

#### 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

# In this example, Peg would pay:

Cost Sharing		
Deductibles	\$2,010	
Copayments	\$0	
Coinsurance	\$4,890	
What isn't covered		
Limits or exclusions \$6		
The total Peg would pay is	\$6,960	

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

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

■ The plan's overall deductible	\$5,300
■ Specialist coinsurance	40%
■ Hospital (facility) coinsurance	40%
Other coinsurance	40%

## 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)

## In this example, Joe would pay:

in this example, one would pay.	
Cost Sharing	
Deductibles	\$3,850
Copayments	\$0
Coinsurance	\$2,850
What isn't covered	
Limits or exclusions	\$60
The total Joe would pay is	\$6,760

# **Mia's Simple Fracture**

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

■ The <u>plan's</u> overall <u>deductible</u>	\$5,300
■ Specialist coinsurance	40%
■ Hospital (facility) coinsurance	40%
■ Other coinsurance	40%

#### 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	\$1,900
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## In this example, Mia would pay:

\$1,100
\$0
\$750
\$0
\$1,850



# Notice Informing Individuals about Nondiscrimination and Accessibility Requirements

## Discrimination is against the law

Blue Shield of California complies with applicable state laws and federal civil rights laws, and does not discriminate on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age or disability. Blue Shield of California does not exclude people or treat them differently because of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability.

#### 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, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability, 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: (844) 696-6070

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.