# blue 😈 of california

#### **Custom HDHP 3000**

#### **Coverage Period: Beginning On or After 10/1/2022**

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/W0051486-M0030502EOC\_COI202210.pdf</u> or call 1-800-894-5565. 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 <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>healthcare.gov/sbc-glossary</u> or call 1-866-444-3272 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$3,000 per individual / \$6,000 per family for <u>participating providers</u> ; \$6,000 per individual / \$12,000 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?	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> ?	\$5,000 per individual / \$10,000 per family for <u>participating providers</u> ; \$10,000 per individual / \$20,000 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>	Copayments for certain services, premiums, balance-billing charges, and health care this plan 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>1-800-894-5565</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	Services You May Need	What You Will Pay		Limitations Evacations & Other
Event		<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	10% coinsurance	30% coinsurance	None
If you visit a health	Specialist visit	10% coinsurance	30% coinsurance	
care <u>provider's</u> office or clinic	Preventive care/screening /immunization	No Charge; <u>deductible</u> does not apply	30% 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: 10% coinsurance X-Ray & Imaging: 10% coinsurance Other Diagnostic Examination: 10% coinsurance	Lab & Path: 30% coinsurance X-Ray & Imaging: 30% coinsurance Other Diagnostic Examination: 30% coinsurance	The services listed are at a freestanding location.
	Imaging (CT/PET scans, MRIs)	Outpatient Radiology Center: 10% coinsurance Outpatient Hospital: 10% coinsurance	Outpatient Radiology Center: 30% coinsurance Outpatient Hospital: 30% 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 More information about prescription drug coverage is available at blueshieldca.com/formulary	Tier 1	Retail: \$10/prescription Mail Service: \$20/prescription	Retail: 25% coinsurance + \$10/prescription Mail Service: Not Covered	Preauthorization is required for select drugs. Failure to obtain preauthorization may result in non-
	Tier 2	Retail: \$35/prescription Mail Service: \$70/prescription	Retail: 25% coinsurance + \$35/prescription Mail Service: Not Covered	payment of benefits.  Retail: Covers up to a 30-day supply; 90-days may be covered with a
	Tier 3	Retail: \$55/prescription  Mail Service: \$110/prescription	Retail: 25% coinsurance + \$55/prescription Mail Service: Not Covered	copayment for each 30-day supply; 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/W0051486-M0030502EOC">bsca.com/policies/W0051486-M0030502EOC</a> COI202210.pdf.

Common Madical		What You Will Pay		Limitations Everytions 9 Other
Common Medical Event	Services You May Need	Participating Provider	Non-Participating Provider	Limitations, Exceptions, & Other Important Information
LVent		(You will pay the least)	(You will pay the most)	· ·
	Tier 4	Retail and Network Specialty Pharmacies: 30% coinsurance up to \$150/prescription Mail Service: 30% coinsurance up to \$300/prescription	Retail: 30% coinsurance up to \$150/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: 30% coinsurance subject to a benefit maximum of \$350/day Outpatient Hospital: 30% coinsurance subject to a benefit maximum of \$350/day	None
	Physician/surgeon fees	10% coinsurance	30% coinsurance	
If you need immediate medical attention	Emergency room care	Facility Fee: 10% coinsurance Physician Fee: 10% coinsurance	Facility Fee: 10% coinsurance Physician Fee: 10% coinsurance	None
medical attention	Emergency medical transportation	10% coinsurance	10% coinsurance	This payment is for emergency or authorized transport.
	<u>Urgent care</u>	10% coinsurance	30% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	30% <u>coinsurance</u> subject to a benefit maximum of \$1,500/day	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits.
	Physician/surgeon fees	10% coinsurance	30% coinsurance	None

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Common Medical		What You Will Pay		Limitations Evacutions 9 Other
Common Medical Event	Services You May Need	Participating Provider (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: 10% coinsurance Other Outpatient Services: 10% coinsurance Partial Hospitalization: 10% coinsurance Psychological Testing: 10% coinsurance	Office Visit: 30% coinsurance Other Outpatient Services: 30% coinsurance Partial Hospitalization: 30% coinsurance subject to a benefit maximum of \$350/day Psychological Testing: 30% coinsurance	Preauthorization is required except for office visits. Failure to obtain preauthorization may result in non-payment of benefits.
health, behavioral health, or substance abuse services	Inpatient services	Physician Inpatient Services: 10% coinsurance Hospital Services: 10% coinsurance Residential Care: 10% coinsurance	Physician Inpatient Services: 30% coinsurance Hospital Services: 30% coinsurance subject to a benefit maximum of \$1,500/day  Preauthorization obtain preautho	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits.
	Office visits	10% coinsurance	30% coinsurance	
If you are pregnant	Childbirth/delivery professional services	10% coinsurance	30% coinsurance	None
	Childbirth/delivery facility services	10% <u>coinsurance</u>	30% coinsurance subject to a benefit maximum of \$1,500/day	None
If you need help recovering or have other special health needs	Home health care	10% <u>coinsurance</u>	Not Covered	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits. Coverage limited to 100 visits per member per Calendar Year.
	Rehabilitation services	Office Visit: 10% coinsurance Outpatient Hospital: 10% coinsurance	Office Visit: 30% coinsurance Outpatient Hospital: 30% coinsurance subject to a benefit maximum of \$350/day	None

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Common Medical		What You Will Pay		Limitations, Exceptions, & Other
Event	Services You May Need	Participating Provider	Non-Participating Provider	Important Information
		(You will pay the least)	(You will pay the most)	important information
	Habilitation services	Office Visit: 10% coinsurance Outpatient Hospital: 10% coinsurance	Office Visit: 30% coinsurance Outpatient Hospital: 30% coinsurance subject to a benefit maximum of \$350/day	
	Skilled nursing care	Freestanding SNF: 10% coinsurance Hospital-based SNF: 10% coinsurance	Freestanding SNF: 10% coinsurance Hospital-based SNF: 30% coinsurance subject to a benefit maximum of \$1,500/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	10% coinsurance	30% coinsurance	<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.
If your abild poods	Children's eye exam	Not Covered	Not Covered	
If your child needs dental or eye care	Children's glasses	Not Covered	Not Covered	None
	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

Hearing Aids

- Dental care (Adult) 

   Long-term
- Long-term care
  - Non-emergency care when traveling outside the U.S.

Infertility Treatment

- 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="mailto: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.

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at <a href="mailto:bsca.com/policies/W0051486-M0030502EOC\_COI202210.pdf">bsca.com/policies/W0051486-M0030502EOC\_COI202210.pdf</a>.

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 1-800-894-5565 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

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.

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#### **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 օգնույթյուն 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。

براي دريافت كمك رايگان زبان فارسي، لطفاً با شماره تلفن 7198-346-346 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**

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<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at <a href="mailto:bsca.com/policies/W0051486-M0030502EOC\_COI202210.pdf">bsca.com/policies/W0051486-M0030502EOC\_COI202210.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>	\$3,000
■ Specialist coinsurance	10%
■ Hospital (facility) coinsurance	10%
Other coinsurance	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)

<b>Total Example Cost</b>	\$12,700

## In this example, Peg would pay:

Cost Sharing		
<u>Deductibles</u>	\$3,000	
<u>Copayments</u>	\$10	
Coinsurance	\$1,000	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$4,070	

## Managing Joe's Type 2 Diabetes

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

■ The <u>plan's</u> overall <u>deductible</u>	\$3,000
■ Specialist coinsurance	10%
Hospital (facility) coinsurance	10%
■ Other <u>coinsurance</u>	10%

#### This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Diagnostic tests (blood work)

Prescription drugs

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

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

Cost Sharing		
<u>Deductibles</u>	\$3,000	
Copayments	\$300	
Coinsurance	\$80	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$3,400	

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

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

■ The <u>plan's</u> overall <u>deductible</u>	\$3,000
■ Specialist coinsurance	10%
■ Hospital (facility) coinsurance	10%
■ Other coinsurance	10%

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

### In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$2,800
<u>Copayments</u>	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,800

## Blue Shield of California

# 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.



## Language Access Services

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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.

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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。

براي دريافت كمك رايگان زبان فارسي، لطفاً با شماره تلفن 7198-346-466-1 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.

