Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

blue of california

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

Custom HDHP 5500 **Coverage for: Individual + Family | Plan Type: PSP**

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/W0051486-M0030506EOC_COI202210.pdf or call **1-800-894-5565**. 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?	**$5,500** per individual / **$11,000** per family for participating providers; **$11,000** per individual / **$22,000** per family for non-participating providers.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Preventive care and services listed in your complete terms of coverage.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at healthcare.gov/coverage/preventive-care-benefits.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	**$6,550** per individual / **$13,100** per family for participating providers; **$15,000** per individual / **$30,000** per family for non-participating providers.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	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 network provider?	Yes. See blueshieldca.com/fad or call **1-800-894-5565** for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance 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 referral to see a specialist?	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 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 provider's office or clinic	Primary care visit to treat an injury or illness	40% coinsurance	50% coinsurance	----------None----------
	Specialist visit	40% coinsurance	50% coinsurance	
	Preventive care/screening /immunization	No Charge; deductible does not apply	50% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (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*: 40% coinsurance	*Outpatient Radiology Center*: 50% coinsurance *Outpatient Hospital*: 50% 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*: $15/prescription *Mail Service*: $30/prescription	*Retail*: 25% coinsurance + $15/prescription *Mail Service*: Not Covered	Preauthorization is required for select drugs. Failure to obtain preauthorization may result in non-payment of benefits. *Retail*: Covers up to a 30-day supply; 90-days may be covered with a copayment for each 30-day supply; *Mail Service*: Covers up to a 90-day supply.
	Tier 2	*Retail*: $50/prescription *Mail Service*: $80/prescription	*Retail*: 25% coinsurance + $50/prescription *Mail Service*: Not Covered	
	Tier 3	*Retail*: $75/prescription *Mail Service*: $100/prescription	*Retail*: 25% coinsurance + $75/prescription *Mail Service*: Not Covered	

*** For more information about limitations and exceptions, see the plan or policy document at bsca.com/policies/W0051486-M0030506EOC_COI202210.pdf.**

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		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
	Tier 4	*Retail and Network Specialty Pharmacies*: 30% coinsurance up to $200/prescription *Mail Service*: 30% coinsurance up to $400/prescription	*Retail*: 30% coinsurance up to $200/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*: 40% coinsurance *Outpatient Hospital*: 40% coinsurance	*Ambulatory Surgery Center*: 50% coinsurance subject to a benefit maximum of $350/day *Outpatient Hospital*: 50% coinsurance subject to a benefit maximum of $350/day	----------None----------
	Physician/surgeon fees	40% coinsurance	50% coinsurance	
If you need immediate medical attention	Emergency room care	*Facility Fee*: 40% coinsurance *Physician Fee*: 40% coinsurance	*Facility Fee*: 40% coinsurance *Physician Fee*: 40% coinsurance	----------None----------
	Emergency medical transportation	40% coinsurance	40% coinsurance	This payment is for emergency or authorized transport.
	Urgent care	40% coinsurance	50% coinsurance	----------None----------
If you have a hospital stay	Facility fee (e.g., hospital room)	40% coinsurance	50% coinsurance subject to a benefit maximum of $600/day	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits.
	Physician/surgeon fees	40% coinsurance	50% coinsurance	----------None----------

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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 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 subject to a benefit maximum of $350/day *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 subject to a benefit maximum of $600/day *Residential Care:* 50% coinsurance subject to a benefit maximum of $600/day	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits.
If you are pregnant	Office visits	40% coinsurance	50% coinsurance	----------None----------
	Childbirth/delivery professional services	40% coinsurance	50% coinsurance	
	Childbirth/delivery facility services	40% coinsurance	50% coinsurance subject to a benefit maximum of $600/day	
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.
	Rehabilitation services	*Office Visit*: 40% coinsurance *Outpatient Hospital*: 40% coinsurance	*Office Visit*: 50% coinsurance *Outpatient Hospital*: 50% coinsurance subject to a benefit maximum of $350/day	----------None----------

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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)	
	Habilitation services	*Office Visit*: 40% coinsurance *Outpatient Hospital*: 40% coinsurance	*Office Visit*: 50% coinsurance *Outpatient Hospital*: 50% coinsurance subject to a benefit maximum of $350/day	
	Skilled nursing care	*Freestanding SNF*: 40% coinsurance *Hospital-based SNF*: 40% coinsurance	*Freestanding SNF*: 40% coinsurance *Hospital-based SNF*: 50% 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	40% coinsurance	50% coinsurance	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits.
	Hospice services	No Charge	Not Covered	Preauthorization is required except for pre-hospice consultation. Failure to obtain preauthorization may result in non-payment of benefits.
If your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	----------None----------
	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.)

- 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 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.

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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: 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 dol.gov/ebsa/healthreform. Additionally, you can contact the California Department of Managed Health Care Help at 1-888-466-2219 or visit helpline@dmhc.ca.gov or visit http://www.healthhelp.ca.gov.

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.

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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 ստանալու համար խնդրում ենք զանգահարել 1-866-346-7198.

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

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

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

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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 plan's overall deductible	**$5,500**
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	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$5,500
Copayments	$0
Coinsurance	$1,000
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$6,560**

Managing Joe's Type 2 Diabetes
(a year of routine participating care of a well-controlled condition)

The plan's overall deductible	**$5,500**
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)*

Total Example Cost	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$5,400
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$5,420**

Mia's Simple Fracture
(participating emergency room visit and follow up care)

The plan's overall deductible	**$5,500**
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	**$2,800**

In this example, Mia would pay:

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

The **plan** would be responsible for the other costs of these EXAMPLE covered services.

Blue Shield of California

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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.**

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