

# Changes to your health plan

Effective January 1, 2025, there will be some changes to your plan's costs and benefits. We are notifying you in advance so you can make informed decisions about your health coverage. In this quick reference guide, you will see:

- New coinsurance and copayments
- Updates to out-of-pocket expenses, such as deductibles
- Changes to covered benefits or services
- New conditions or requirements for certain services
- Language clarifications

Please visit [blueshieldca.com/policies](https://blueshieldca.com/policies) for updated terms and conditions of coverage.

## Cost share changes

Copayment (or copay), coinsurance, and deductible are your share of the cost ("cost share") when using covered services. This section contains cost changes when using a participating provider, unless otherwise stated. Refer to your *Summary of Benefits (SOB)* for further details.

### Calendar-year medical deductible changes

Description of change		What's changing?	
		2024 (this year)	2025 (renewal year)
Your calendar-year medical deductible has decreased.	<b>When using a participating provider</b>	Individual/family \$6,300/\$12,600	Individual/family \$5,800/\$11,600

### Calendar-year out-of-pocket maximum changes

Description of change		What's changing?	
		2024 (this year)	2025 (renewal year)
Your calendar-year out-of-pocket maximum has decreased.	<b>When using a participating provider</b>	Individual/family \$9,100/\$18,200	Individual/family \$8,850/\$17,700
Your calendar-year out-of-pocket maximum has increased.	<b>When using a non-participating provider</b>	Individual/family \$20,000/\$40,000	Individual/family \$25,000/\$50,000

## Calendar-year pharmacy deductible changes

Description of change	What's changing?	
	2024 (this year)	2025 (renewal year)
Your calendar-year pharmacy deductible has decreased.	Individual/family \$500 /\$1,000	Individual/family \$450/\$900

## Pharmacy prescription drug cost share changes

Benefit section and description of change		What's changing?	
		2024 (this year)	2025 (renewal year)
<b>Retail pharmacy prescription drugs</b> Your copay for tier 1 drugs has increased, and the pharmacy deductible no longer applies.	<b>Tier 1 drugs</b>	\$17/prescription, pharmacy deductible applies	\$19/prescription, <b>pharmacy deductible does not apply</b>
<b>Mail pharmacy prescription drugs</b> Your copay for tier 1 drugs has increased, and the pharmacy deductible no longer applies.	<b>Tier 1 drugs</b>	\$54/prescription, pharmacy deductible applies	\$57/prescription, <b>pharmacy deductible does not apply</b>

## Medical benefit cost share changes

Benefit section and summary of change	Benefit category	What's changing?	
		2024 (this year)	2025 (renewal year)
<b>Physician services</b> The calendar-year deductible, and first dollar coverage (FDC) no longer apply.	<b>Primary care office visit</b>	\$60/visit, medical deductible applies; FDC applies	\$60/visit, <b>medical deductible does not apply; FDC does not apply</b>
	<b>Physician home visit</b>	\$60/visit, medical deductible applies, FDC applies	\$60/visit, <b>medical deductible does not apply; FDC does not apply</b>
<b>Other professional services</b> The calendar-year deductible, and first dollar coverage (FDC) no longer apply.	<b>Other practitioner office visit includes nurse practitioner, physician assistant, therapists, and podiatrists.</b>	\$60/visit, medical deductible applies, FDC applies	\$60/visit, <b>medical deductible does not apply; FDC does not apply</b>
	<b>Acupuncture services</b>	\$60/visit, medical deductible applies, FDC applies	\$60/visit, <b>medical deductible does not apply; FDC does not apply</b>
<b>Urgent care center services</b> The calendar-year deductible, and first dollar coverage (FDC) no longer apply.		\$60/visit, medical deductible applies, FDC applies	\$60/visit, <b>medical deductible does not apply; FDC does not apply</b>

## Benefit changes and clarifications

Changes to your benefits/services will be reflected in your *Summary of Benefits (SOB)* or *Evidence of Coverage (EOC)*.

### Benefit changes

These are changes made to your coverage for medical services and prescription drugs.

Section name	Description of the change(s)
<b>Biosimilar drugs</b>	<p>The Prescription Drug Benefits section was revised to show that brand drugs that have a biosimilar drug available may be treated similarly to those with a generic drug available. For these drugs, the applicable brand tier copay/coinsurance will be charged instead of Tier 1 cost share, plus the difference in cost between the brand drug and biosimilar drug.</p> <p>The definition of biosimilar drugs has been added to the Definitions section in your EOC.</p>
<b>Outpatient prescription drug exclusions and limitations:</b> <b>Weight loss drugs</b>	<p>The Outpatient Prescription Drug Exclusions and Limitations section of the EOC includes requirements for weight loss drug approval.</p> <p>A prior authorization is required for weight loss drug coverage. In addition, weight loss drugs are not a covered benefit unless considered medically necessary as a treatment for Class III obesity.</p>
<b>Coverage for massage and health care provider definition</b>	<p>The Rehabilitative and Habilitative Services section of the EOC has been edited to clarify that massage services are covered as part of a physical therapy treatment. To be covered, the massage must be performed by a licensed or certified health care provider. Please review the EOC in the following sections to learn more:</p> <ul style="list-style-type: none"><li>• Rehabilitative and habilitative services, physical therapy</li><li>• General exclusions and limitations</li></ul> <p>The definition of "healthcare provider" in the Definitions section of the EOC has been revised. "Massage therapist" has been removed from the examples listed of licensed or certified professionals who can provide health care services.</p>
<b>Definitions: Experimental or investigational</b>	<p>The definition of experimental or investigational has been expanded in the Definitions section of your EOC.</p> <p>For example, specific drugs approved through the Food and Drug Administration's (FDA) accelerated approval pathway that do not have sufficient clinical evidence or support for use shall be considered experimental or investigational in nature. Drugs, devices, services, and supplies that are considered experimental or investigational are not a covered benefit by the plan. For the full definition, review your EOC.</p>

Section name	Description of the change(s)
<b>Benefits: Your payment responsibility – first dollar coverage (FDC) and calendar-year deductible</b>	<p>The SOB has been revised to show that the calendar-year deductible no longer applies for the following benefits:</p> <p><b>Physician services:</b></p> <ul style="list-style-type: none"> <li>• Primary care office visit</li> <li>• Physician home visit</li> </ul> <p><b>Other professional services:</b></p> <ul style="list-style-type: none"> <li>• Other practitioner office visit</li> <li>• Acupuncture service</li> </ul> <p><b>Urgent care center services</b></p> <p>In addition, first dollar coverage no longer applies for these benefits and these services will be covered without needing to meet the deductible in advance.</p> <p>Both the calendar-year deductible and the first dollar coverage limit for the first three visits/services remain for the following benefit:</p> <p><b>Physician services:</b></p> <ul style="list-style-type: none"> <li>• Specialty care office visit</li> </ul>

## Administrative/language clarifications

These are revisions made to your EOC or SOB to help make your coverage easier to understand, but do not impact your coverage or how your benefits/services work.

Section name	Description of the change(s)
<b>Over the counter at-home COVID-19 test reimbursements</b>	The maximum reimbursement amount allowed for over the counter at-home COVID-19 tests is \$12 per test. Please review your EOC for the full benefit description.
<b>Pediatric vision coverage: Eyewear/materials</b>	Under the Pediatric Benefits, Pediatric Vision section in the SOB, the footnote describing your coverage for frames has been edited. The reference to “warehouse” allowance and/or “warehouse pricing” has been removed. The vision plan administrator does not use this term. The retail cost is classified as “wholesale pricing.” This edit does not change the benefit.
<b>General exclusions and limitations: Orthoptics and vision training</b>	The General Exclusions and Limitations table in the EOC has been revised to clarify that orthoptics and vision training are not a covered benefit except when medically necessary.
<b>Address change: Submitting a pharmacy services claim</b>	<p>The address for submitting a claim has been updated.</p> <p>The new address is as follows:</p> <p>Blue Shield of California 1606 Ave. Ponce de Leon San Juan, PR 00909-4830</p>

Section name	Description of the change(s)
<b>Obtaining outpatient prescription drugs from the mail service pharmacy</b>	The Obtaining Outpatient Prescription Drugs from the Mail Service Pharmacy section in the EOC has been revised to clarify that maintenance drugs that you receive from the mail service pharmacy are for chronic conditions taken on a regular basis to treat an ongoing condition.
<b>Obtaining specialty drugs from a network specialty pharmacy</b>	The Obtaining Specialty Drugs from a Network Specialty Pharmacy section in the EOC has been revised to clarify that if self-administered specialty drugs are obtained from anywhere other than at a network specialty pharmacy, you may be responsible for the entire cost of the drug. To learn more about a specialty pharmacy, go to <a href="https://blueshieldca.com/specialty-pharmacy">blueshieldca.com/specialty-pharmacy</a> .
<b>Physician and other professional services: Injectable drugs administration</b>	The Physician and Other Professional Services section in the EOC was revised to clarify that injectable drugs must be given by a healthcare provider for it to be a covered service.
<b>Obtaining outpatient prescription drugs at a participating pharmacy: Hormonal contraceptive drug refill</b>	The Obtaining Outpatient Prescription Drugs at a Participating Pharmacy section in the EOC has been revised to specify that only hormonal contraceptive drugs may be obtained per prescription or refill up to a 12-month supply.
<b>Prescription drug benefits: Special programs</b>	A description has been included in the Prescription Drug Benefits section of the EOC on how Blue Shield can offer special programs in which a member could participate to receive more cost-effective outpatient prescription drugs.
<b>Exclusions and limitations: general exclusions and limitations table – Hearing aid coverage for children</b>	The General Exclusions and Limitations table in the EOC was revised to include information about a new state-funded hearing aid benefit. The Hearing Aid Coverage for Children Program (HACCP) is available for ages 0-20. To learn more about eligibility and apply, visit <a href="https://www.dhcs.ca.gov/HACCP">www.dhcs.ca.gov/HACCP</a> .

**Please note:** This document is not a contract. For complete benefit descriptions, terms and conditions, exclusions, and limitations of the health plan, please read your *Evidence of Coverage* (EOC).