



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

www.blueshieldca.com/bsca/bsc/public/employer/DisplayDocument?fileName=201701A48541.pdf or call 1-888-319-5999. 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? | \$500 per individual / \$1,000 per family. | 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 other 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? | \$5,600 per individual / \$11,200 per family. | 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, 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/fap or call 1-888-319-5999 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? | Yes. | This plan will pay some or all of the costs to see a specialist for covered services but only if you have a referral before you see the specialist. |



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 |
|--|---|--|--|---|
| | | Plan Provider (You will pay the least) | Non-Plan Provider (You will pay the most) | |
| If you visit a health care provider's office or clinic | <u>Primary care visit</u> to treat an injury or illness | \$35/visit | Not covered | -----None----- 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. <u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in reduction or non-payment of benefits. |
| | <u>Specialist visit</u> | \$55/visit | Not covered | |
| | <u>Preventive care/screening/immunization</u> | No charge | Not covered | |
| If you have a test | <u>Diagnostic test</u> (x-ray, blood work) | <i>Lab & Path: \$35/visit</i> <i>X-Ray & Imaging: \$50/visit</i> <i>Other Diagnostic Examination: \$50/visit</i> | Not covered | The services listed are at a free standing location. <u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in reduction or non-payment of benefits. <u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in reduction or non-payment of benefits. |
| | <u>Imaging</u> (CT/PET scans, MRIs) | <i>Outpatient Radiology Center: \$50/visit</i> <i>Outpatient Hospital: \$250/visit</i> | Not covered | |
| If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at blueshieldca.com/formulary | Tier 1 | <i>Retail: \$15/prescription</i> <i>Mail Service: \$30/prescription</i> | Not covered | <i>Retail: Covers up to a 30-day supply;</i> <i>Mail Service: Covers up to a 90-day supply.</i> <u>Preauthorization</u> is required for select drugs. Failure to obtain <u>preauthorization</u> may result in reduction or non-payment of benefits. |
| | Tier 2 | <i>Retail: \$30/prescription</i> <i>Mail Service: \$60/prescription</i> | Not covered | |
| | Tier 3 | <i>Retail: \$50/prescription</i> <i>Mail Service: \$100/prescription</i> | Not covered | |
| | Tier 4 (excluding Specialty drugs) | <i>Retail: 20% coinsurance up to \$250 maximum/prescription</i> <i>Mail Service: 20% coinsurance up to \$500 maximum/prescription</i> | Not covered | |
| If you have outpatient surgery | <u>Facility fee</u> (e.g., ambulatory surgery center) | 20% <u>coinsurance</u> | Not covered | -----None----- |

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| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|---|--|---|---|
| | | Plan Provider (You will pay the least) | Non-Plan Provider (You will pay the most) | |
| | Physician/surgeon fees | 20% <u>coinsurance</u> | Not covered | |
| If you need immediate medical attention | <u>Emergency room care</u> | <i>Facility Fee: \$250/visit Physician Fee: No charge</i> | <i>Facility Fee: \$250/visit Physician Fee: No charge</i> | -----None----- |
| | <u>Emergency medical transportation</u> | \$100/transport | \$100/transport | |
| | <u>Urgent care</u> | \$35/visit | <i>Within <u>Plan</u> Service Area: Not covered Outside of <u>Plan</u> Service Area: \$35/visit</i> | <u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in reduction or non-payment of benefits. |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 20% <u>coinsurance</u> | Not covered | <u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in reduction or non-payment of benefits. |
| | Physician/surgeon fees | No charge | Not covered | -----None----- |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | <i>Office Visit: \$35/visit Outpatient Services: No Charge Partial Hospitalization: No Charge Psychological Testing: No charge</i> | Not covered | <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 | 20% <u>coinsurance</u> | Not covered | <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 | No charge | Not covered | -----None----- |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|---|---|--|--|
| | | Plan Provider (You will pay the least) | Non-Plan Provider (You will pay the most) | |
| | Childbirth/delivery professional services | No charge | Not covered | |
| | Childbirth/delivery facility services | 20% <u>coinsurance</u> | Not covered | |
| If you need help recovering or have other special health needs | <u>Home health care</u> | \$35/visit | Not covered | Coverage is limited to 100 visits per member per calendar year. |
| | <u>Rehabilitation services</u> | \$35/visit | Not covered | -----None----- |
| | <u>Habilitation services</u> | \$35/visit | Not covered | |
| | <u>Skilled nursing care</u> | \$300/day | Not covered | Coverage is 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. |
| | <u>Durable medical equipment</u> | 50% <u>coinsurance</u> | Not covered | <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 | |
| If your child needs dental or eye care | Children's eye exam | No charge | No charge | -----None----- |
| | Children's glasses | No charge | No charge | |
| | Children's dental check-up | No charge | No charge | |

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
- 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
- Dental care (Child)
- Infertility treatment
- Routine eye care (Child)

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: 1-888-319-5999 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'oowol 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): 한국어도움이 필요하시면, 1-866-346-7198 무료전화 로전화하십시오.

Armenian (Հայերեն): Հայերենի եզրն լինելու դեպքում, 1-866-346-7198 անվճար հեռախոսով կարող եք ստանալ օգնություն 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): پنجابی وچ مدد لئی مہربانی کر کے 1-866-346-7198 تے مفت کال کرو۔

Khmer (ខ្មែរ): សូមទាក់ទងការងារជំនួយឥតគិតថ្លៃ 1-866-346-7198.

Arabic (العربية): للحصول على المساعدة في اللغة العربية مجاناً، تفضل باتصال 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): हिन्दीमें बिना खर्च के सहायता के लिए, 1-866-346-7198 पर कॉल करें।

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

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 <u>plan's overall deductible</u> | \$500 |
| ■ <u>Specialist copayment</u> | \$55 |
| ■ Hospital (facility) <u>coinsurance</u> | 20% |
| ■ Other <u>copayment</u> | \$35 |

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 | \$500 |
| Copayments | \$775 |
| Coinsurance | \$1,792 |
| What isn't covered | |
| Limits or exclusions | \$60 |
| The total Peg would pay is | \$3,127 |

Managing Joe's Type 2 Diabetes

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

| | |
|--|-------|
| ■ The <u>plan's overall deductible</u> | \$500 |
| ■ <u>Specialist copayment</u> | \$55 |
| ■ Hospital (facility) <u>coinsurance</u> | 20% |
| ■ Other <u>copayment</u> | \$35 |

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 |
|---------------------------|----------------|

In this example, Joe would pay:

| Cost Sharing | |
|-----------------------------------|----------------|
| Deductibles | \$500 |
| Copayments | \$1,805 |
| Coinsurance | \$0 |
| What isn't covered | |
| Limits or exclusions | \$1,783 |
| The total Joe would pay is | \$4,088 |

Mia's Simple Fracture

(participating emergency room visit and follow up care)

| | |
|--|-------|
| ■ The <u>plan's overall deductible</u> | \$500 |
| ■ <u>Specialist copayment</u> | \$55 |
| ■ Hospital (facility) <u>coinsurance</u> | 20% |
| ■ Other <u>copayment</u> | \$50 |

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 |
|---------------------------|----------------|

In this example, Mia would pay:

| Cost Sharing | |
|-----------------------------------|----------------|
| Deductibles | \$500 |
| Copayments | \$655 |
| Coinsurance | \$18 |
| What isn't covered | |
| Limits or exclusions | \$37 |
| The total Mia would pay is | \$1,210 |

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.