blue california

Summary of Benefits

Group Plan
PPO Plan

Blue Shield Platinum 90 PPO 0/25 PCP + Child Dental

This Summary of Benefits shows the amount you will pay for Covered Benefits under this Blue Shield of California Plan. It is only a summary and it is included as part of the Evidence of Coverage (EOC).[1] Please read both documents carefully for details.

Medical Provider Network: **Full PPO Network**

This Plan uses a specific network of Health Care Providers, called the Full PPO provider network. Providers in this network are called Participating Providers. You pay less for Covered Benefits when you use a Participating Provider than when you use a Non-Participating Provider. You can find Participating Providers in this network at blueshieldca.com.

Pharmacy Network: **Rx Spectrum**

Drug Formulary: **Standard Formulary**

Calendar Year Deductibles (CYD)[2]

A Calendar Year Deductible (CYD) is the amount a Member pays each Calendar Year before Blue Shield pays for Covered Benefits under the Plan.

		When using a Participating Provider[3]	When using a Non-Participating Provider[4]
Calendar Year medical Deductible	*Individual coverage*	$0	$2,000
	Family coverage	$0: individual	$2,000: individual
		$0: Family	$4,000: Family
Calendar Year pharmacy Deductible	*Individual coverage*	$0	Not covered
	Family coverage	$0: individual	Not covered
		$0: Family	

Calendar Year Out-of-Pocket Maximum[5]

An Out-of-Pocket Maximum is the most a Member will pay for Covered Benefits each Calendar Year. Any exceptions are listed in the Notes section at the end of this Summary of Benefits.

	When using a Participating Provider[3]	When using any combination of Participating[3] or Non-Participating[4] Providers
Individual coverage	$5,000	$10,000
Family coverage	$5,000: individual	$10,000: individual
	$10,000: Family	$20,000: Family

No Annual or Lifetime Dollar Limit

Under this Plan there is no annual or lifetime dollar limit on the amount Blue Shield will pay for Covered Benefits.

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Benefits[6]	Your payment			
	When using a Participating Provider[3]	CYD[2] applies	When using a Non-Participating Provider[4]	CYD[2] applies
Preventive Health Services[7]				
Preventive Health Services	$0		Not covered	
California Prenatal Screening Program	$0		$0	
Physician services				
Primary care office visit	$25/visit		50%	✔
Specialist care office visit	$40/visit		50%	✔
Physician home visit	$25/visit		50%	✔
Physician or surgeon services in an Outpatient Facility	10%		50%	✔
Physician or surgeon services in an inpatient facility	10%		50%	✔
Other professional services				
Other practitioner office visit *Includes nurse practitioners, physician assistants, therapists, and podiatrists.*	$25/visit		50%	✔
Acupuncture services	$25/visit		50%	✔
Chiropractic services	Not covered		Not covered	
Teladoc Health consultation	$0		Not covered	
Family planning				
• Counseling, consulting, and education	$0		Not covered	
• Injectable contraceptive, diaphragm fitting, intrauterine device (IUD), implantable contraceptive, and related procedure.	$0		Not covered	
• Tubal ligation	$0		Not covered	
• Vasectomy	$0		Not covered	
Pregnancy and maternity care				
Physician office visits: prenatal and initial postnatal	$0		50%	✔
Abortion and abortion-related services	$0		$0	
Emergency Services				
Emergency room services *If admitted to the Hospital, this payment for emergency room services does not apply. Instead, you pay the Participating Provider payment under Inpatient facility services/ Hospital services and stay.*	$250/visit		$250/visit	
Emergency room Physician services	$0		$0	

Benefits[6]	Your payment			
	When using a Participating Provider[3]	CYD[2] applies	When using a Non-Participating Provider[4]	CYD[2] applies
Urgent care center services	$25/visit		50%	✔
Ambulance services *This payment is for emergency or authorized transport.*	$150/transport		$150/transport	
Outpatient Facility services				
Ambulatory Surgery Center	10%		50% Subject to a Benefit maximum of $350/day	✔
Outpatient Department of a Hospital: surgery	10%		50% Subject to a Benefit maximum of $350/day	✔
Outpatient Department of a Hospital: treatment of illness or injury, radiation therapy, chemotherapy, and necessary supplies	10%		50% Subject to a Benefit maximum of $350/day	✔
Inpatient facility services				
Hospital services and stay	10%		50% Subject to a Benefit maximum of $2,000/day	✔
Transplant services *This payment is for all covered transplants except tissue and kidney. For tissue and kidney transplant services, the payment for Inpatient facility services/ Hospital services and stay applies.*				
• Special transplant facility inpatient services	10%		Not covered	
• Physician inpatient services	10%		Not covered	
Bariatric surgery services, designated California counties *This payment is for bariatric surgery services for residents of designated California counties. For bariatric surgery services for residents of non-designated California counties, the payments for Inpatient facility services/ Hospital services and stay and Physician inpatient and surgery services apply for inpatient services; or, if provided on an outpatient basis, the Outpatient Facility services and outpatient Physician services payments apply.*				
Inpatient facility services	10%		Not covered	
Outpatient Facility services	10%		Not covered	

Benefits[6]	Your payment			
	When using a Participating Provider[3]	CYD[2] applies	When using a Non-Participating Provider[4]	CYD[2] applies
Physician services	10%		Not covered	
Diagnostic x-ray, imaging, pathology, and laboratory services				
This payment is for Covered Benefits that are diagnostic, non-Preventive Health Services, and diagnostic radiological procedures. For the payments for Covered Benefits that are considered Preventive Health Services, see Preventive Health Services.				
Laboratory and pathology services				
Includes diagnostic Papanicolaou (Pap) test.				
• Laboratory center	$25/visit		50%	✔
• Outpatient Department of a Hospital	$25/visit		50% Subject to a Benefit maximum of $350/day	✔
Basic imaging services				
Includes plain film X-rays, ultrasounds, and diagnostic mammography.				
• Outpatient radiology center	$45/visit		50%	✔
• Outpatient Department of a Hospital	$45/visit		50% Subject to a Benefit maximum of $350/day	✔
Other outpatient non-invasive diagnostic testing				
Testing to diagnose illness or injury such as vestibular function tests, EKG, cardiac monitoring, non-invasive vascular studies, sleep medicine testing, muscle and range of motion tests, EEG, and EMG.				
• Office location	$45/visit		50%	✔
• Outpatient Department of a Hospital	$45/visit		50% Subject to a Benefit maximum of $350/day	✔
Advanced imaging services				
Includes diagnostic radiological and nuclear imaging such as CT scans, MRIs, MRAs, and PET scans.				
• Outpatient radiology center	15%		50%	✔

Benefits[6]	Your payment			
	When using a Participating Provider[3]	CYD[2] applies	When using a Non-Participating Provider[4]	CYD[2] applies
• Outpatient Department of a Hospital	15%		50% Subject to a Benefit maximum of $350/day	✔
Rehabilitative and Habilitative Services *Includes Physical Therapy, Occupational Therapy, Respiratory Therapy, and Speech Therapy services. There is no visit limit for Rehabilitative or Habilitative Services.*				
Office location	$25/visit		50%	✔
Outpatient Department of a Hospital	$25/visit		50% Subject to a Benefit maximum of $350/day	✔
Durable medical equipment (DME)				
DME	10%		50%	✔
Breast pump	$0		Not covered	
Orthotic equipment and devices	10%		50%	✔
Prosthetic equipment and devices	10%		50%	✔
Home health care services *Up to 100 visits per Member, per Calendar Year, by a home health care agency. All visits count towards the limit, including visits during any applicable Deductible period. Includes home visits by a nurse, Home Health Aide, medical social worker, physical therapist, speech therapist, or occupational therapist, and medical supplies.*	10%		Not covered	
Home infusion and home injectable therapy services				
Home infusion agency services *Includes home infusion drugs, medical supplies, and visits by a nurse.*	10%		Not covered	
Hemophilia home infusion services *Includes blood factor products.*	10%		Not covered	
Skilled Nursing Facility (SNF) services *Up to 100 days per Member, per benefit period, except when provided as part of a Hospice program. All days count towards the limit, including days during any applicable Deductible period and days in different SNFs during the Calendar Year.*				
Freestanding SNF	10%		50%	✔

Benefits[6]	Your payment			
	When using a Participating Provider[3]	CYD[2] applies	When using a Non-Participating Provider[4]	CYD[2] applies
Hospital-based SNF	10%		50% Subject to a Benefit maximum of $2,000/day	✔
Hospice program services *Includes pre-Hospice consultation, routine home care, 24-hour continuous home care, short-term inpatient care for pain and symptom management, and inpatient respite care.*	$0		Not covered	
Other services and supplies				
Diabetes care services				
• Devices, equipment, and supplies	10%		50%	✔
• Self-management training	$0		50%	✔
• Medical nutrition therapy	$0		50%	✔
Dialysis services	10%		50% Subject to a Benefit maximum of $350/day	✔
PKU product formulas and special food products	10%		10%	
Allergy serum billed separately from an office visit	10%		50%	✔

Mental Health or Substance Use Disorder Benefits	Your payment			
	When using a Participating Provider[3]	CYD[2] applies	When using a Non-Participating Provider[4]	CYD[2] applies
Outpatient services				
Office visit, including Physician office visit	$25/visit		50%	✔
Teladoc Health mental health	$0		Not covered	
Other outpatient services, including intensive outpatient care, electroconvulsive therapy, transcranial magnetic stimulation, Behavioral Health Treatment for pervasive developmental disorder or autism				
• Office location, clinic, home, or other non-institutional facility setting	$0		50%	✔
• Outpatient Department of a Hospital	$0		50% Subject to a Benefit maximum of $350/day	✔

Mental Health or Substance Use Disorder Benefits	Your payment			
	When using a Participating Provider[3]	CYD[2] applies	When using a Non-Participating Provider[4]	CYD[2] applies
Office-based opioid treatment	$0		50%	✔
Partial Hospitalization Program	$0		50% Subject to a Benefit maximum of $350/day	✔
Neuropsychological and Psychological Testing	$0		50%	✔
Inpatient services				
Physician inpatient services	10%		50%	✔
Hospital services	10%		50% Subject to a Benefit maximum of $2,000/day	✔
Residential Care	10%		50% Subject to a Benefit maximum of $2,000/day	✔

Prescription Drug Benefits[8,9]	Your payment				
	When using a Participating Pharmacy[3]		CYD[2] applies	When using a Non-Participating Pharmacy[4]	CYD[2] applies
	Level A	Level B			
Retail pharmacy prescription Drugs *Per prescription, up to a 30-day supply.*					
Contraceptive Drugs and devices	$0	$0		Not covered	
Tier 1 Drugs	$10/prescription	$15/prescription		Not covered	
Tier 2 Drugs	$30/prescription	$45/prescription		Not covered	
Tier 3 Drugs	$40/prescription	$60/prescription		Not covered	
Tier 4 Drugs	10% up to $250/prescription	10% up to $250/prescription		Not covered	
Retail pharmacy prescription Drugs *Per prescription, for a 90-day supply.*					
Contraceptive Drugs and devices	$0	$0		Not covered	
Tier 1 Drugs	$30/prescription	$45/prescription		Not covered	
Tier 2 Drugs	$90/prescription	$135/prescription		Not covered	
Tier 3 Drugs	$120/prescription	$180/prescription		Not covered	

Prescription Drug Benefits[8,9]	Your payment				
	When using a Participating Pharmacy[3]		CYD[2] applies	When using a Non-Participating Pharmacy[4]	CYD[2] applies
Tier 4 Drugs	10% up to $750/prescription	10% up to $750/prescription		Not covered	
Home delivery pharmacy prescription Drugs					
Per prescription, for a 31-90-day supply.					
Contraceptive Drugs and devices	$0			Not covered	
Tier 1 Drugs	$20/prescription			Not covered	
Tier 2 Drugs	$60/prescription			Not covered	
Tier 3 Drugs	$80/prescription			Not covered	
Tier 4 Drugs	10% up to $500/prescription			Not covered	

Pediatric Benefits	Your payment			
Pediatric Benefits are available through the end of the month in which the Member turns 19.	When using a Participating Dentist[3]	CYD[2] applies	When using a Non-Participating Dentist[4]	CYD[2] applies
Pediatric dental[10]				
Diagnostic and preventive services				
• Oral exam	$0		10%	
• Preventive – cleaning	$0		10%	
• Preventive – x-ray	$0		10%	
• Sealants per tooth	$0		10%	
• Topical fluoride application	$0		10%	
• Space maintainers - fixed	$0		10%	
Basic services				
• Restorative procedures	20%		30%	
• Periodontal maintenance	20%		30%	
• Adjunctive general services	20%		30%	
Major services				
• Oral surgery	50%		50%	
• Endodontics	50%		50%	
• Periodontics (other than maintenance)	50%		50%	
• Crowns and casts	50%		50%	
• Prosthodontics	50%		50%	
Orthodontics (Medically Necessary)	50%		50%	

Pediatric Benefits	Your payment			
Pediatric Benefits are available through the end of the month in which the Member turns 19.	**When using a Participating Provider[3]**	**CYD[2] applies**	**When using a Non-Participating Provider[4]**	**CYD[2] applies**
Pediatric vision[11]				
Comprehensive eye examination				
One exam per Calendar Year.				
• Ophthalmologic visit	$0		All charges above $30	
• Optometric visit	$0		All charges above $30	
Contact lens fitting and evaluation				
When you choose contact lenses instead of eyeglasses, one per Member every 12 months by a Participating Provider if administered at the same time as the comprehensive exam. There is a maximum of two follow up visits.				
• Standard lenses	$0		Not covered	
• Non-standard lenses	All charges above $60		Not covered	
Eyewear/materials				
One eyeglass frame and eyeglass lenses, or contact lenses instead of eyeglasses, up to the Benefit per Calendar Year. Any exceptions are noted below.				
• Contact lenses				
Non-elective (Medically Necessary) - hard or soft	$0		All charges above $225	
Up to two pairs per eye per Calendar Year.				
Elective (cosmetic/convenience)				
Standard and non-standard, hard	$0		All charges above $75	
Up to a 3 month supply for each eye per Calendar Year based on lenses selected.				
Standard and non-standard, soft	$0		All charges above $75	
Up to a 6 month supply for each eye per Calendar Year based on lenses selected.				
• Eyeglass frames				
Collection frames	$0		All charges above $40	
Non-collection frames	All charges above $150		All charges above $40	

Pediatric Benefits	Your payment			
Pediatric Benefits are available through the end of the month in which the Member turns 19.	**When using a Participating Provider[3]**	**CYD[2] applies**	**When using a Non-Participating Provider[4]**	**CYD[2] applies**
• Eyeglass lenses *Lenses include choice of glass or plastic lenses, all lens powers (single vision, bifocal, trifocal, lenticular), fashion or gradient tint, scratch coating, oversized, and glass-grey #3 prescription sunglasses.*				
Single vision	$0		All charges above $25	
Lined bifocal	$0		All charges above $35	
Lined trifocal	$0		All charges above $45	
Lenticular	$0		All charges above $45	
Optional eyeglass lenses and treatments				
• Ultraviolet protective coating (standard only)	$0		Not covered	
• Polycarbonate lenses	$0		Not covered	
• Standard progressive lenses	$0		Not covered	
• Premium progressive lenses	$95		Not covered	
• Anti-reflective lens coating (standard only)	$35		Not covered	
• Photochromic - glass lenses	$25		Not covered	
• Photochromic - plastic lenses	$0		Not covered	
• High index lenses	$30		Not covered	
• Polarized lenses	$45		Not covered	
Low vision testing and equipment				
• Comprehensive low vision exam *Once every 5 Calendar Years.*	$0		Not covered	
• Low vision devices *One aid per Calendar Year.*	$0		Not covered	

Prior Authorization

The following are some frequently-utilized Benefits that require prior authorization:

- Advanced imaging services
- Outpatient mental health services, except office visits and office-based opioid treatment
- Inpatient facility services
- Pediatric vision non-elective contact lenses and low vision testing and equipment
- Hospice program services
- Some prescription Drugs (see blueshieldca.com/pharmacy)

Please review the Evidence of Coverage for more about Benefits that require prior authorization.

Notes

1 Evidence of Coverage (EOC):

The Evidence of Coverage (EOC) describes the Benefits, limitations, and exclusions that apply to coverage under this Plan. Please review the EOC for more details of coverage outlined in this Summary of Benefits. You can request a copy of the EOC at any time.

Capitalized terms are defined in the EOC. Refer to the EOC for an explanation of the terms used in this Summary of Benefits.

2 Calendar Year Deductible (CYD):

Calendar Year Deductible explained. A Calendar Year Deductible is the amount you pay each Calendar Year before Blue Shield pays for Covered Benefits under the Plan.

If this Plan has any Calendar Year Deductible(s), Covered Benefits subject to that Deductible are identified with a check mark (✔) in the Benefits chart above.

Family coverage has an individual Deductible within the Family Deductible. This means that the Deductible will be met for an individual with Family coverage who meets the individual Deductible prior to the Family meeting the Family Deductible within a Calendar Year. Any amount you have paid toward the individual Deductible will be applied to both the individual Deductible and the Family Deductible. Once the individual Deductible or Family Deductible is reached, cost sharing applies until the Out-of-Pocket Maximum is reached.

3 Using Participating Providers:

Participating Providers have a contract to provide health care services to Members. When you receive Covered Benefits from a Participating Provider, you are only responsible for the Copayment or Coinsurance, once any Calendar Year Deductible has been met.

"Allowable Amount" is defined in the EOC. In addition:

- Coinsurance is calculated from the Allowable Amount.

4 Using Non-Participating Providers:

Non-Participating Providers do not have a contract to provide health care services to Members. When you receive Covered Benefits from a Non-Participating Provider, you are responsible for:

- the Copayment or Coinsurance (once any Calendar Year Deductible has been met), and
- any charges above the Allowable Amount.

"Allowable Amount" is defined in the EOC. In addition:

- Coinsurance is calculated from the Allowable Amount, which is subject to any stated Benefit maximum.
- Charges above the Allowable Amount do not count towards the Out-of-Pocket Maximum, and are your responsibility for payment to the provider. This out-of-pocket expense can be significant.

5 Calendar Year Out-of-Pocket Maximum (OOPM):

Calendar Year Out-of-Pocket Maximum explained. The Out-of-Pocket Maximum is the most you are required to pay for Covered Benefits in a Calendar Year. Once you reach your Out-of-Pocket Maximum, Blue Shield will pay 100% of the Allowable Amount for Covered Benefits for the rest of the Calendar Year.

Your payment after you reach the Calendar Year OOPM. You will continue to pay all charges for the following Covered Benefits after the Calendar Year Out-of-Pocket Maximum is met:

- dialysis center Benefits: dialysis services from a Non-Participating Provider.
- charges for services that are not covered and charges above the Allowable Amount.

Any Deductibles count towards the OOPM. Any amounts you pay that count towards the Calendar Year medical Deductible also count towards the Calendar Year Out-of-Pocket Maximum.

This Plan has a Participating Provider OOPM as well as a combined Participating Provider and Non-Participating Provider OOPM. This means that any amounts you pay towards your Participating Provider OOPM also count towards your combined Participating and Non-Participating Provider OOPM.

Family coverage has an individual OOPM within the Family OOPM. This means that the OOPM will be met for an individual with Family coverage who meets the individual OOPM prior to the Family meeting the Family OOPM within a Calendar Year. Any amount you have paid toward the individual OOPM will be applied to both the individual OOPM and the Family OOPM, except for Out-of-Network pediatric dental services. Cost sharing payments for pediatric dental services made by each individual child for Out-of-Network Covered Benefits do not accumulate to the Family Out-of-Pocket Maximum.

6 Separate Member Payments When Multiple Covered Benefits are Received:

Each time you receive multiple Covered Benefits, you might have separate payments (Copayment or Coinsurance) for each service. When this happens, you may be responsible for multiple Copayments or Coinsurance. For example, you may owe an office visit payment in addition to an allergy serum payment when you visit the doctor for an allergy shot.

7 Preventive Health Services:

If you only receive Preventive Health Services during a Physician office visit, there is no Copayment or Coinsurance for the visit. If you receive both Preventive Health Services and other Covered Benefits during the Physician office visit, you may have a Copayment or Coinsurance for the visit.

8 Outpatient Prescription Drug Coverage:

Medicare Part D-creditable coverage-

This Plan's prescription drug coverage is on average equivalent to or better than the standard benefit set by the federal government for Medicare Part D (also called creditable coverage). Because this plan's prescription drug coverage is creditable, you do not have to enroll in Medicare Part D while you maintain this coverage; however, you should be aware that if you do not enroll in Medicare Part D within 63 days following termination of this coverage, you could be subject to Medicare Part D premium penalties.

Notes

9 Outpatient Prescription Drug Coverage:

Brand Drug coverage when a Generic or Biosimilar Drug is available. If you, the Physician, or Health Care Provider, select a Brand Drug when a Generic Drug equivalent or Biosimilar Drug is available, you are responsible for the difference between the cost to Blue Shield for the Brand Drug and its Generic Drug equivalent or Biosimilar Drug plus the applicable tier Copayment or Coinsurance of the Brand Drug. This difference in cost will not count towards any Calendar Year pharmacy Deductible, medical Deductible, or the Calendar Year Out-of-Pocket Maximum.

See the Obtaining outpatient prescription Drugs at a Participating Pharmacy section of the EOC for more information about how a brand contraceptive may be covered without a Copayment or Coinsurance.

Request for Medical Necessity Review. If you or your Physician believes a Brand Drug is Medically Necessary, either person may request a Medical Necessity Review. If approved, the Brand Drug will be covered at the applicable Drug tier Copayment or Coinsurance.

Short-Cycle Specialty Drug program. This program allows initial prescriptions for select Specialty Drugs to be filled for a 15-day supply with your approval. When this occurs, the Copayment or Coinsurance will be pro-rated.

Specialty Drugs. Specialty Drugs are only available from a Network Specialty Pharmacy, up to a 30-day supply.

Oral Anticancer Drugs. You pay up to $250 for oral Anticancer Drugs from a Participating Pharmacy, up to a 30-day supply. Oral Anticancer Drugs from a Participating Pharmacy are not subject to any Deductible.

Retail pharmacy. You may receive up to a 90-day supply for maintenance Drugs at a Participating Pharmacy when you pay the applicable Copayment or Coinsurance for each 30-day supply.

Participating Pharmacies. Blue Shield has two participation levels for retail pharmacies; Level A and Level B. You can go to any Level A or Level B pharmacy to obtain covered Drugs.

Home delivery. You pay the applicable 30-day retail pharmacy Copayment or Coinsurance for a 30-day supply or less from the home delivery pharmacy.

Insulin. You will not pay more than $35 for a 30-day supply of Formulary insulin Prescription Drugs from a Participating Pharmacy.

10 Pediatric Dental Coverage:

Pediatric dental Benefits are provided through Blue Shield's Dental Plan Administrator (DPA).

Orthodontic Covered Benefits. The Copayment or Coinsurance for Medically Necessary orthodontic Covered Benefits applies to a course of treatment even if it extends beyond a Calendar Year. This applies as long as the Member remains enrolled in the Plan.

This plan is compliant with requirements of the pediatric dental EHB benchmark plan, including coverage of services in circumstances of Medical Necessity as defined in the Early Periodic Screening, Diagnosis and Treatment (EPSDT) benefit.

11 Pediatric Vision Coverage:

Pediatric vision Benefits are provided through Blue Shield's Vision Plan Administrator (VPA).

Covered Benefits from Non-Participating Providers. There is no Copayment or Coinsurance up to the listed Allowable Amount. You pay all charges above the Allowable Amount.

Coverage for frames. If frames are selected that are more expensive than the Allowable Amount established for frames under this Benefit, you pay the difference between the Allowable Amount and the provider's charge.

"Collection frames" are covered with no Member payment from Participating Providers. Retail chain Participating Providers do not usually display the frames as "collection," but a comparable selection of frames is maintained.

"Non-collection frames" are covered up to an Allowable Amount of $150; however, if the Participating Provider uses:

- wholesale pricing, then the Allowable Amount will be up to $103.64.

Notes

Participating Providers using wholesale pricing are identified in the provider directory.

Plans may be modified to ensure compliance with State and Federal requirements.