

Blue Shield of California plans for small businesses

Our plan names align closely with Covered California for Small Business. The names make it easy to understand the benefits each plan offers.

The plan names follow this format:

Metal tier + network name + product type + deductible + copay + suffix (off-exchange)

2021 Blue Shield of California off-exchange and mirror packages for small business

	Off-exchange HMO plans	Mirror HMO plans
Richer plans ↑	Platinum HMO 0/20	Mirror Platinum 90 HMO 0/20
	Platinum HMO 0/25	Mirror Gold 80 HMO 250/35
	Platinum HMO 0/30	Mirror Silver 70 HMO 2250/55
Leaner plans ↓	Gold HMO 0/30	
	Gold HMO 500/35	
	Gold HMO 1000/35	
	Gold HMO 1500/35	
	Silver HMO 2350/65	

	Off-exchange PPO plans	Off-exchange HDHP plans	Mirror PPO plans
Richer plans ↑	Platinum PPO 250/10	Gold PPO Savings 1750/15%	Mirror Platinum 90 PPO 0/15
	Platinum PPO 0/0	Silver PPO Savings 2100/25%	Mirror Gold 80 PPO 350/25
	Platinum PPO 0/10	Silver PPO Savings 2600/35%	Mirror Silver 70 PPO 2250/50
	Platinum PPO 250/15	Bronze PPO Savings 5700/40%	Mirror Bronze 60 PPO 6300/65
Leaner plans ↓	Gold PPO 0/25	Bronze PPO Savings 7000	
	Gold PPO 500/30		
	Gold PPO 750/30		
	Gold PPO 1200/35		
	Silver PPO 1950/50		
	Silver PPO 2225/50		
	Silver PPO 2400/55		
	Bronze PPO 6850/65		
	Bronze PPO 6250/70		
	Bronze PPO 7500/50		

Off-exchange HMO plans

All HMO plans available on the Access+ HMO®, Local Access+ HMO®, or Trio ACO networks.

Benefits ¹	PLATINUM COVERAGE			GOLD COVERAGE				SILVER COVERAGE	
	Platinum HMO 0/20 OffEx	Platinum HMO 0/25 OffEx	Platinum HMO 0/30 OffEx	Gold HMO 0/30 OffEx	Gold HMO 500/35 OffEx	Gold HMO 1000/35 OffEx	Gold HMO 1500/35 OffEx	Silver HMO 2350/65 OffEx	
Calendar-year medical deductible	\$0	\$0	\$0	\$0	\$500	\$1,000	\$1,500	\$2,350	
Calendar-year out-of-pocket maximum	\$1,900	\$2,350	\$2,700	\$6,750	\$7,500	\$7,500	\$8,150	\$8,150	
Copay	\$20	\$25	\$30	\$30	\$35	\$35	\$35	\$65	
Preventive health benefits	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge	
Inpatient hospitalization	\$500	\$250	\$500	\$600	20% ²	20% ²	20% ²	45% ²	
Emergency room services not resulting in admission	\$200	\$250	\$250	\$325	\$300 ²	\$300 ²	\$300 ²	50% ²	
Prenatal and preconception physician office visits	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge	
Calendar-year pharmacy deductible	\$0	\$0	\$0	\$0	\$0	\$100	\$100	\$350	
Retail prescriptions^{1,3} (up to a 30-day supply)	Tier 1 drugs	\$5	\$5	\$5	\$15	\$15	\$15	\$15	\$20 ²
	Tier 2 drugs	\$15	\$15	\$15	\$35	\$35	\$35 ²	\$35 ²	\$85 ²
	Tier 3 drugs	\$25	\$25	\$25	\$55	\$55	\$55 ²	\$55 ²	\$115 ²
	Tier 4 and specialty drugs	20%	20%	20%	20%	20%	20% ²	20% ²	45% ²
Chiropractic (up to 15 visits per member per calendar year)	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	
Acupuncture	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	
Teladoc	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	

1 Calendar-year deductible shown is for an individual. See Summary of Benefits for family plan deductibles.

2 Subject to the calendar-year deductible.

3 Pharmacy benefits cost shares reflect fulfillment through network pharmacy and Level A pharmacies for Trio HMO and Tandem PPO plans.

Off-exchange PPO plans

PPO plans are available on both the Full PPO Network and Tandem PPO Network. Groups may offer plans from both networks.



Benefits ¹	PLATINUM			
	Platinum PPO 250/10 OffEx	Platinum PPO 0/0 OffEx	Platinum PPO 0/10 OffEx	Platinum PPO 250/15 OffEx
Calendar-year medical deductible	\$250	\$0	\$0	\$250
Calendar-year out-of-pocket maximum	\$3,000	\$4,500	\$4,500	\$4,300
Copay	\$10	\$0	\$10	\$15
Preventive health benefits	No charge	No charge	No charge	No charge
Inpatient hospitalization	10% ²	10%	10%	10% ²
Emergency room services not resulting in admission	\$150 + 10% ²	\$250 + 10%	\$150 + 10%	\$150 + 10% ²
Prenatal and preconception physician office visits	No charge	No charge	No charge	No charge
Calendar-year pharmacy deductible	\$0	\$0	\$0	\$0
Retail prescriptions³ (up to a 30-day supply)	Tier 1 drugs	\$10	\$0	\$5
	Tier 2 drugs	\$25	\$30	\$30
	Tier 3 drugs	\$40	\$50	\$50
	Tier 4 and specialty drugs	20%	30%	30%
Chiropractic (Up to 20 visits per member per calendar year)	\$10	\$10	\$10	\$10
Acupuncture	\$25 ²	\$25	\$25	\$25 ²
Teladoc	\$0	\$0	\$0	\$0

† Based on PPO membership. Source: CDI and DMHC Covered Lives data, 12/31/18.

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Off-exchange PPO plans

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Benefits ¹	GOLD			
	Gold PPO 0/25 OffEx	Gold PPO 500/30 OffEx	Gold PPO 750/30 OffEx	Gold PPO 1200/35 OffEx
Calendar-year medical deductible	\$0	\$500	\$750	\$1,200
Calendar-year out-of-pocket maximum	\$8,050	\$8,150	\$8,150	\$8,150
Copay	\$25	\$30	\$30	\$35
Preventive health benefits	No charge	No charge	No charge	No charge
Inpatient hospitalization	30%	20% ²	20% ²	20% ²
Emergency room services not resulting in admission	\$250 + 30%	\$250 + 20% ²	\$250 + 20% ²	\$250 + 20% ²
Prenatal and preconception physician office visits	No charge	No charge	No charge	No charge
Calendar-year pharmacy deductible	\$0	\$100	\$250	\$300
Retail prescriptions³ (up to a 30-day supply)	Tier 1 drugs	\$15	\$15	\$10
	Tier 2 drugs	\$40	\$50 ²	\$40 ²
	Tier 3 drugs	\$60	\$80 ²	\$70 ²
	Tier 4 and specialty drugs	30%	30% ²	30% ²
Chiropractic^{1,2} Up to 12 visits per member per calendar year	\$10	\$10	\$10	\$10
Acupuncture	\$25	\$25 ²	\$25 ²	\$25 ²
Teladoc	\$0	\$0	\$0	\$0

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Off-exchange PPO plans

PPO plans are available on both the Full PPO Network and Tandem PPO Network. Groups may offer plans from both networks.

Benefits ¹	SILVER			BRONZE		
	Silver PPO 1950/50 OffEx	Silver PPO 2225/50 OffEx ⁴	Silver PPO 2400/55 OffEx	Bronze PPO 6850/65 OffEx	Bronze PPO 6250/70 OffEx	Bronze PPO 7500/50 OffEx
Calendar-year medical deductible	\$1,950	\$2,225	\$2,400	\$6,850	\$6,250	\$7,500
Calendar-year out-of-pocket maximum	\$8,200	\$8,200	\$8,200	\$8,200	\$8,200	\$8,200
Copay	\$50	\$50 ⁵	\$55	\$65 ²	\$70 ²	\$70 ²
Preventive health benefits	No charge	No charge	No charge	No charge	No charge	No charge
Inpatient hospitalization	35% ²	40% ²	40% ²	35% ²	40% ²	50% ²
Emergency room services not resulting in admission	\$300 + \$35% ²	\$350 + 40% ²	\$350 + 40% ²	50% ²	50% ²	50% ²
Prenatal and preconception physician office visits	No charge	No charge	No charge	No charge	No charge	No charge
Calendar-year pharmacy deductible	\$300	\$300	\$300	\$650	Integrated with medical	Integrated with medical
Retail prescriptions³ (up to a 30-day supply)	Tier 1 drugs	\$20	\$20	\$20	\$20	50% ²
	Tier 2 drugs	\$75 ²	\$50	\$75 ²	\$65 ²	50% ²
	Tier 3 drugs	\$115 ²	\$115 ²	\$115 ²	\$90 ²	50% ²
	Tier 4 and specialty drugs	30% ²	40% ²	40% ²	30% ²	50% ²
Chiropractic Up to 12 visits per member per calendar year	\$15	\$15	\$15	\$15	\$15	50% ²
Acupuncture	\$25 ²	\$25 ²	\$25 ²	\$25 ²	\$25 ²	50% ²
Teladoc	\$0	\$0	\$0	\$0	\$0	\$0

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4 Plan includes **Value Based Benefits**:

The following services are provided at \$0 Copay Share when you see a Participating Provider for treatment of diabetes, asthma, chronic obstructive pulmonary disease (COPD), or coronary artery disease (CAD); the Calendar Year Deductible does not apply to these services:

- Primary care or Specialist care office visits when your provider determines that the purpose of the visit is to treat a condition listed above;
- Lipid panel in a laboratory center or Outpatient Department of a Hospital (diabetes and CAD only);
- Metabolic panel in a laboratory center or Outpatient Department of a Hospital (diabetes and CAD only);
- Blood glucose, creatinine clearance, hemoglobin A1c, liver function, and microalbumin tests in a laboratory center or Outpatient Department of a Hospital (diabetes only); and
- Peak flow meter (asthma and COPD only).

5 Primary care visit \$50/visit; or \$0/visit under the Value Based Program. Specialty care office visit \$75/visit; or \$0/visit under Value Based Program. Podiatric services \$75/visit; or \$0/visit under the Value Based Program.

HSA-compatible HDHP PPO plans

PPO plans are available on both the Full PPO Network and Tandem PPO Network. Groups may offer plans from both networks.

Benefits ¹	GOLD	SILVER		BRONZE		
	Gold PPO Savings 1750/15% OffEx	Silver PPO Savings 2100/25% OffEx	Silver PPO Savings 2600/35% OffEx	Bronze PPO Savings 5700/40% OffEx	Bronze PPO Savings 7000 OffEx	
Calendar-year integrated medical and pharmacy deductible	\$1,750	\$2,100	\$2,600	\$5,700	\$7,000	
Calendar-year out-of-pocket maximum	\$3,000	\$6,900	\$7,000	\$7,000	\$7,000	
Copay	15% ²	25% ²	35% ²	40% ²	\$0 ²	
Preventive health benefits	No charge	No charge	No charge	No charge	No charge	
Inpatient hospitalization	15% ²	25% ²	35% ²	40% ²	\$0 ²	
Emergency room services not resulting in admission	\$150 + 15% ²	\$150 + 25% ²	\$150 + 35% ²	\$250 + 40% ²	\$0 ²	
Prenatal and preconception physician office visits	No charge	No charge	No charge	No charge	No charge	
Retail prescriptions³ (up to a 30-day supply)	Tier 1 drugs	\$10 ²	\$20 ²	35% ²	40% ²	\$0 ²
	Tier 2 drugs	\$30 ²	\$65 ²	35% ²	40% ²	\$0 ²
	Tier 3 drugs	\$50 ²	\$100 ²	35% ²	40% ²	\$0 ²
	Tier 4 and specialty drugs	\$30% ²	30% ²	35% ²	40% ²	\$0 ²
Chiropractic (Up to 20 visits per member per calendar year)	15% ²	25% ²	35% ²	50% ²	\$0 ²	
Acupuncture	\$25 ²	\$25 ²	\$25 ²	\$25 ²	\$0 ²	
Teladoc	\$0	\$0	\$0	\$0	\$0	

¹ Calendar-year deductible shown is for an individual. See Summary of Benefits for family plan deductibles.

² Subject to the calendar-year deductible.

³ Pharmacy benefits cost shares reflect fulfillment through network pharmacy and Level A pharmacies for Trio HMO and Tandem PPO plans.

HMO mirror plans

Mirror HMO plans use the Trio HMO network. Plans in the Mirror Package cannot be offered alongside any plans from the Off-Exchange Package.

Benefits ¹	Platinum 90 HMO 0/20	Gold 80 HMO 250/35	Silver 70 HMO 2250/55
Calendar-year medical deductible	\$0	\$250	\$2,250
Calendar-year out-of-pocket maximum	\$4,500	\$7,800	\$8,200
Copay	\$20	\$35	\$55
Preventive health benefits	No charge	No charge	No charge
Inpatient hospitalization	\$250	\$600 ²	30% ²
Emergency room services	\$150	\$250 ²	\$30% ²
Prenatal and preconception physician office visits	No charge	No charge	No charge
Calendar-year pharmacy deductible	\$0	\$0	\$300
Retail prescriptions ³ (up to a 30-day supply)	Tier 1 drugs	\$5	\$15
	Tier 2 drugs	\$20	\$40
	Tier 3 drugs	\$30	\$70
	Tier 4 drugs	10%	20%
Chiropractic	Not covered	Not covered	Not covered
Acupuncture	\$20	\$35	\$55
Teladoc	\$0	\$0	\$0

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2 Subject to the calendar-year deductible.

3 Pharmacy benefits cost shares reflect fulfillment through network pharmacy and Level A pharmacies for Trio HMO and Tandem PPO plans.

PPO mirror plans

Mirror PPO plans use the same Full PPO Network as off-exchange plans. Plans in the Mirror Package cannot be offered alongside any plans from the Off-Exchange Package.

Benefits ¹	Platinum 90 PPO 0/15	Gold 80 PPO 350/25
Calendar-year medical deductible	\$0	\$350
Calendar-year out-of-pocket maximum	\$4,500	\$7,800
Copay	\$15	\$25
Preventive health benefits	No charge	No charge
Inpatient hospitalization	10%	20% ²
Emergency room services	\$200	\$20% ²
Prenatal and preconception physician office visits	No charge	No charge
Calendar-year pharmacy deductible	\$0	\$0
Retail prescriptions ³ (up to a 30-day supply)	Tier 1 drugs	\$10
	Tier 2 drugs	\$25
	Tier 3 drugs	\$40
	Tier 4 drugs	10%
Chiropractic	Not covered	Not covered
Acupuncture	\$15	\$25
Teladoc	\$0	\$0

Benefits ¹	Silver 70 PPO 2250/50	Bronze 60 PPO 6300/65
Calendar-year medical deductible	\$2,250	\$6,300
Calendar-year out-of-pocket maximum	\$8,200	\$8,200
Copay	\$50	\$65 ²
Preventive health benefits	No charge	No charge
Inpatient hospitalization	30% ²	40% ²
Emergency room services	30% ²	40% ²
Prenatal and preconception physician office visits	No charge	No charge
Calendar-year pharmacy deductible	\$300	\$500
Retail prescriptions ³ (up to a 30-day supply)	Tier 1 drugs	\$17
	Tier 2 drugs	\$70 ²
	Tier 3 drugs	\$100 ²
	Tier 4 drugs	30% ²
Chiropractic	Not covered	Not covered
Acupuncture	\$50	\$65 ²
Teladoc	\$0	\$0

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² Subject to the calendar-year deductible.

³ Pharmacy benefits cost shares reflect fulfillment through network pharmacy and Level A pharmacies for Trio HMO and Tandem PPO plans.