

Blue Shield of California offers choices for small business

We offer a wide variety of plans reflecting different plan package options, plan families, networks, and metal levels to ensure there is the right plan for every small business. This guide helps explain the options available.

2020 Blue Shield of California Off-Exchange Package for Small Business

Off-exchange PPO plans

| Plan | Deductible ¹ | Copay | Out-of-pocket maximum | Emergency room | Rx deductible ¹ | Pharmacy benefits ³ | | | Tier 4 & Specialty |
|---------------------|-------------------------|-------------------|-----------------------|--------------------------|----------------------------|--------------------------------|-------------------|--------------------|--------------------|
| | | | | | | Tier 1 | Tier 2 | Tier 3 | |
| Platinum PPO 0/0 | \$0 | \$0 | \$4,000 | \$250 + 10% | \$0 | \$0 | \$30 | \$50 | 30% |
| Platinum PPO 0/10 | \$0 | \$10 | \$4,000 | \$150 + 10% | \$0 | \$5 | \$30 | \$50 | 30% |
| Platinum PPO 250/15 | \$250 | \$15 | \$4,300 | \$150 + 10% ² | \$0 | \$5 | \$30 | \$50 | 30% |
| Gold PPO 0/20 | \$0 | \$20 | \$7,650 | \$250 + 30% | \$0 | \$15 | \$40 | \$60 | 30% |
| Gold PPO 500/30 | \$500 | \$30 | \$7,800 | \$250 + 20% ² | \$100 | \$15 | \$50 ² | \$80 ² | 30% ² |
| Gold PPO 750/30 | \$750 | \$30 | \$7,800 | \$250 + 20% ² | \$250 | \$10 | \$40 ² | \$70 ² | 30% ² |
| Gold PPO 1200/35 | \$1,200 | \$35 | \$7,800 | \$250 + 20% ² | \$300 | \$10 | \$40 ² | \$70 ² | 30% ² |
| Silver PPO 1800/55 | \$1,800 | \$55 | \$7,800 | \$300 + 35% ² | \$300 | \$20 | \$75 ² | \$115 ² | 30% ² |
| Silver PPO 2300/45 | \$2,300 | \$45 | \$7,800 | \$350 + 40% ² | \$300 | \$20 | \$75 ² | \$115 ² | 40% ² |
| Bronze PPO 5000/70 | \$5,000 | \$70 ² | \$7,800 | 50% ² | Integrated with medical | \$20 ² | \$65 ² | \$90 ² | 30% ² |
| Bronze PPO 6850/65 | \$6,850 | \$65 ² | \$7,800 | 50% ² | Integrated with medical | \$20 ² | \$65 ² | \$90 ² | 30% ² |
| Bronze PPO 6500/50 | \$6,500 | 50% ² | \$7,800 | 50% ² | Integrated with medical | 50% ² | 50% ² | 50% ² | 50% ² |

Off-exchange PPO Savings plans

| Plan | Deductible ¹ | Copay | Out-of-pocket maximum | Emergency room | Rx deductible ¹ | Pharmacy benefits ³ | | | Tier 4 & Specialty |
|-----------------------------|-------------------------|------------------|-----------------------|--------------------------|----------------------------|--------------------------------|-------------------|--------------------|--------------------|
| | | | | | | Tier 1 | Tier 2 | Tier 3 | |
| Silver PPO Savings 2000/25% | \$2,000 | 25% ² | \$6,500 | \$150 + 25% ² | Integrated with medical | \$20 ² | \$65 ² | \$100 ² | 30% ² |
| Silver PPO Savings 2500/35% | \$2,500 | 35% ² | \$6,850 | \$150 + 35% ² | Integrated with medical | 35% ² | 35% ² | 35% ² | 35% ² |
| Bronze PPO Savings 5300/40% | \$5,300 | 40% ² | \$6,900 | \$250 + 40% ² | Integrated with medical | 40% ² | 40% ² | 40% ² | 40% ² |
| Bronze PPO Savings 6900 | \$6,900 | \$0 ² | \$6,900 | \$0 ² | Integrated with medical | \$0 ² | \$0 ² | \$0 ² | \$0 ² |

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Off-exchange HMO plans

| Plan | Deductible ¹ | Copay | Out-of-pocket maximum | Emergency room | Rx deductible ¹ | Pharmacy benefits ³ | | | Tier 4 & Specialty |
|--------------------|-------------------------|-------|-----------------------|--------------------|----------------------------|--------------------------------|-------------------|--------------------|--------------------|
| | | | | | | Tier 1 | Tier 2 | Tier 3 | |
| Platinum HMO 0/20 | \$0 | \$20 | \$1,900 | \$200 | \$0 | \$5 | \$15 | \$25 | 20% |
| Platinum HMO 0/25 | \$0 | \$25 | \$2,350 | \$250 | \$0 | \$5 | \$15 | \$25 | 20% |
| Platinum HMO 0/30 | \$0 | \$30 | \$2,950 | \$250 | \$0 | \$5 | \$15 | \$25 | 20% |
| Gold HMO 0/30 | \$0 | \$30 | \$6,750 | \$325 | \$0 | \$15 | \$35 | \$55 | 20% |
| Gold HMO 500/35 | \$500 | \$35 | \$7,500 | \$300 ² | \$0 | \$15 | \$35 | \$55 | 20% |
| Gold HMO 1000/35 | \$1,000 | \$35 | \$7,500 | \$300 ² | \$100 | \$15 | \$35 ² | \$55 ² | 20% ² |
| Gold HMO 1500/35 | \$1,500 | \$35 | \$7,800 | \$300 ² | \$100 | \$15 | \$35 ² | \$55 ² | 20% ² |
| Silver HMO 2350/65 | \$2,350 | \$65 | \$7,800 | 50% ² | \$350 | \$20 ² | \$85 ² | \$115 ² | 45% ² |

2020 Blue Shield of California Mirror Package for Small Business

Mirror PPO plans

| Plan | Deductible ¹ | Copay | Out-of-pocket maximum | Emergency room | Rx deductible ¹ | Pharmacy benefits ³ | | | Tier 4 & Specialty |
|------------------------------|-------------------------|-------------------|-----------------------|--------------------|----------------------------|--------------------------------|-------------------|-------------------|--------------------|
| | | | | | | Tier 1 | Tier 2 | Tier 3 | |
| Mirror Platinum 90 PPO 0/15 | \$0 | \$15 | \$4,500 | \$150 | \$0 | \$5 | \$15 | \$25 | 10% |
| Mirror Gold 80 PPO 250/25 | \$250 | \$25 | \$7,800 | \$250 ² | \$0 | \$15 | \$50 | \$80 | 20% |
| Mirror Silver 70 PPO 2250/50 | \$2,250 | \$50 | \$7,800 | \$400 ² | \$300 | \$17 ² | \$65 ² | \$90 ² | 20% ² |
| Mirror Bronze 60 PPO 6300/65 | \$6,300 | \$65 ² | \$7,800 | 40% ² | \$500 | \$18 ² | 40% ² | 40% ² | 40% ² |

Mirror HMO plans

| Plan | Deductible ¹ | Copay | Out-of-pocket maximum | Emergency room | Rx deductible ¹ | Pharmacy benefits ³ | | | Tier 4 & Specialty |
|------------------------------|-------------------------|-------|-----------------------|--------------------|----------------------------|--------------------------------|-------------------|-------------------|--------------------|
| | | | | | | Tier 1 | Tier 2 | Tier 3 | |
| Mirror Platinum 90 HMO 0/15 | \$0 | \$15 | \$4,500 | \$150 | \$0 | \$5 | \$15 | \$25 | 10% |
| Mirror Gold 80 HMO 250/25 | \$250 | \$25 | \$7,800 | \$250 ² | \$0 | \$15 | \$50 | \$80 | 20% |
| Mirror Silver 70 HMO 2250/50 | \$2,250 | \$50 | \$7,800 | \$400 ² | \$300 | \$17 ² | \$65 ² | \$90 ² | 20% ² |

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.