



Summary of Benefits

Mercury Insurance Group
Effective January 1, 2022
PPO Savings Plan

PPO Saver/HSA Plan

This Summary of Benefits shows the amount you will pay for Covered Services 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 Services 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 Ultra

Drug Formulary:

Plus 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 Services under the Plan. Blue Shield pays for some Covered Services before the Calendar Year Deductible is met, as noted in the Benefits chart below.

		When using any combination of Participating ³ and Non-Participating ⁴ Providers	When using a Non-Participating Provider ⁴
Calendar Year medical and pharmacy Deductible	<i>Individual coverage</i>	\$1,500	\$1,500
<i>This Plan combines medical and pharmacy Deductibles into one Calendar Year Deductible</i>	<i>Family coverage</i>	\$2,800: individual \$3,000: Family	\$2,800: individual \$3,000: Family

Calendar Year Out-of-Pocket Maximum⁵

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

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 Services.

	When using any combination of Participating ³ or Non-Participating ⁴ Providers	When using a Non-Participating Provider ⁴
<i>Individual coverage</i>	\$4,500	\$4,500
<i>Family coverage</i>	\$4,500: individual \$6,850: Family	\$4,500: individual \$6,850: Family

Blue Shield of California is an independent member of the Blue Shield Association

Benefits⁶

Your payment

	When using a Participating Provider ³	CYD ² applies	When using a Non-Participating Provider ⁴	CYD ² applies
Preventive Health Services⁷				
Preventive Health Services	\$0		40%	✓
California Prenatal Screening Program	\$0		\$0	
Physician services				
Primary care office visit	20%	✓	40%	✓
Specialist care office visit	20%	✓	40%	✓
Physician home visit	20%	✓	40%	✓
Physician or surgeon services in an Outpatient Facility	20%	✓	40%	✓
Physician or surgeon services in an inpatient facility	20%	✓	40%	✓
Other professional services				
Other practitioner office visit <i>Includes nurse practitioners, physician assistants, and therapists.</i>	20%	✓	40%	✓
Acupuncture services	Not covered		Not covered	
Chiropractic services <i>Up to 20 visits per Member, per Calendar Year.</i>	20%	✓	40%	✓
Teladoc consultation	\$0	✓	Not covered	
Family planning				
• Counseling, consulting, and education	\$0		40%	✓
• Injectable contraceptive, diaphragm fitting, intrauterine device (IUD), implantable contraceptive, and related procedure.	\$0		40%	✓
• Tubal ligation	\$0		40%	✓
• Vasectomy	20%	✓	40%	✓
Podiatric services	20%	✓	40%	✓
Pregnancy and maternity care				
Physician office visits: prenatal and postnatal	20%	✓	40%	✓
Physician services for pregnancy termination	20%	✓	40%	✓

Benefits⁶

Your payment

	When using a Participating Provider ³	CYD ² applies	When using a Non-Participating Provider ⁴	CYD ² applies
Emergency Services				
Emergency room services	20%	✓	20%	✓
<i>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.</i>				
Emergency room Physician services	20%	✓	20%	✓
Urgent care center services	20%	✓	40%	✓
Ambulance services	20%	✓	20%	✓
<i>This payment is for emergency or authorized transport.</i>				
Outpatient Facility services				
Ambulatory Surgery Center	20%	✓	40% Subject to a Benefit maximum of \$350/day	✓
Outpatient Department of a Hospital: surgery	20%	✓	40% Subject to a Benefit maximum of \$350/day	✓
Outpatient Department of a Hospital: treatment of illness or injury, radiation therapy, chemotherapy, and necessary supplies	20%	✓	40% Subject to a Benefit maximum of \$350/day	✓
Inpatient facility services				
Hospital services and stay	20%	✓	40% Subject to a Benefit maximum of \$600/day	✓
Transplant services				
<i>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.</i>				
• Special transplant facility inpatient services	20%	✓	Not covered	
• Physician inpatient services	20%	✓	Not covered	

Benefits⁶

Your payment

	When using a Participating Provider³	CYD² applies	When using a Non-Participating Provider⁴	CYD² applies
<p>Bariatric surgery services, designated California counties</p> <p><i>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.</i></p>				
Inpatient facility services	20%	✓	Not covered	
Outpatient Facility services	20%	✓	Not covered	
Physician services	20%	✓	Not covered	
<p>Diagnostic x-ray, imaging, pathology, and laboratory services</p> <p><i>This payment is for Covered Services that are diagnostic, non-Preventive Health Services, and diagnostic radiological procedures, such as CT scans, MRIs, MRAs, and PET scans. For the payments for Covered Services that are considered Preventive Health Services, see Preventive Health Services.</i></p>				
<p>Laboratory services</p> <p><i>Includes diagnostic Papanicolaou (Pap) test.</i></p>				
• Laboratory center	20%	✓	40%	✓
• Outpatient Department of a Hospital	20%	✓	40%	✓
<p>X-ray and imaging services</p> <p><i>Includes diagnostic mammography.</i></p>				
• Outpatient radiology center	20%	✓	40%	✓
• Outpatient Department of a Hospital	20%	✓	40%	✓
			Subject to a Benefit maximum of \$350/day	
			Subject to a Benefit maximum of \$350/day	

Benefits⁶

Your payment

	When using a Participating Provider³	CYD² applies	When using a Non-Participating Provider⁴	CYD² applies
Other outpatient diagnostic testing				
<i>Testing to diagnose illness or injury such as vestibular function tests, EKG, ECG, cardiac monitoring, non-invasive vascular studies, sleep medicine testing, muscle and range of motion tests, EEG, and EMG.</i>				
• Office location	20%	✓	40%	✓
• Outpatient Department of a Hospital	20%	✓	40% Subject to a Benefit maximum of \$350/day	✓
Radiological and nuclear imaging services				
• Outpatient radiology center	20%	✓	40%	✓
• Outpatient Department of a Hospital	20%	✓	40% Subject to a Benefit maximum of \$350/day	✓
Rehabilitative and Habilitative Services				
<i>Includes physical therapy, occupational therapy, respiratory therapy, and speech therapy services.</i>				
Office location	20%	✓	40%	✓
Outpatient Department of a Hospital	20%	✓	40% Subject to a Benefit maximum of \$350/day	✓
Durable medical equipment (DME)				
DME	20%	✓	40%	✓
Breast pump	\$0		40%	✓
Glucose monitor	\$0		40%	✓
Peak flow meter	\$0		40%	✓
Orthotic equipment and devices	20%	✓	40%	✓
Prosthetic equipment and devices	20%	✓	40%	✓

Benefits⁶

Your payment

	When using a Participating Provider³	CYD² applies	When using a Non-Participating Provider⁴	CYD² applies
<p>Home health care services</p> <p><i>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.</i></p>	20%	✓	Not covered	
<p>Home infusion and home injectable therapy services</p> <p>Home infusion agency services <i>Includes home infusion drugs and medical supplies.</i></p> <p>Home visits by an infusion nurse</p> <p>Hemophilia home infusion services <i>Includes blood factor products.</i></p>	20%	✓	Not covered	
<p>Skilled Nursing Facility (SNF) services</p> <p><i>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.</i></p> <p>Freestanding SNF</p> <p>Hospital-based SNF</p>	20%	✓	40%	✓
<p>Hospice program services</p> <p><i>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.</i></p>	20%	✓	Not covered	
<p>Other services and supplies</p> <p>Diabetes care services</p> <ul style="list-style-type: none"> • Devices, equipment, and supplies • Self-management training <p>Dialysis services</p> <p>PKU product formulas and special food products</p>	20%	✓	40%	✓
	20%	✓	40%	✓
	20%	✓	Subject to a Benefit maximum of \$350/day	✓
	20%	✓	20%	✓

Benefits⁶

Your payment

	When using a Participating Provider³	CYD² applies	When using a Non-Participating Provider⁴	CYD² applies
Allergy serum billed separately from an office visit	20%	✓	40%	✓

Mental Health and Substance Use Disorder Benefits

Your payment

<i>Mental health and substance use disorder Benefits are provided through Blue Shield's Mental Health Service Administrator (MHSA).</i>	When using a MHSA Participating Provider³	CYD² applies	When using a MHSA Non-Participating Provider⁴	CYD² applies
Outpatient services				
Office visit, including Physician office visit	20%	✓	40%	✓
Teladoc behavioral 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 in an office setting, home, or other non-institutional facility setting, and office-based opioid treatment	20%	✓	40%	✓
Partial Hospitalization Program	20%	✓	40% Subject to a Benefit maximum of \$350/day	✓
Psychological Testing	20%	✓	40%	✓
Inpatient services				
Physician inpatient services	20%	✓	40%	✓
Hospital services	20%	✓	40% Subject to a Benefit maximum of \$600/day	✓
Residential Care	20%	✓	40% Subject to a Benefit maximum of \$600/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
Retail pharmacy prescription Drugs				
<i>Per prescription, up to a 30-day supply.</i>				
Contraceptive Drugs and devices	\$0		Not covered	
HDHP preventive Drugs	\$0		Not covered	
Tier 1 Drugs	\$10/prescription	✓	Not covered	
Tier 2 Drugs	\$30/prescription	✓	Not covered	
Tier 3 Drugs	\$50/prescription	✓	Not covered	
Tier 4 Drugs	\$100/prescription	✓	Not covered	
Retail pharmacy prescription Drugs				
<i>Per prescription, up to a 90-day supply from a 90-day retail pharmacy.</i>				
Contraceptive Drugs and devices	\$0		Not covered	
HDHP preventive Drugs	\$0		Not covered	
Tier 1 Drugs	\$30/prescription	✓	Not covered	
Tier 2 Drugs	\$90/prescription	✓	Not covered	
Tier 3 Drugs	\$150/prescription	✓	Not covered	
Tier 4 Drugs	\$300/prescription	✓	Not covered	
Mail service pharmacy prescription Drugs				
<i>Per prescription, up to a 90-day supply.</i>				
Contraceptive Drugs and devices	\$0		Not covered	
HDHP preventive Drugs	\$0		Not covered	
Tier 1 Drugs	\$20/prescription	✓	Not covered	
Tier 2 Drugs	\$60/prescription	✓	Not covered	
Tier 3 Drugs	\$100/prescription	✓	Not covered	
Tier 4 Drugs	\$200/prescription	✓	Not covered	

Prior Authorization

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

- Radiological and nuclear imaging services
- Outpatient mental health services, except office visits
- Inpatient facility services
- 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 Deductible is the amount you pay each Calendar Year before Blue Shield pays for Covered Services under the Plan.

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

Covered Services not subject to the Calendar Year combined medical and pharmacy Deductible. Some Covered Services received from Participating Providers are paid by Blue Shield before you meet any Calendar Year combined medical and pharmacy Deductible. These Covered Services do not have a check mark (✓) next to them in the "CYD applies" column in the Benefits chart above.

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

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.

3 Using Participating Providers:

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

Teladoc. Teladoc mental health and substance use disorder (behavioral health) consultations are provided through Teladoc. These services are not administered by Blue Shield's Mental Health Service Administrator (MHSA).

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

- Coinsurance is calculated from the Allowable Amount.
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4 Using Non-Participating Providers:

Non-Participating Providers do not have a contract to provide health care services to Members. When you receive Covered Services 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.
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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 Services in a Calendar Year. Once you reach your Out-of-Pocket Maximum, Blue Shield will pay 100% of the Allowable Amount for Covered Services for the rest of the Calendar Year.

Your payment after you reach the Calendar Year OOPM. You will continue to pay all 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 medical Calendar Year Deductible also count towards the Calendar Year Out-of-Pocket Maximum.

This Plan has a combined Participating Provider and Non-Participating Provider OOPM as well as a Non-Participating Provider OOPM. This means that any amounts you pay towards your Non-Participating Provider OOPM also count towards your combined Participating and Non-Participating Provider OOPM. Covered Drugs obtained at Non-Participating Pharmacies. Any amounts you pay for Covered Drugs at Non-Participating Pharmacies count towards the 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.

6 Separate Member Payments When Multiple Covered Services are Received:

Each time you receive multiple Covered Services, 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 by a Participating Provider. If you receive both Preventive Health Services and other Covered Services 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.

9 Outpatient Prescription Drug Coverage:

Brand Drug coverage when a Generic Drug is available. If you select a Brand Drug when a Generic Drug equivalent is available, you are responsible for the difference between the cost to Blue Shield for the Brand Drug and its Generic Drug equivalent plus the tier 1 Copayment or Coinsurance. This difference in cost will not count towards any Calendar Year pharmacy Deductible, medical Deductible, or the Calendar Year Out-of-Pocket Maximum. If your Physician or Health Care Provider prescribes a Brand Drug and indicates that a Generic Drug equivalent should not be substituted, you pay your applicable tier Copayment or Coinsurance. If your Physician or Health Care Provider does not indicate that a Generic Drug equivalent should not be substituted, you 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. After the Deductible is met, you pay up to \$250 for oral Anticancer Drugs from a Participating Pharmacy, up to a 30-day supply.

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

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