Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

blue 🗑 of california

Custom Trio HMO 15 Plan 2 - \$0 Admit

Coverage Period: Beginning On or After 7/1/2022

Coverage for: Individual + Family | Plan Type: HMO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 <u>bsca.com/policies/WP0000102-</u> <u>M0029878EOC_COI202207.pdf</u> or call 1-855-724-7698. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>healthcare.gov/sbc-glossary</u> or call 1-866-444-3272 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$0.	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care</u> and services listed in your complete terms of coverage.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>healthcare.gov/coverage/preventive-care-benefits</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$500 per individual / \$1,500 per family for <u>participating providers</u> .	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	<u>Copayments</u> for certain services, <u>premiums</u> , and health care this <u>plan</u> 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 <u>network provider</u> ?	Yes. See <u>blueshieldca.com/fad</u> or call 1-855-724-7698 for a list of <u>network</u> <u>providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u> network. You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .

All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical		What You Will Pay		Limitations Exceptions 9 Other
Event	Services You May Need	<u>Participating Provider</u> (You will pay the least)	<u>Non-Participating Provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$15/visit	Not Covered	None
lf you visit a health care <u>provider's</u> office	<u>Specialist</u> visit	<i>Trio+ Specialist:</i> \$25/visit <i>Other Specialist:</i> \$15/visit	Not Covered	Self-referral is available for Trio+ Specialist visits.
or clinic	Preventive care/screening /immunization	No Charge	Not Covered	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	Lab & Path: No Charge X-Ray & Imaging: No Charge Other Diagnostic Examination: No Charge	Lab & Path: Not Covered X-Ray & Imaging: Not Covered Other Diagnostic Examination: Not Covered	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits. The services listed are at a freestanding location.
	Imaging (CT/PET scans, MRIs)	<i>Outpatient Radiology Center:</i> No Charge <i>Outpatient Hospital:</i> No Charge	Outpatient Radiology Center: Not Covered Outpatient Hospital: Not Covered	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits.
If you need drugs to treat your illness or	Tier 1	<i>Retail</i> : Level A: No Charge Level B: \$10/prescription <i>Mail Service</i> : \$20/prescription	<i>Retail</i> : Not Covered <i>Mail Service</i> : Not Covered	<u>Preauthorization</u> is required for select drugs. Failure to obtain
condition More information about prescription drug coverage is available at	Tier 2	Retail: Level A: \$10/prescription Level B: \$20/prescription Mail Service: \$40/prescription	<i>Retail</i> : Not Covered <i>Mail Service</i> : Not Covered	preauthorization may result in non- payment of benefits. <i>Retail</i> : Covers up to a 30-day supply; 90-days may be covered with a copayment for each 30-day supply;
<u>blueshieldca.com/</u> formulary	Tier 3	Retail: Level A: Not Covered Level B: Not Covered <i>Mail Service</i> : Not Covered	<i>Retail</i> : Not Covered <i>Mail Service</i> : Not Covered	<i>Mail Service</i> : Covers up to a 90-day supply.

Common Medical		What You Will Pay		Limitations, Exceptions, & Other	
Event	Services You May Need	<u>Participating Provider</u> (You will pay the least)	<u>Non-Participating Provider</u> (You will pay the most)	Important Information	
	Tier 4	Retail and Network Specialty Pharmacies: Level A: \$20/prescription Level B: \$20/prescription Mail Service: \$40/prescription	<i>Retail</i> : Not Covered <i>Mail Service</i> : Not Covered	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits. <i>Retail and Network Specialty</i> <i>Pharmacies</i> : Covers up to a 30-day supply; Specialty drugs must be obtained at a Network Specialty Pharmacy. <i>Mail Service</i> : Covers up to a 90-day supply.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Ambulatory Surgery Center: No Charge Outpatient Hospital: No Charge	Ambulatory Surgery Center: Not Covered Outpatient Hospital: Not Covered	None	
	Physician/surgeon fees	No Charge	Not Covered		
	Emergency room care	Facility Fee: \$50/visit Physician Fee: No Charge	<i>Facility Fee</i> : \$50/visit <i>Physician Fee</i> : No Charge	NoneNone	
If you need immediate	Emergency medical transportation	No Charge	No Charge	This payment is for emergency or authorized transport.	
medical attention	Urgent care	\$15/visit	<i>Within <u>Plan</u> Service Area:</i> Not Covered <i>Outside <u>Plan</u> Service Area:</i> \$15/visit	None	
lf you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	Not Covered	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in 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	Office Visit: \$15/visit Other Outpatient Services: No Charge Partial Hospitalization: No Charge Psychological Testing: No Charge	Office Visit: Not Covered Other Outpatient Services: Not Covered Partial Hospitalization: Not Covered Psychological Testing: Not Covered	<u>Preauthorization</u> is required except for office visits. Failure to obtain <u>preauthorization</u> may result in non- payment of benefits.	

Common Medical	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other	
Event		Participating Provider	Non-Participating Provider	Important Information	
	Inpatient services	(You will pay the least) Physician Inpatient Services: No Charge Hospital Services: No Charge Residential Care: No Charge	(You will pay the most) Physician Inpatient Services: Not Covered Hospital Services: Not Covered Residential Care: Not Covered	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits.	
	Office visits	\$15/visit	Not Covered		
If you are pregnant	Childbirth/delivery professional services	No Charge	Not Covered	None	
	Childbirth/delivery facility services	No Charge	Not Covered		
	Home health care	\$15/visit	Not Covered	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits. Coverage limited to 100 visits per member per calendar year.	
	Rehabilitation services	<i>Office Visit:</i> \$15/visit <i>Outpatient Hospital:</i> \$15/visit	Office Visit: Not Covered Outpatient Hospital: Not Covered	Nero	
If you need help	Habilitation services	<i>Office Visit:</i> \$15/visit <i>Outpatient Hospital:</i> \$15/visit	Office Visit: Not Covered Outpatient Hospital: Not Covered	NoneNone	
recovering or have other special health needs	Skilled nursing care	<i>Freestanding SNF</i> : No Charge <i>Hospital-based SNF</i> : No Charge	<i>Freestanding SNF</i> : Not Covered <i>Hospital-based SNF</i> : Not Covered	Preauthorization is required. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits. Coverage limited to 100 days per member per benefit period.	
	Durable medical equipment	No Charge	Not Covered	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits.	
	Hospice services	No Charge	Not Covered	Preauthorization is required except for pre-hospice consultation. Failure to obtain preauthorization may result in non-payment of benefits.	
If your child needs	Children's eye exam	Not Covered	Not Covered	NoneNone	

* For more information about limitations and exceptions, see the plan or policy document at <u>bsca.com/policies/WP0000102-M0029878EOC_COI202207.pdf</u>.

Common Medical		What Yo	ou Will Pay	Limitations Examplians 8 Other
Event	Services You May Need	<u>Participating Provider</u> (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
dental or eye care	Children's glasses	Not Covered	Not Covered	
	Children's dental check-up	Not Covered	Not Covered	
Excluded Services & Of	her Covered Services:			
		<u> </u>	for more information and a list o	· · · · · · · · · · · · · · · · · · ·
Cosmetic surger		Treatment •	Private-duty nursing	Routine foot care
 Dental care (Adu 	lt) • Long-terr	n care •	Routine eye care (Adult)	 Weight loss programs
Hearing Aids		rgency care when outside the U.S.		
Other Covered Services	s (Limitations may apply to these	e services. This isn't a comple	te list. Please see your <u>plan</u> doc	ument.)
 Acupuncture 	Bariatric	surgery •	Chiropractic Care	

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 <u>cciio.cms.gov</u>. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <u>Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>HealthCare.gov</u> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice or assistance, contact: Blue Shield Customer Service at 1-855-724-7698 or the Department of Labor's Employee Benefits Security Administration at **1-866-444-EBSA (3272)** or <u>dol.gov/ebsa/healthreform</u>. Additionally, you can contact the California Department of Managed Health Care Help at 1-888-466-2219 or visit <u>helpline@dmhc.ca.gov</u> or visit <u>http://www.healthhelp.ca.gov</u>.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

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 tulongsa Tagalog tumawag sa 1-866-346-7198.

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برای دریافت کمک رایگان زبان فارسی، لطفاً با شماره تلفن 7198-346-366-1 تماس بگیرید. : (فارسی) Persian

Punjabi (ਪੰਜਾਬੀ): ਪੰਜਾਬੀ ਵਿਚ ਸਹਾਇਤਾ ਲਈ ਕਿਰਪਾ ਕਰਕੇ 1-866-346-7198 'ਤੇ ਕਾੱਲ ਕਰੋ।

Khmer (ភាសាខ្មែរ)៖ សូមជំនួយភាសាអង់គ្លេសដោយឥតគិតថ្លៃ សូមទាក់ទងមកលេខ 1-866-346-7198។

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-To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.—

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According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.08** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

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 <u>participating</u> pre-natal care and a
hospital delivery)

The plan's overall deductible

- Specialist copayment
- Hospital (facility) copayment
- Other copayment

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	\$12,700

In this example, Peg would pay:

Cost Sharing		
Deductibles	\$0	
<u>Copayments</u>	\$0	
<u>Coinsurance</u>	\$0	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is		

Managing Joe's Type 2 Diabetes
(a year of routine <u>participating</u> care of a well-
controlled condition)

- The plan's overall deductible **\$**0 \$15
 - Specialist copayment
 - Hospital (facility) copayment
- \$0 Other copayment

\$0

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 \$5,600

In this example, Joe would pay:

Cost Sharing		
Deductibles	\$0	
<u>Copayments</u>	\$300	
<u>Coinsurance</u>	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$320	

Mia's Simple Fracture (participating emergency room visit and follow up care)

\$0	The plan's overall deductible	\$0
\$15	Specialist copayment	\$15
\$0	Hospital (facility) <u>copayment</u>	\$0
\$0	Other <u>copayment</u>	\$0

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	\$2,800
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In this example. Mia would pay:

Cost Sharing	
Deductibles	\$0
<u>Copayments</u>	\$80
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$80

The plan would be responsible for the other costs of these EXAMPLE covered services.

Blue Shield of California

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Blue Shield of California complies with applicable state laws and federal civil rights laws, and does not discriminate on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age or disability. Blue Shield of California does not exclude people or treat them differently because of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability.

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 - 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 Englishsuch as:
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Blue Shield of California Civil Rights Coordinator P.O. Box 629007 El Dorado Hills, CA 95762-9007

Phone: (844) 831-4133 (TTY: 711) Fax: (844) 696-6070 Email: BlueShieldCivilRightsCoordinator@blueshieldca.com

Blue Shield of California 601 12th Street, Oakland CA 94607 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.



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