blue 😈 of california

Coverage Period: Beginning On or After 1/1/2024

California Association of Professional Employees Custom POS Classic Option

Coverage for: Individual + Family | Plan Type: POS

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/W0052320-M0035265EOC_COI202401.pdf</u> or call 1-855-256-9404. 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 deductible?	\$0 per individual for <u>participating</u> <u>providers</u> (Level I). \$300 per individual / \$600 per family <u>non-participating</u> <u>providers</u> (Level II & III).	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	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.
Are there other deductibles 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> ?	\$1,500 per individual / \$3,000 per family for HMO participating providers (Level I). \$4,000 per individual / \$8,000 per family participating providers (Level II). \$6,000 per individual / \$12,000 per family non-participating providers (Level III).	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> , <u>balance-billing</u> charges, 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 1-855-256-9404 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.

	Services You May	What You Will Pay		Limitations, Exceptions, &	
Common Medical Event	Need Need	Level I <u>Participating</u> <u>Provider</u>	Level II <u>Participating</u> <u>Provider</u>	Level III <u>Non-</u> <u>Participating Provider</u>	Other Important Information
	Primary care visit to treat an injury or illness	\$10/visit	\$20/visit; deductible does not apply	30% coinsurance	None
If you visit a health care	Specialist visit	\$10/visit	\$20/visit; <u>deductible</u> does not apply	30% coinsurance	1/01/6
provider's office or clinic	Preventive care/screening /immunization	No Charge	No Charge; <u>deductible</u> does not apply	No Charge; <u>deductible</u> does not apply	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan 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: 10% coinsurance X-Ray & Imaging: 10% coinsurance Other Diagnostic Examination: 10% coinsurance	Lab & Path: 30% coinsurance X-Ray & Imaging: 30% coinsurance Other Diagnostic Examination: 30% coinsurance	The services listed are at a freestanding location.
	Imaging (CT/PET scans, MRIs)	Outpatient Radiology Center: No Charge Outpatient Hospital: No Charge	Outpatient Radiology Center: 10% coinsurance Outpatient Hospital: 10% coinsurance	Outpatient Radiology Center: 30% coinsurance Outpatient Hospital: 30% coinsurance subject to a benefit maximum of \$600/day	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits.
If you need drugs to treat your illness or condition	Formulary Generic Drugs	Retail: \$5/prescription Mail Service: \$10/prescription	N/A	Retail: Not Covered Mail Service: Not Covered	<u>Preauthorization</u> is required for select drugs. Failure to obtain <u>preauthorization</u> may
More information about prescription drug coverage is available at blueshieldca.com/	Formulary Brand Drugs	Retail: \$15/prescription Mail Service: \$30/prescription	N/A	Retail: Not Covered Mail Service: Not Covered	result in non-payment of benefits. Retail: Covers up to a 30-day supply;

^{*} For more information about limitations and exceptions, see the plan or policy document at bsca.com/policies/W0052320-M0035265EOC COI202401.pdf.

	Comisso Vou Mov	What You Will Pay			Limitations, Exceptions, &
Common Medical Event	Services You May Need	Level I <u>Participating</u> <u>Provider</u>	Level II <u>Participating</u> <u>Provider</u>	Level III <u>Non-</u> <u>Participating Provider</u>	Other Important Information
<u>formulary</u>	Non-Formulary Brand Drugs	Retail: \$30/prescription Mail Service: \$60/prescription	N/A	Retail: Not Covered Mail Service: Not Covered	Mail Service: Covers up to a 90-day supply.
	Specialty Drugs	20% <u>coinsurance</u> up to \$100 per prescription	N/A	Retail: Not Covered Mail Service: Not Covered	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits. Retail and Network Specialty Pharmacies: Covers up to a 30-day supply; Specialty drugs must be obtained at a Network Specialty Pharmacy.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Ambulatory Surgery Center: \$50/surgery Outpatient Hospital: \$50/surgery	Ambulatory Surgery Center: 10% coinsurance Outpatient Hospital: 10% coinsurance	Ambulatory Surgery Center: 30% coinsurance subject to a benefit maximum of \$600/day Outpatient Hospital: 30% coinsurance subject to a benefit maximum of \$600/day	None
	Physician/surgeon fees	No Charge	10% coinsurance	30% <u>coinsurance</u>	
If you need immediate	Emergency room care	Facility Fee: \$50/visit Physician Fee: No Charge	Facility Fee: \$50/visit; deductible does not apply Physician Fee: No Charge; deductible does not apply	Facility Fee: \$50/visit; deductible does not apply Physician Fee: No Charge; deductible does not apply	None
medical attention	Emergency medical transportation	\$50/transport	10% coinsurance	10% <u>coinsurance</u>	This payment is for emergency or authorized transport.
	<u>Urgent care</u>	\$10/visit	\$20/visit; deductible does not apply	30% coinsurance	None

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	Services You May	What You Will Pay			Limitations, Exceptions, &
Common Medical Event	Need Need	Level I <u>Participating</u> <u>Provider</u>	Level II <u>Participating</u> <u>Provider</u>	Level III <u>Non-</u> <u>Participating Provider</u>	Other Important Information
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	10% coinsurance	30% <u>coinsurance</u> subject to a benefit maximum of \$600/day	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits.
	Physician/surgeon fees	No Charge	10% coinsurance	30% <u>coinsurance</u>	None
If you need mental health, behavioral	Outpatient services	Office Visit: \$10/visit Other Outpatient Services: No Charge Partial Hospitalization: No Charge Psychological Testing: No Charge	N/A	Office Visit: 30% coinsurance Other Outpatient Services: 30% coinsurance Partial Hospitalization: 30% coinsurance subject to a benefit maximum of \$600/day Psychological Testing: 30% coinsurance	Preauthorization is required except for office visits and office-based opioid treatment. Failure to obtain preauthorization may result in non-payment of benefits.
health, or substance abuse services	Inpatient services	Physician Inpatient Services: No Charge Hospital Services: No Charge Residential Care: No Charge	N/A	Physician Inpatient Services: 30% coinsurance Hospital Services: 30% coinsurance subject to a benefit maximum of \$600/day Residential Care: 30% coinsurance subject to a benefit maximum of \$600/day	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits.
	Office visits	No Charge	\$20/visit; deductible does not apply	30% coinsurance	
If you are pregnant	Childbirth/delivery professional services	No Charge	10% coinsurance	30% <u>coinsurance</u>	None
,	Childbirth/delivery facility services	No Charge	10% coinsurance	30% <u>coinsurance</u> subject to a benefit maximum of \$600/day	

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	Comisso Vou Mov				Limitations, Exceptions, &
Common Medical Event	Services You May Need	Level I <u>Participating</u> <u>Provider</u>	Level II <u>Participating</u> <u>Provider</u>	Level III <u>Non-</u> <u>Participating Provider</u>	Other Important Information
	Home health care	\$10/visit	10% <u>coinsurance</u>	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	Office Visit: \$10/visit Outpatient Hospital: \$10/visit	Office Visit: 10% coinsurance Outpatient Hospital: 10% coinsurance	Office Visit: 30% coinsurance Outpatient Hospital: 30% coinsurance subject to a benefit maximum of \$600/day	None
If you need help recovering or have other special health needs	Habilitation services	Office Visit: \$10/visit Outpatient Hospital: \$10/visit	Office Visit: 10% coinsurance Outpatient Hospital: 10% coinsurance	Office Visit: 30% coinsurance Outpatient Hospital: 30% coinsurance subject to a benefit maximum of \$600/day	
	Skilled nursing care	Freestanding SNF: No Charge Hospital-based SNF: No Charge	Freestanding SNF: 10% coinsurance Hospital-based SNF: 10% coinsurance	Freestanding SNF: 10% coinsurance Hospital-based SNF: 30% coinsurance subject to a benefit maximum of \$600/day	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits. Coverage limited to 100 days per member per benefit period.
	Durable medical equipment	No Charge	No Charge; <u>deductible</u> does not apply	No Charge; <u>deductible</u> does not apply	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits.
	Hospice services	No Charge	Not Covered	Not Covered	Preauthorization is required except for pre-hospice consultation. Failure to obtain preauthorization may result in non-payment of benefits.

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	Samiana Vau May	What You Will Pay			Limitations, Exceptions, &
Common Medical Event	Services You May Need	Level I Participating	Level II Participating	Level III Non-	Other Important
	Need	<u>Provider</u>	<u>Provider</u>	Participating Provider	Information
	Children's eye exam	Not Covered	Not Covered	Not Covered	
If your child needs	Children's glasses	Not Covered	Not Covered	Not Covered	None
dental or eye care	Children's dental check- up	Not Covered	Not Covered	Not Covered	None

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT	Cover (Check your policy or <u>plan</u> d	document for more information and a list	of any other <u>excluded services</u> .)
 Cosmetic surgery 	 Long-term care 	 Private-duty nursing 	 Routine foot care
Dental care (Adult)	 Non-emergency care when traveling outside the U.S. 	 Routine eye care (Adult) 	 Weight loss programs

Infertility Treatment

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

Acupuncture
 Bariatric surgery
 Chiropractic Care
 Hearing Aids

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 cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit HealthCare.gov 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 1-855-256-9404 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 <u>plan</u> 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.

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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.

Chinese (中文): 如果需要中文的免费帮助, 请拨打这个号码1-866-346-7198.

Navajo (Dine): Diné k'ehjí doo baah ílínígó shíka' at'oowoł nínízingo, kwiji' hodíílnih 1-866-346-7198.

Vietnamese (Tiếng Việt): Đểđược hỗ trợ miễn phí tiếng Việt, vui lòng gọi đến số 1-866-346-7198.

Korean (한국어): 한국어도움이필요하시면, 1-866-346-7198 무료전화 로전화하십시오.

Armenian (Հայերեն)։ Հայերեն լեզվով անվճար օգնություն առանալու համար խնդրում ենք զանգահարել 1-866-346-7198.

Russian (Русский): если нужна бесплатная помощь на русском языке, то позвоните 1-866-346-7198.

Japanese (日本語): 日本語支援が必要な場合1-866-346-7198に電話をかけてください。無料で提供します。

براى دريافت كمك رايگان زبان فارسي، لطفاً با شماره تلفن 7198-346-1-661 تماس بگيريد. : (فارسي) Persian

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

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

لحصول على المساعدة في اللغة العربية مجانا، تفضل باتصال على هذا الرقم: 7198-346-1-1. : (العربية) Arabic

Hmong (Hnoob): Xav tau kev pab dawb lub Hmoob, thov hu rau 1-866-346-7198.

Hindi (हिन्दी): हिन्दी में बिना खर्च के सहायता के लिए, 1-866-346-7198 पर कॉल करें।

Thai (ไทย): สำหรับความช่วยเหลือเป็นภาษาไทยโดยไม่มีค่าใช้จ่ายโปรดโทร 1-866-346-7198

Laotian (ພາສາລາວ): ສໍາລັບການຊ່ວຍເຫຼືອເປັນພາສາລາວແບບບໍ່ເສຍຄ່າ, ກະລຸນາໂທ1-866-346-7198.

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

PRA Disclosure Statement

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.

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About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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 <u>plan's</u> overall <u>deductible</u>	\$0
Specialist copayment	\$10
■ Hospital (facility) <u>copayment</u>	\$0
Other copayment	\$0

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
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In this example, Peg would pay:

\$0
\$10
\$0
\$60
\$70

Managing Joe's Type 2 Diabetes

(a year of routine <u>participating</u> care of a wellcontrolled condition)

■ The plan's overall deductible	\$0
■ Specialist copayment	\$10
■ Hospital (facility) copayment	\$0
Other copayment	\$0

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,600
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In this example, Joe would pay:

Cost Sharing	
<u>Deductibles</u>	\$0
Copayments	\$400
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$420

Mia's Simple Fracture

(<u>participating</u> emergency room visit and follow up care)

The plan's overall deductible	\$0
■ Specialist copayment	\$10
Hospital (facility) copayment	\$0
■ Other copayment	\$0

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

<u>Diagnostic test</u> (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$200
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$200



NOTICES AVAILABLE ONLINE

Nondiscrimination and Language Assistance Services

Blue Shield complies with applicable state and federal civil rights laws. We also offer language assistance services at no additional cost.

View our nondiscrimination notice and language assistance notice: blueshieldca.com/notices.

You can also call for language assistance services: (866) 346-7198 (TTY: 711).

If you are unable to access the website above and would like to receive a copy of the nondiscrimination notice and language assistance notice, please call Customer Care at (888) 256-3650 (TTY: 711).

Servicios de asistencia en idiomas y avisos de no discriminación

Blue Shield cumple con las leyes de derechos civiles federales y estatales aplicables. También, ofrecemos servicios de asistencia en idiomas sin costo adicional.

Vea nuestro aviso de no discriminación y nuestro aviso de asistencia en idiomas en **blueshieldca.com/notices**. Para obtener servicios de asistencia en idiomas, también puede llamar al **(866) 346-7198 (TTY: 711)**.

Si no puede acceder al sitio web que aparece arriba y desea recibir una copia del aviso de no discriminación y del aviso de asistencia en idiomas, llame a Atención al Cliente al (888) 256-3650 (TTY: 711).

非歧視通知和語言協助服務

Blue Shield 遵守適用的州及聯邦政府的民權法。同時,我們免費提供語言協助服務。

如需檢視我司的非歧視通知和語言幫助通知,請造訪 blueshieldca.com/notices。

您還可致電尋求語言協助服務: (866) 346-7198 (TTY: 711)。

如果您無法造訪上述網站,且希望收到一份非歧視通知和語言幫助通知的副本,請致電客戶服務部,電話: (888) 256-3650 (TTY: 711)。