



simply reinvented, clearly presented

## PPO plans

For small businesses with 2 to 50 eligible employees

Effective January 1, 2013

You want to offer your employees quality healthcare coverage while maintaining control over your costs. With Blue Shield's selection of simplified and affordable PPO plans, you have coverage options that are easy to choose, administer, and use.

### The PPO plan families

The PPO plan families are designed so that you can easily distinguish among the different benefit amounts, offering a logical progression of prices and benefits within each plan family. You'll find a solution that's just right for your business – from plans with the richest benefits and low annual health deductibles, to our leanest plans offering affordable monthly rates in exchange for greater cost-sharing for your employees.

#### Premier PPO plans

The Premier PPO plans\* feature a progression of plans with a range of medical deductibles and coinsurance levels, offering you a choice of price points within the same plan family. These PPO plans represent some of the richest benefits while featuring low annual medical deductibles and copayment maximums.

#### Enhanced PPO plans

Designed like the Premier plans, the Enhanced PPO plans\* also feature a choice of medical deductibles, offering you different price points within the same plan family. The Enhanced PPOs offer a balance between the richest and most affordable plans, while providing the flexibility of a PPO with affordable monthly premiums.

### Why choose Blue Shield?

**Affordable** and **flexible product designs.**

**Coverage** and **quality** you want.

The **network strength** you look for.

The **cost controls** you need.

All from a **name you can trust.**

#### Base PPO plans

Base plans\* feature affordable PPO solutions with physician office visits† covered before the deductible is met. Base PPO plan premiums are generally lower than those for the Premier PPO and Enhanced PPO plans.

#### Value PPO plans

Keep your budget in check with Blue Shield Value plans,\* which offer some of the most affordable rates plus some of our most popular benefits.

## Simply Shield – simply reinvented, clearly presented

The PPO plans are part of the **Simply Shield** portfolio, which delivers clear and simple healthcare coverage options for small businesses like yours. Simply Shield offers a choice of PPO, HSA-compatible high-deductible health plan (HDHP), and HMO plan options. You can purchase most of these plans through our two medical plan packages, **SimpleSelect** and **SimpleSync**. In addition, you have the option to purchase a single plan.

To learn more about the packages, please ask your broker or Blue Shield representative for a copy of the SimpleSelect or SimpleSync brochures, or visit Employer Connection at [blueshieldca.com/employer/plans/medical/small-group/home.sp](http://blueshieldca.com/employer/plans/medical/small-group/home.sp).

\* Base, Value, Enhanced, and Premier PPO options, except Premier PPO 20, are underwritten by Blue Shield of California Life & Health Insurance Company. Pending regulatory approval.

† Some limitations apply. Please refer to the *Certificate of Insurance* for further details.

## A choice of PPO plans

Choosing the right balance of benefits and price has never been easier. Use the chart below to select the right level of coverage for you and your employees.

PPO preferred providers (unless otherwise noted)	Calendar-year medical deductible*	Copayment maximum	Office visits (not subject to the calendar-year medical deductible)	Inpatient hospitalization services (facility)
<b>Premier</b>				
Premier PPO 5 <sup>†</sup>	\$250/\$500	\$1,500/\$2,500	\$5	5%
Premier PPO 15 <sup>†</sup>	\$250/\$500	\$2,000/\$4,000	\$15	15%
Premier PPO 20	\$500/\$1,000	\$3,000/\$6,000	\$20	20%
Premier PPO 25 <sup>†</sup>	\$500/\$1,000	\$3,000/\$6,000	\$25	25%
Premier PPO 35 <sup>†</sup>	\$750/\$1,500	\$4,000/\$8,000	\$35	35%
Premier PPO 45 <sup>†</sup>	\$1,000/\$2,000	\$5,000/\$10,000	\$45	45%
<b>Enhanced</b>				
Enhanced PPO 15 <sup>†</sup>	\$500/\$1,000	\$3,000/\$6,000	\$15	25%
Enhanced PPO 25 <sup>†</sup>	\$1,000/\$2,000	\$4,000/\$8,000	\$25	35%
Enhanced PPO 30 <sup>†</sup>	\$1,500/\$3,000	\$5,000/\$10,000	\$30	40%
Enhanced PPO 35 <sup>†</sup>	\$1,500/\$3,000	\$5,000/\$10,000	\$35	45%
Enhanced PPO 40 <sup>†</sup>	\$2,000/\$4,000	\$6,000/\$12,000	\$40	50%
Enhanced PPO 45 <sup>†</sup>	\$2,000/\$4,000	\$6,000/\$12,000	\$45	50%
<b>Base</b>				
Base PPO 30 <sup>†</sup>	\$3,000/\$6,000	\$6,000/\$12,000	\$30	30%
Base PPO 40 <sup>†</sup>	\$4,000/\$8,000	\$7,000/\$14,000	\$40	40%
Base PPO 50 <sup>†</sup>	\$5,000/\$10,000	\$8,000/\$16,000	\$50	50%
<b>Value</b>				
			First 3 visits per calendar year are covered prior to meeting the deductible; subsequent visits are subject to the deductible	
Shield Spectrum PPO <sup>SM</sup> Plan 750 Value <sup>†</sup>	\$750/member (all providers combined)	\$4,000/member	\$15 initial 3 visits	\$500/admit + 30%
Shield Spectrum PPO <sup>SM</sup> Plan 1000 Value <sup>†</sup>	\$1,000/member (all providers combined)	\$4,000/member	\$20 initial 3 visits	\$500/admit + 30%
Shield Spectrum PPO <sup>SM</sup> Plan 1500 Value <sup>†</sup>	\$1,500/member (all providers combined)	\$4,500/member	\$30 initial 3 visits	\$1,000 per year + 30%
Shield Spectrum PPO <sup>SM</sup> Plan 2500 Value <sup>†</sup>	\$2,500/member (all providers combined)	\$5,500/member	\$45 initial 3 visits	\$1,000 per admit + 35%

For more benefit details, refer to the corresponding benefit summary at [blueshieldca.com/employer](https://blueshieldca.com/employer).

**Simplify your PPO plan offering and provide affordable coverage to your employees. Contact your broker or Blue Shield representative to choose your Simply Shield PPO plans today!**

\* The deductible does not accrue to the calendar-year copayment maximum, except for the Base plans; the deductible for the Base plans **do accrue** to the calendar-year copayment maximum. Please refer to the *Certificate of Insurance* and the group policy for exact terms and conditions of coverage.

† Underwritten by Blue Shield of California Life & Health Insurance Company. Pending regulatory approval.