Changes to your Small Business HMO Off Exchange plans Blue Shield of California

As of January 1, 2022

This notice describes the changes to your Blue Shield health coverage upon your group's renewal. This is only a summary. Updates will be made to the *Evidence of Coverage and Health Service Agreement (EOC). Please visit the* **blueshieldca.com/policies** site on or after November 1, 2021 for updated terms and conditions of coverage. If you have any questions about the changes listed below, please contact your Blue Shield representative or call Group Employer Services at **(800) 325-5166.**

Description	Summary
Product Name	Due to plan requirements from the U.S. Department of Health
	and Human Services (HHS), the following Product Names have
	been updated to reflect the correct values:
	From: Silver Access+ HMO [®] 2350/65 OffEx
	To: Silver Access+ HMO® 2000/60 OffEx
	From: Silver Local Access+ HMO® 2350/65 OffEx
	To: Silver Local Access+ HMO® 2000/60 OffEx
	From : Silver Trio HMO 2350/65 OffEx
	To : Silver Trio HMO 2000/60 OffEx
Calendar year medical	In an effort to enhance your plan benefits, the calendar
deductible change	year medical deductible for participating providers will
	decrease for the following plans:
	Silver Access+ HMO [®] 2000/60 OffEx
	From: \$2,350 Individual/\$4,700 Family
	To : \$2,000 Individual/\$4,000 Family
	Silver Local Access+ HMO® 2000/60 OffEx
	From: \$2,350 Individual/\$4,700 Family
	To: \$2,000 Individual/\$4,000 Family
	Silver Trio HMO 2000/60 OffEx
	From: \$2,350 Individual/\$4,700 Family
	To : \$2,000 Individual/\$4,000 Family

The following changes are being made to your health plan.

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Calendar-Year Out-of- Pocket Maximum	Consistent with new Federal regulations, the Calendar-year out-of-pocket maximums for participating providers will
	change for the following plans
	Silver Access+ HMO [®] 2000/60 OffEx
	From: \$8,150 Individual/\$16,300 Family
	To : \$8,350 Individual/\$16,700 Family
	Silver Local Access+ HMO® 2000/60 OffEx
	From: \$8,150 Individual/\$16,300 Family
	To : \$8,350 Individual/\$16,700 Family
	10. \$6,350 individual/\$10,700 ramily
	Silver Trio HMO 2000/60 OffEx
	From: \$8,150 Individual/\$16,300 Family
	To : \$8,350 Individual/\$16,700 Family
Calendar year pharmacy	Consistent with new Federal regulations, cost share for
deductible	Calendar year pharmacy deductible will change for the
	following plans:
	Silver Access+ HMO [®] 2000/60 OffEx
	From: \$350 Individual/\$700 Family
	To : \$400 Individual/\$800 Family
	Silver Local Access+ HMO® 2000/60 OffEx
	From: \$350 Individual/\$700 Family
	To : \$400 Individual/\$800 Family
	Silver Trio HMO 2000/60 OffEx
	From: \$350 Individual/\$700 Family
	To : \$400 Individual/\$800 Family

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Primary care office visit Physician home visit	In an effort to enhance your plan benefits, cost share for Primary care office visit, Physician home visit, Urgent care services, and Mental Health/Substance Use Disorder Services will decrease for
	the following plans:
Urgent care services	
Mental Health/Substance Use Disorder Services- Office	Silver Access+ HMO [®] 2000/60 OffEx From: \$65 To: \$60
visit including physician office visit	10. \$00
	Silver Local Access+ HMO® 2000/60 OffEx
	From : \$65
	To : \$60
	Silver Trio HMO 2000/60 OffEx
	From : \$65
	To : \$60
Trio+ specialist care office visit (self-referral)	Trio+ specialist care office visit (self-referral), Other specialist care office visit (referred by PCP), and Podiatric Services cost shares will change for the following plans:
Other specialist care	Silver Access+ HMO® 2000/60 OffEx
office visit (referred by	From: \$75
PCP)	To : \$80
Podiatric Services	
	Silver Local Access+ HMO® 2000/60 OffEx
	From : \$75
	To : \$80
	Silver Trio HMO 2000/60 OffEx
	From: \$75
	To : \$80

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Inpatient services- Hospital services and stay Special transplant facility inpatient services Inpatient facility services, Skilled Nursing Care- Freestanding SNF (Skilled Nursing Facility)	In an effort to enhance your plan benefits, cost shares for Inpatient services. Skilled Nursing Care, Mental Health/Substance Use Disorder Services - will change decrease for the following plan: Silver Access+ HMO® 2000/60 OffEx From: 45% (Calendar year deductible applies) To: 40% (Calendar year deductible applies)
Hospital based SNF (Skilled Nursing Facility)	Silver Local Access+ HMO® 2000/60 OffEx From: 45% (Calendar year deductible applies) To: 40% (Calendar year deductible applies)
Mental Health/Substance Use Disorder Services- Hospital Services, Residential care	Silver Trio HMO 2000/60 OffEx From: 45% (Calendar year deductible applies) To: 40% (Calendar year deductible applies)
Habilitation & Rehabilitation- Office location, Outpatient department of a Hospital	In an effort to enhance your plan benefits, cost shares for Habilitation & Rehabilitation - will decrease for the following plan: Silver Access+ HMO® 2000/60 OffEx From: \$65 To: \$55 Silver Access+ HMO® 2000/60 OffEx From: \$65 To: \$55 Silver Access+ HMO® 2000/60 OffEx From: \$65 To: \$55

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Prescription Drugs-Retail (30- day supply)- Retail Tier 1 Drugs	In an effort to enhance your plan benefits, cost shares for Prescription Drugs-Retail (30- day supply)- Retail Tier 1 Drugs - will decrease for the following plan:
	Silver Access+ HMO [®] 2000/60 OffEx
	<i>From</i> : \$20 (Calendar year deductible applies) <i>To</i> : \$20 (Calendar year deductible does not apply)
	Silver Local Access+ HMO® 2000/60 OffEx
	<i>From</i> : \$20 (Calendar year deductible applies) <i>To</i> : \$20 (Calendar year deductible does not apply)
	Silver Trio HMO 2000/60 OffEx
	<i>From</i> : Level A: \$20 (Calendar year deductible applies), Level B: \$25 (Calendar year deductible applies)
	To : Level A: \$20 (Calendar year deductible does not apply), Level B: \$25 (Calendar year deductible does not apply)

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Dresoriation Drugs Datail (20	In an affart to anhance your plan banafite, aget charge for
Prescription Drugs-Retail (30-	In an effort to enhance your plan benefits, cost shares for Prescription Drugs-Retail (30- day supply and 90-day supply)-
day supply)-Retail Tier 4	Retail Tier 4 Drugs - will decrease for the following plan:
Drugs	Retail her 4 blugs - will declease for the following plan.
	Silver Access+ HMO [®] 2000/60 OffEx
Prescription Drugs-Mail	From: 45% up to \$250 (Calendar year deductible applies)
Order (90-day supply)- Mail	To: 40% up to \$250 (Calendar year deductible applies)
Service Tier 4 Drugs,	
Specialty drugs from	
Network Specialty	Silver Local Access+ HMO® 2000/60 OffEx
	From: 45% up to \$250 (Calendar year deductible applies)
	To : 40% up to \$250 (Calendar year deductible applies)
	Silver Trio HMO 2000/60 OffEx
	From: Level A: 45% up to \$250 (Calendar year deductible
	applies),
	Level B: 45% up to \$250 (Calendar year deductible applies)
	To : Level A: 40% up to \$250 (Calendar year deductible
	applies)
	Level B: 40% up to \$250 (Calendar year deductible applies)

The following **changes** have been made to your benefits.

EOC Modification: Durable medical equipment	Revised language for consistency to define "Peak flow monitor" as "Peak flow meter" defining the Peak flow meter for the self-management of asthma.
EOC Modification: Obtaining Specialty Drugs from a Network Specialty Pharmacy	Language was added to clarify Specialty Drug accumulator program. Implementing an accumulator program helps the drug benefit work as intended and ensures that only true member cost share is applied towards deductibles and Out-of-Pocket maximum. Obtaining Specialty Drugs from a Network Specialty Pharmacy
	Drug manufacturers or other third parties may offer Drug discounts or copayment assistance for certain Drugs. These types of programs can lower your out-of-pocket costs. If you receive any discounts at a Network Specialty Pharmacy, only the amount you pay will be applied to any applicable Deductible and Out-of-Pocket Maximum.
Obtaining extended day supply of outpatient prescription Drugs at a retail Participating Pharmacy section of EOC	 Language added to define the 90-day retail pharmacy network in Small Business segments. Members may obtain up to a 90 day supply of maintenance drugs at participating pharmacies in the R90 network at 3x retail copayment. Obtaining extended day supply of outpatient prescription Drugs at a retail Participating Pharmacy You also have an option to receive up to a 90-day supply of prescription Drugs at a pharmacy in the Extended Days' Supply Network when you take maintenance Drugs for an ongoing condition. If your Physician or Health Care Provider writes a prescription for less than a 90-day supply, the pharmacy will only dispense the amount prescribed. You must pay the applicable retail pharmacy Drug Copayment or Coinsurance for each prescription Drug. Visit blueshieldca.com for additional information about how to get a 90- day supply of prescription Drugs from retail pharmacies.

SOB Modification: Prescription Drug Benefits- Retail pharmacy prescription Drugs & Mail service pharmacy prescription Drugs	The new 90-day retail pharmacy network was added under the Prescription Drug Benefits at 3x retail copayment.
Outpatient prescription Drug exclusions and limitations of the EOC	Language was added to clarify Compound drug exclusion for 2022. Updated for clarification of EOC language and provide accurate description of how the claim processing benefit is set up.
	Compounded medications unless all of the following requirements are met:
	A compounded medication includes at least one Drug;
	• The compounded medication does not contain a bulk chemical;
	• There are no FDA-approved, commercially-available, medically- appropriate alternatives; and
	The compounded medication is self administered.
EOC Modification: Pediatric	Revised the Pediatric dental Benefit table to add/remove ADA CDT codes
dental Benefit table	to comply with annual changes.
EOC Modification: Pediatric vision Benefits	To better define the Pediatric vision Contact Lens benefit , language was revised to define a new benefit for standard and non-standard contact Lens fitting and evaluation services.
	When you choose standard or non-standard contact lenses instead of eyeglasses, you are eligible for contact lens fitting and evaluation services once in a consecutive 12-month period by a VPA Participating Provider if administered at the same time as the covered comprehensive examination up to the Benefit Allowance with a maximum of two follow up visits. For non-standard specialty contact lenses (including, but not limited to, toric, multifocal, and gas permeable lenses), you are responsible for the difference between the amount Blue Shield pays and the amount billed by the VPA Participating Provider.
EOC Modification: Other ways to access care: Teladoc	Teladoc behavioral health age limit change from 18 to 13 on your EOC Teladoc benefit for Teladoc behavioral health service.
	Teladoc
	Teladoc behavioral health consultations are not available for Members under age 13. Members under age 13 may obtain telebehavioral services

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SOB Modification: Pediatric	for Mental Health and Substance Use Disorder from MHSA Participating Providers. Teladoc is a supplemental service that is not intended to replace care from your PCP, care from your MHSA Participating Provider, or your relationship with your PCP. Please refer to your EOC for the full service description. The new Adjunctive general services was added under the Pediatric dental
Dental – Basic services:	basic services category in the SOB.
Adjunctive general services	
SOB Modification: Pediatric	To better define the Pediatric vision Contact Lens benefit, language was
vision Benefits	added to define a new benefit for Standard and non-standard Contact
	Lens fitting and evaluation services.
SOB Modification: Prescription Drugs Benefit table: Oral anticancer Drugs	To better represent the Oral anticancer Drugs benefit, the language was moved from the Prescription Drugs Benefit table and added to the Outpatient Prescription Drug Coverage note section.
Note: This does not change your Oral anticancer drug benefit.	
Summary of Benefits (SOB)	The Notes section of the SOB has added language to explain the Oral
Modification: Notes –	Anticancer Drugs.
Outpatient Prescription Drug Coverage	Oral Anticancer Drugs. You pay up to \$250 for oral Anticancer Drugs from a Participating Pharmacy, up to a 30-day supply. Oral Anticancer Drugs from a Participating Pharmacy are not subject to any Deductible.

Blue Shield of California

Notice Informing Individuals about Nondiscrimination and Accessibility Requirements

Discrimination is against the law

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.

Blue Shield of California:

- Provides aids and services at no cost to people with disabilities to communicate effectively with us such as:
 - Qualified sign language interpreters
 - 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 English such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Blue Shield of California Civil Rights Coordinator. If you believe that Blue Shield of California has failed to provide these services or discriminated in another way on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability, you can file a grievance with:

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

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.



Notice of the Availability of Language Assistance Services Blue Shield of California

IMPORTANT: Can you read this letter? If not, we can have somebody help you read it. You may also be able to get this letter written in your language. For help at no cost, please call right away at the Member/Customer Service telephone number on the back of your Blue Shield ID card, or (866) 346-7198.

IMPORTANTE: ¿Puede leer esta carta? Si no, podemos hacer que alguien le ayude a leerla. También puede recibir esta carta en su idioma. Para ayuda sin cargo, por favor llame inmediatamente al teléfono de Servicios al miembro/cliente que se encuentra al reverso de su tarjeta de identificación de Blue Shield o al (866) 346-7198. (Spanish)

重要通知:您能讀懂這封信嗎?如果不能,我們可以請人幫您閱讀。這封信也可以 用您所講的語言書寫。 如需免费幫助,請立即撥打登列在您的Blue Shield ID卡背面上的 會員/客戶服務部的電話,或者撥打 電話 (866) 346-7198。(Chinese)

QUAN TRỌNG: Quý vị có thể đọc lá thư này không? Nếu không, chúng tôi có thể nhờ người giúp quý vị đọc thư. Quý vị cũng có thể nhận lá thư này được viết bằng ngôn ngữ của quý vị. Để được hỗ trợ miễn phí, vui lòng gọi ngay đến Ban Dịch vụ Hội viên/Khách hàng theo số ở mặt sau thẻ ID Blue Shield của quý vị hoặc theo số (866) 346-7198. (Vietnamese)

MAHALAGA: Nababasa mo ba ang sulat na ito? Kung hindi, maari kaming kumuha ng isang tao upang matulungan ka upang mabasa ito. Maari ka ring makakuha ng sulat na ito na nakasulat sa iyong wika. Para sa libreng tulong, mangyaring tumawag kaagad sa numerong telepono ng Miyembro/Customer Service sa likod ng iyong Blue Shield ID kard, o (866) 346-7198. (Tagalog)

Baa' ákohwiindzindooígí: Díí naaltsoosísh yííniłta'go bííníghah? Doo bííníghahgóó éí, naaltsoos nich'į' yiidóołtahígíí ła' nihee hóló. Díí naaltsoos ałdó' t'áá Diné k'ehjí ádoolnííł nínízingo bíighah. Doo bąąh ílínígó shíká' adoowoł nínízingó nihich'į' béésh bee hodíilnih dóó námboo éí díí Blue Shield bee néího'dílzinígí bine'déé' bikáá' éí doodagó éí (866) 346-7198 jį' hodíílnih. (Navajo)

중요: 이 서신을 읽을 수 있으세요? 읽으실 수 경우, 도움을 드릴 수 있는 사람이 있습니다. 또한 다른 언어로 작성된 이 서신을 받으실 수도 있습니다. 무료로 도움을 받으시려면 Blue Shield ID 카드 뒷면의 회원/고객 서비스 전화번호 또는 (866) 346-7198로 지금 전환하세요. (Korean)

ԿԱՐԵՎՈՐ Է. Կարողանում ե՞ք կարդալ այս նամակը։ Եթե ոչ, ապա մենք կօգնենք ձեզ։ Դուք պետք է նաև կարողանաք ստանալ այս նամակը ձեր լեզվով։ Ծառայությունն անվձար է։ Խնդրում ենք անմիջապես զանգահարել Հաձախորդների սպասարկման բաժնի հեռախոսահամարով, որը նշված է ձեր Blue Shield ID քարտի ետևի մասում, կամ (866) 346-7198 համարով։ (Armenian)

ВАЖНО: Не можете прочесть данное письмо? Мы поможем вам, если необходимо. Вы также можете получить это письмо написанное на вашем родном языке. Позвоните в Службу клиентской/членской поддержки прямо сейчас по телефону, указанному сзади идентификационной карты Blue Shield, или по телефону (866) 346-7198, и вам помогут совершенно бесплатно. (Russian)

重要:お客様は、この手紙を読むことができますか?もし読むことができない場合、弊社が、お客様 をサポートする人物を手配いたします。また、お客様の母国語で書かれた手紙をお送りすることも可 能です。 無料のサポートを希望される場合は、Blue Shield IDカードの裏面に記載されている会員/お客 様サービスの電話番号、または、(866) 346-7198にお電話をおかけください。 (Japanese)



مهم: آیا میتوانید این نامه را بخوانید؟ اگر پاسختان منفی است، میتوانیم کسی را برای کمک به شما در اختیارتان قرار دهیم. حتی میتوانید نسخه مکتوب این نامه را به زبان خودتان دریافت کنید. برای دریافت کمک رایگان، لطفاً بدون فوت وقت از طریق شماره تلفنی که در پشت کارت شناسی Blue Shield تان درج شده است و یا از طریق شماره تلفن 7198-346 (866) با خدمات اعضا/مشتری تماس بگیرید. (Persian)

ਮਹੱਤਵਪੂਰਨ: ਕੀ ਤੁਸੀਂ ਇਸ ਪੱਤਰ ਨੂੰ ਪੜ੍ਹ ਸਕਦੇ ਹੋ? ਜੇ ਨਹੀਂ ਤਾਂ ਇਸ ਨੂੰ ਪੜ੍ਹਨ ਵਿਚ ਮਦਦ ਲਈ ਅਸੀਂ ਕਿਸੇ ਵਿਅਕਤੀ ਦਾ ਪ੍ਰਬੰਧ ਕਰ ਸਕਦੇ ਹਾਂ। ਤੁਸੀਂ ਇਹ ਪੱਤਰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿਚ ਲਿਖਿਆ ਹੋਇਆ ਵੀ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਮੁਫ਼ਤ ਵਿਚ ਮਦਦ ਪ੍ਰਾਪਤ ਕਰਨ ਲਈ ਤੁਹਾਡੇ Blue Shield ID ਕਾਰਡ ਦੇ ਪਿੱਛੇ ਦਿੱਤੇ ਮੈਂਬਰ/ਕਸਟਮਰ ਸਰਵਿਸ ਟੈਲੀਫ਼ੋਨ ਨੰਬਰ ਤੇ, ਜਾਂ (866) 346-7198 ਤੇ ਕਾੱਲ ਕਰੋ। (Punjabi)

ប្រការសំខាន់៖ តើអ្នកអាចលិខិតនេះ បានដែរឬទេ? បើមិនអាចទេ យើងអាចឲ្យគេជួយអ្នកក្នុងការអានលិ ខិតនេះ។ អ្នកក៍អាចទទួលបានលិខិតនេះជាភាសារបស់អ្នកផងដែរ។ សម្រាប់ជំនួយដោយឥតគិតថ្លៃ សូមហៅទូរស័ព្ទភ្លាមៗទៅកាន់លេខទូរស័ព្ទសេវាសមាជិក/អតិថិជនដែលមាននៅលើខ្នងប័ណ្ណសម្គាល់ Blue Shield របស់អ្នក ឬតាមរយៈលេខ (866) 346-7198។ (Khmer)

المهم : هل تستطيع قراءة هذا الخطاب؟ أن لم تستطع قراءته، يمكننا إحضار شخص ما ليساعدك في قراءته. قد تحتاج أيضاً إلى الحصول على هذا الخطاب مكتوباً بلغتك. للحصول على المساعدة بدون تكلفة، يرجى الاتصال الأن على رقم هاتف خدمة العملاء/أحد الأعضاء المدون على الجانب الخلفي من بطاقة الهوية Blue Shield أو على الرقم 346-7198 (866).(Arabic)

TSEEM CEEB: Koj pos tuaj yeem nyeem tau tsab ntawv no? Yog hais tias nyeem tsis tau, peb tuaj yeem nrhiav ib tug neeg los pab nyeem nws rau koj. Tej zaum koj kuj yuav tau txais muab tsab ntawv no sau ua koj hom lus. Rau kev pab txhais dawb, thov hu kiag rau tus xov tooj Kev Pab Cuam Tub Koom Xeeb/Tub Lag Luam uas nyob rau sab nraum nrob qaum ntawm koj daim npav Blue Shield ID, los yog hu rau tus xov tooj (866) 346-7198. (Hmong)

สำคัญ: คุณอ่านจดหมายฉบับนี้ได้หรือไม่ หากไม่ได้ โปรดขอคงามช่วยจากผู้อ่านได้ คุณอาจได้รับจดหมายฉบับนี้เป็นภาษาของคุณ หากต้องการความช่วยเหลือโดยไม่มีค่าใช้จ่าย โปรดติดต่อฝ่ายบริการลูกค้า/สมาชิกทางเบอร์โทรศัพท์ในบัตรประจำตัว Blue Shield ของคุณ หรือโทร (866) 346-7198 (Thai)

महत्वपूर्ण: क्या आप इस पत्र को पढ़ सकते हैं? यदि नहीं, तो हम इसे पढ़ने में आपकी मदद के लिए किसी व्यक्ति का प्रबंध कर सकते हैं। आप इस पत्र को अपनी भाषा में भी प्राप्त कर सकते हैं। नि:शुल्क मदद प्राप्त करने के लिए अपने Blue Shield ID कार्ड के पीछे दिए गये मेंबर/कस्टमर सर्विस टेलीफोन नंबर, या (866) 346-7198 पर कॉल करें। (Hindi)

ີ່**ສິ່ງສຳຄັນ:** ທ່ານສາມາດອ່ານຈົດໝາຍນີ້ໄດ້ບໍ? ຖ້າອ່ານບໍ່ໄດ້, ພວກເຮົາສາມາດໃຫ້ບາງຄົນຊ່ວຍອ່ານໃຫ້ທ່ານຟັງໄດ້. ທ່ານຍັງສາມາດຂໍໃຫ້ແປຈົດໝາຍນີ້ເປັນພາສາຂອງທ່ານໄດ້.ສຳລັບຄວາມຊ່ວຍເຫຼືອແບບບໍ່ເສຍຄ່າ, ກະລຸນາ ໂທຫາເບີໂທຂອງຝ່າຍບໍລິການສະມາຊິກ/ລູກຄ້າໃນທັນທີເບີໂທລະສັບຢູ່ດ້ານຫຼັງບັດສະມາຊິກ Blue Shield ຂອງທ່ານ, ຫຼືໂທໄປຫາເບີ(866) 346-7198. (Laotian)

