



## Summary of Benefits

Group Plan  
PPO Plan

### Virtual Blue<sup>SM</sup> Full PPO Split Deductible 10-250 90/70

This Summary of Benefits shows the amount you will pay for Covered Benefits under this Blue Shield of California Plan. It is only a summary and it is included as part of the Evidence of Coverage (EOC).<sup>1</sup> 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 Benefits 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](http://blueshieldca.com).

#### Calendar Year Deductibles (CYD)<sup>2</sup>

A Calendar Year Deductible (CYD) is the amount a Member pays each Calendar Year before Blue Shield pays for Covered Benefits under the Plan. Blue Shield pays for some Covered Benefits before the Calendar Year Deductible is met, as noted in the Benefits chart below.

		When using a Participating Provider <sup>3</sup>	When using a Non-Participating Provider <sup>4</sup>
<b>Calendar Year medical Deductible</b>	<i>Individual coverage</i>	\$250	\$750
	<i>Family coverage</i>	\$250: individual	\$750: individual
		\$750: Family	\$2,250: Family

#### Calendar Year Out-of-Pocket Maximum<sup>5</sup>

An Out-of-Pocket Maximum is the most a Member will pay for Covered Benefits 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 Benefits.

	When using a Participating Provider <sup>3</sup>	When using any combination of Participating <sup>3</sup> or Non-Participating <sup>4</sup> Providers
<i>Individual coverage</i>	\$2,250	\$3,500
<i>Family coverage</i>	\$2,250: individual	\$3,500: individual
	\$4,500: Family	\$7,000: Family

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

**Benefits<sup>6</sup>**

**Your payment**

	When using a Participating Provider <sup>3</sup>	CYD <sup>2</sup> applies	When using a Non-Participating Provider <sup>4</sup>	CYD <sup>2</sup> applies
<b>Preventive Health Services<sup>7</sup></b>				
Preventive Health Services	\$0		Not covered	
California Prenatal Screening Program	\$0		\$0	
<b>Physician services</b>				
Virtual Blue program primary or Specialist care visit	\$0		Not covered	✓
Primary care office visit	\$10/visit		30%	✓
Specialist care office visit	\$15/visit		30%	✓
Physician home visit	\$10/visit		30%	✓
Physician or surgeon services in an Outpatient Facility	10%	✓	30%	✓
Physician or surgeon services in an inpatient facility	10%	✓	30%	✓
<b>Other professional services</b>				
Other practitioner office visit <i>Includes nurse practitioners, physician assistants, therapists, and podiatrists.</i>	\$10/visit		30%	✓
Acupuncture services <i>Up to 20 visits per Member, per Calendar Year.</i>	\$10/visit		30%	✓
Chiropractic services <i>Up to 20 visits per Member, per Calendar Year.</i>	\$10/visit		30%	✓
Family planning				
• Counseling, consulting, and education	\$0		Not covered	
• Injectable contraceptive, diaphragm fitting, intrauterine device (IUD), implantable contraceptive, and related procedure.	\$0		Not covered	
• Tubal ligation	\$0		Not covered	
• Vasectomy	\$0		Not covered	
Medical nutrition therapy, not related to diabetes	10%	✓	30%	✓
<b>Infertility Services</b>				
Physician or surgeon services in an Outpatient Facility	10%	✓	30%	✓
Artificial Inseminations limited to 6 per lifetime	10%	✓	30%	✓
Oocyte (egg) retrieval limited to 3 per lifetime			30%	
• Ambulatory Surgery Center	5%	✓	Subject to a Benefit maximum of \$350/day	✓

**Benefits<sup>6</sup>**

**Your payment**

	When using a Participating Provider <sup>3</sup>	CYD <sup>2</sup> applies	When using a Non-Participating Provider <sup>4</sup>	CYD <sup>2</sup> applies
<ul style="list-style-type: none"> <li>Outpatient Department of a Hospital</li> </ul>	15%	✓	30% Subject to a Benefit maximum of \$350/day	✓
In vitro fertilization (IVF) Embryo transfer	10%	✓	30%	✓
<ul style="list-style-type: none"> <li>Ambulatory Surgery Center</li> </ul>	5%	✓	30% Subject to a Benefit maximum of \$350/day	✓
<ul style="list-style-type: none"> <li>Outpatient Department of a Hospital</li> </ul>	15%	✓	30% Subject to a Benefit maximum of \$350/day	✓
Cryopreservation limited to 1 year of storage per lifetime for each of the following: sperm, reproductive tissue, oocytes (eggs), and embryos	10%	✓	30%	✓
<b>Pregnancy and maternity care</b>				
Physician office visits: prenatal and postnatal	10%	✓	30%	✓
Abortion and abortion-related services	\$0		\$0	
<b>Emergency Services</b>				
Emergency room services	\$150/visit plus 10%		\$150/visit plus 10%	
<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	10%		10%	
<b>Urgent care center services</b>				
	\$10/visit		30%	✓
<b>Ambulance services</b>				
	10%	✓	10%	✓
<i>This payment is for emergency or authorized transport.</i>				
<b>Outpatient Facility services</b>				
Ambulatory Surgery Center	5%	✓	30% Subject to a Benefit maximum of \$350/day	✓

**Benefits<sup>6</sup>**

**Your payment**

	<b>When using a Participating Provider<sup>3</sup></b>	<b>CYD<sup>2</sup> applies</b>	<b>When using a Non-Participating Provider<sup>4</sup></b>	<b>CYD<sup>2</sup> applies</b>
Outpatient Department of a Hospital: surgery	15%	✓	30% Subject to a Benefit maximum of \$350/day	✓
Outpatient Department of a Hospital: treatment of illness or injury, radiation therapy, chemotherapy, and necessary supplies	10%	✓	30% Subject to a Benefit maximum of \$350/day	✓
<b>Inpatient facility services</b>				
Hospital services and stay	10%	✓	30% 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	10%	✓	Not covered	
• Physician inpatient services	10%	✓	Not covered	
<b>Bariatric surgery services, designated California counties</b>				
<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>				
Inpatient facility services	10%	✓	Not covered	
Outpatient Facility services	15%	✓	Not covered	
Physician services	10%	✓	Not covered	

**Benefits<sup>6</sup>**

**Your payment**

	When using a Participating Provider <sup>3</sup>	CYD <sup>2</sup> applies	When using a Non-Participating Provider <sup>4</sup>	CYD <sup>2</sup> applies
<b>Diagnostic x-ray, imaging, pathology, and laboratory services</b>				
<i>This payment is for Covered Benefits that are diagnostic, non-Preventive Health Services, and diagnostic radiological procedures. For the payments for Covered Benefits that are considered Preventive Health Services, see Preventive Health Services.</i>				
Laboratory and pathology services				
<i>Includes diagnostic Papanicolaou (Pap) test.</i>				
• Laboratory center	\$10/visit		30%	✓
• Outpatient Department of a Hospital	\$35/visit	✓	30% Subject to a Benefit maximum of \$350/day	✓
Basic imaging services				
<i>Includes plain film X-rays, ultrasounds, and diagnostic mammography.</i>				
• Outpatient radiology center	\$10/visit		30%	✓
• Outpatient Department of a Hospital	\$35/visit	✓	30% Subject to a Benefit maximum of \$350/day	✓
Other outpatient non-invasive diagnostic testing				
<i>Testing to diagnose illness or injury such as vestibular function tests, EKG, cardiac monitoring, non-invasive vascular studies, sleep medicine testing, muscle and range of motion tests, EEG, and EMG.</i>				
• Office location	\$10/visit		30%	✓
• Outpatient Department of a Hospital	\$35/visit	✓	30% Subject to a Benefit maximum of \$350/day	✓
Advanced imaging services				
<i>Includes diagnostic radiological and nuclear imaging such as CT scans, MRIs, MRAs, and PET scans.</i>				
• Outpatient radiology center	10%		30%	✓
• Outpatient Department of a Hospital	20%	✓	30% Subject to a Benefit maximum of \$350/day	✓

**Benefits<sup>6</sup>**

**Your payment**

	When using a Participating Provider <sup>3</sup>	CYD <sup>2</sup> applies	When using a Non-Participating Provider <sup>4</sup>	CYD <sup>2</sup> applies
<b>Rehabilitative and Habilitative Services</b>				
<i>Includes physical therapy, occupational therapy, respiratory therapy, and speech therapy services.</i>				
Office location	\$10/visit	✓	30%	✓
Outpatient Department of a Hospital	\$10/visit	✓	30% Subject to a Benefit maximum of \$350/day	✓
<b>Durable medical equipment (DME)</b>				
DME	10%	✓	30%	✓
Breast pump	\$0		Not covered	
Orthotic equipment and devices	10%	✓	30%	✓
Prosthetic equipment and devices	10%	✓	30%	✓
<b>Home health care services</b>				
10%				
✓				
Not covered				
<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>				
<b>Home infusion and home injectable therapy services</b>				
Home infusion agency services	\$45/visit	✓	Not covered	
<i>Includes home infusion drugs, medical supplies, and visits by a nurse.</i>				
Hemophilia home infusion services	\$45/visit	✓	Not covered	
<i>Includes blood factor products.</i>				
<b>Skilled Nursing Facility (SNF) services</b>				
<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>				
Freestanding SNF	10%	✓	30%	✓
Hospital-based SNF	10%	✓	30% Subject to a Benefit maximum of \$600/day	✓

**Benefits<sup>6</sup>**

**Your payment**

	When using a Participating Provider <sup>3</sup>	CYD <sup>2</sup> applies	When using a Non-Participating Provider <sup>4</sup>	CYD <sup>2</sup> applies
<b>Hospice program services</b> <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>	\$0		Not covered	
<b>Other services and supplies</b> Diabetes care services <ul style="list-style-type: none"> <li>• Devices, equipment, and supplies</li> <li>• Self-management training</li> <li>• Medical nutrition therapy</li> </ul> Dialysis services PKU product formulas and special food products Allergy serum billed separately from an office visit	10% \$10/visit \$10/visit 10% 10% 10%	✓ ✓ ✓ ✓ ✓ ✓	30% 30% 30% 30% Subject to a Benefit maximum of \$350/day 10% 30%	✓ ✓ ✓ ✓ ✓ ✓

**Mental Health or Substance Use Disorder Benefits**

**Your payment**

	When using a Participating Provider <sup>3</sup>	CYD <sup>2</sup> applies	When using a Non-Participating Provider <sup>4</sup>	CYD <sup>2</sup> applies
<b>Outpatient services</b> Virtual Blue program mental health visit Office visit, including Physician office visit Other outpatient services, including intensive outpatient care, electroconvulsive therapy, transcranial magnetic stimulation, Behavioral Health Treatment for pervasive developmental disorder or autism <ul style="list-style-type: none"> <li>• Office location, clinic, home, or other non-institutional facility setting</li> <li>• Outpatient Department of a Hospital</li> </ul> Office-based opioid treatment	\$0 \$10/visit 10% 10% 10%	✓ ✓ ✓ ✓ ✓	Not covered 30% 30% Subject to a Benefit maximum of \$350/day 30%	✓ ✓ ✓ ✓ ✓

## Mental Health or Substance Use Disorder Benefits

## Your payment

	When using a Participating Provider <sup>3</sup>	CYD <sup>2</sup> applies	When using a Non-Participating Provider <sup>4</sup>	CYD <sup>2</sup> applies
Partial Hospitalization Program	10%	✓	30% Subject to a Benefit maximum of \$350/day	✓
Neuropsychological and Psychological Testing	10%	✓	30%	✓
<b>Inpatient services</b>				
Physician inpatient services	10%	✓	30%	✓
Hospital services	10%	✓	30% Subject to a Benefit maximum of \$600/day	✓
Residential Care	10%	✓	30% Subject to a Benefit maximum of \$600/day	✓

## Prior Authorization

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

- Advanced imaging services
- Outpatient mental health services, except office visits and office-based opioid treatment
- Inpatient facility services
- Hospice program services

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 Calendar Year Deductible is the amount you pay each Calendar Year before Blue Shield pays for Covered Benefits under the Plan.

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

## Notes

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

This Plan has a separate Participating Provider Deductible and Non-Participating Provider 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.

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### 3 Using Participating Providers:

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

"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 Benefits 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 Deductible or 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 Benefits in a Calendar Year. Once you reach your Out-of-Pocket Maximum, Blue Shield will pay 100% of the Allowable Amount for Covered Benefits 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 Calendar Year medical Deductible also count towards the Calendar Year Out-of-Pocket Maximum.

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

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### 6 Separate Member Payments When Multiple Covered Benefits are Received:

Each time you receive multiple Covered Benefits, 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,

## Notes

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you may owe an office visit payment in addition to an allergy serum payment when you visit the doctor for an allergy shot.

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### **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. If you receive both Preventive Health Services and other Covered Benefits during the Physician office visit, you may have a Copayment or Coinsurance for the visit.

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

PENDING REGULATORY APPROVAL



## 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](https://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 Service 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](https://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 Servicio 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](https://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)**。