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

blue 🗑 of california

Custom Trio HMO 25 Plan 9A - Facility Deductible

Coverage Period: 7/1/25 - 6/30/26

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/</u> or call 1-855-747-5800. 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> ?	\$1,000 per individual / \$2,000 per family for <u>participating providers</u> .	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 <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> ?	\$3,500 per individual / \$7,000 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 1-855-747-5800 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	Services You May Need	What You	Limitations Exceptions 9 Other	
Event		<u>Participating Provider</u> (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$25/visit; <u>deductible</u> does not apply	Not Covered	None
	<u>Specialist</u> visit	<i>Trio+ Specialist:</i> \$40/visit; <u>deductible</u> does not apply <i>Other Specialist:</i> \$25/visit; <u>deductible</u> does not apply	Not Covered	Self-referral is available for Trio+ Specialist visits.
	Preventive care/screening /immunization	No Charge; <u>deductible</u> does not apply	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.
lf you have a test	<u>Diagnostic test</u> (x-ray, blood work)	Lab & Path: No Charge; <u>deductible</u> does not apply X-Ray & Imaging: No Charge; <u>deductible</u> does not apply Other Diagnostic Examination: No Charge; <u>deductible</u> does not apply	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)	Outpatient Radiology Center: \$100/visit; <u>deductible</u> does not apply Outpatient Hospital: \$100/visit; <u>deductible</u> does not apply	<i>Outpatient Radiology Center.</i> Not Covered <i>Outpatient Hospital</i> : 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 condition More information about <u>prescription drug</u> <u>coverage</u> is available at <u>blueshieldca.com/formul</u> <u>ary</u>	Tier 1	<i>Retail</i> : Level A: No Charge Level B: \$10/prescription <i>Mail Service</i> : No Charge	<i>Retail</i> : Not Covered <i>Mail Service</i> : Not Covered	Preauthorization is required for select drugs. Failure to obtain <u>preauthorization</u> may result in non- payment of benefits.
	Tier 2	Retail: Level A: \$20/prescription Level B: \$30/prescription Mail Service: \$40/prescription	<i>Retail</i> : Not Covered <i>Mail Service</i> : Not Covered	Retail: Covers up to a 30-day supply; 90-days may be covered with a copayment for each 30-day supply; <i>Mail Service</i> : Covers up to a 90-day

Common Medical		What You	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 3	Retail: Level A: Not Covered Level B: Not Covered Mail Service: Not Covered	<i>Retail</i> : Not Covered <i>Mail Service</i> : Not Covered	supply.	
	Tier 4	Retail and Network Specialty Pharmacies: Level A: \$30/prescription Level B: \$30/prescription Mail Service: \$60/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; <u>deductible</u> does not apply	Not Covered		
	Emergency room care	<i>Facility Fee</i> : \$150/visit; <u>deductible</u> does not apply <i>Physician Fee</i> : No Charge; <u>deductible</u> does not apply	Facility Fee: \$150/visit; <u>deductible</u> does not apply <i>Physician Fee</i> : No Charge; <u>deductible</u> does not apply	None	
If you need immediate medical attention	Emergency medical transportation	\$100/transport; <u>deductible</u> does not apply	\$100/transport; <u>deductible</u> does not apply	This payment is for emergency or authorized transport.	
medical attention	<u>Urgent care</u>	\$25/visit; <u>deductible</u> does not apply	Within <u>Plan</u> Service Area: Not Covered <i>Outside <u>Plan</u> Service Area</i> : \$25/visit; <u>deductible</u> does not apply	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.	

Common Medical Event	Services You May Need	What You <u>Participating Provider</u> (You will pay the least)	I Will Pay <u>Non-Participating Provider</u> (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Physician/surgeon fees	No Charge; <u>deductible</u> does not apply	Not Covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit: \$25/visit; <u>deductible</u> does not apply Other Outpatient Services: No Charge; <u>deductible</u> does not apply Partial Hospitalization: No Charge; <u>deductible</u> does not apply Psychological Testing: No Charge; <u>deductible</u> does not apply	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 and office-based opioid treatment. Failure to obtain <u>preauthorization</u> may result in non- payment of benefits.
	Inpatient services	Physician Inpatient Services: No Charge; <u>deductible</u> does not apply Hospital Services: No Charge Residential Care: No Charge	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.
lf you are pregnant	Office visits	No Charge; <u>deductible</u> does not apply	Not Covered	
	Childbirth/delivery professional services	No Charge; <u>deductible</u> does not apply	Not Covered	None
	Childbirth/delivery facility services	No Charge	Not Covered	
If you need help recovering or have other special health needs	<u>Home health care</u>	\$25/visit; <u>deductible</u> does not apply	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: \$25/visit; <u>deductible</u> does not apply <i>Outpatient Hospital</i> : \$25/visit; <u>deductible</u> does not apply	<i>Office Visit</i> : Not Covered <i>Outpatient Hospital</i> : Not Covered	None

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

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	
	Habilitation services	Office Visit: \$25/visit; <u>deductible</u> does not apply <i>Outpatient Hospital</i> : \$25/visit; <u>deductible</u> does not apply	<i>Office Visit</i> : Not Covered <i>Outpatient Hospital</i> : Not Covered		
	Skilled nursing care	Freestanding SNF: No Charge Hospital-based SNF: No Charge	<i>Freestanding SNF</i> : Not Covered <i>Hospital-based SNF</i> : Not Covered	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	50% <u>coinsurance;</u> <u>deductible</u> does not apply	Not Covered	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits.	
	Hospice services	No Charge; <u>deductible</u> does not apply	Not Covered	<u>Preauthorization</u> is required except for pre-hospice consultation. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits.	
If your child needs	Children's eye exam	Not Covered	Not Covered		
dental or eye care	Children's glasses	Not Covered	Not Covered	None	
dental of eye care	Children's dental check-up	Not Covered	Not Covered		
Excluded Services & Ot	her Covered Services:				
Services Your Plan Gen	erally Does NOT Cover (Check)	our policy or plan document fo	or more information and a list	of any other <u>excluded services</u> .)	
Cosmetic surgery			Private-duty nursing	Routine foot care	
Dental care (Adu	17.1	ergency care when outside the U.S.	Routine eye care (Adult)	Weight loss programs	
Hearing Aids					
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)					
Acupuncture	Bariatric		Chiropractic Care	Infertility Treatment	

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 plan for a denial of a claim. This complaint is called a

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<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 1-855-747-5800 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.

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 bąąh ílínígó shíka' at'oowoł nínízingo, kwijį' 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 ստանալու 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。

برای دریافت کمک رایگان زبان فارسی، لطفاً با شماره تلفن 7198-346-366 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។

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

About these Coverage Examples:



Limits or exclusions

The total Peg would pay is

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)		Managing Joe's Type 2 Diabetes (a year of routine <u>participating</u> care of a well- controlled condition)		Mia's Simple Fracture (<u>participating</u> emergency room visit and follow up care)	
 The <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> <u>copayment</u> Hospital (facility) <u>copayment</u> Other <u>copayment</u> 	\$1,000 \$25 \$0 \$0	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>copayment</u> Other <u>copayment</u> 	\$1,000 \$25 \$0 \$0	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist copayment</u> Hospital (facility) <u>copayment</u> Other <u>copayment</u> 	\$1,000 \$25 \$0 \$0
This EXAMPLE event includes services like: <u>Specialist</u> office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (<i>ultrasounds and blood work</i>) <u>Specialist</u> visit (<i>anesthesia</i>)		This EXAMPLE event includes services like:Primary care physicianOffice visits (includingdisease education)Diagnostic tests (blood work)Prescription drugsDurable medical equipment (glucose meter)		This EXAMPLE event includes services like: <u>Emergency room care</u> (including medical supplies) <u>Diagnostic test</u> (x-ray) <u>Durable medical equipment</u> (crutches) <u>Rehabilitation services</u> (physical therapy)	
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing	¢1 000	Cost Sharing	¢0	Cost Sharing	\$0
Deductibles Copayments	\$1,000 \$0	Deductibles Copayments	\$0 \$500	Deductibles Copayments	\$300
Coinsurance	\$0 \$0	Coinsurance	\$0	Coinsurance	\$40
What isn't covered		What isn't covered		What isn't covered	

Limits or exclusions

The total Mia would pay is

\$20

\$520

\$60

\$1,060

Limits or exclusions

The total Joe would pay is

\$0

\$340



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 <u>blueshieldca.com</u>/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 blueshield ca.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)。