



## Summary of Benefits

California Small Manufacturing Trust  
 dba CSMT  
 Effective June 1, 2026  
 PPO Savings Plan

### Custom Full PPO Savings Embedded Deductible 4000 100%

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).

#### Pharmacy Network:

Rx Ultra

#### Drug Formulary:

Plus Formulary

### 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 and pharmacy Deductible</b>	<i>Individual coverage</i>	\$4,000	\$8,000
<i>This Plan combines medical and pharmacy Deductibles into one Calendar Year Deductible</i>	<i>Family coverage</i>	\$4,000: individual \$8,000: Family	\$8,000: individual \$16,000: 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 a Non-Participating Provider <sup>4</sup>
<i>Individual coverage</i>	\$4,000	\$15,000
<i>Family coverage</i>	\$4,000: individual \$8,000: Family	\$15,000: individual \$30,000: 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		50%	✓
California Prenatal Screening Program	\$0		\$0	
<b>Physician services</b>				
Primary care office visit	\$0	✓	50%	✓
Specialist care office visit	\$0	✓	50%	✓
Physician home visit	\$0	✓	50%	✓
Physician or surgeon services in an Outpatient Facility	\$0	✓	50%	✓
Physician or surgeon services in an inpatient facility	\$0	✓	50%	✓
<b>Other professional services</b>				
Other practitioner office visit <i>Includes nurse practitioners, physician assistants, therapists, and podiatrists.</i>	\$0	✓	50%	✓
Acupuncture services <i>Up to 20 visits per Member, per Calendar Year.</i>	\$0	✓	50%	✓
Chiropractic services <i>Up to 20 visits per Member, per Calendar Year.</i>	\$0	✓	50%	✓
Teladoc Health consultation	\$0	✓	Not covered	
Family planning				
• Counseling, consulting, and education	\$0		50%	✓
• Injectable contraceptive, diaphragm fitting, intrauterine device (IUD), implantable contraceptive, and related procedure.	\$0		50%	✓
• Tubal ligation	\$0		50%	✓
• Vasectomy	\$0	✓	50%	✓
Medical nutrition therapy, not related to diabetes	\$0	✓	50%	✓
<b>Infertility Services</b>				
Physician or surgeon services in an Outpatient Facility	\$0	✓	50%	✓
Artificial Inseminations limited to 6 per lifetime	\$0	✓	50%	✓
Oocyte (egg) retrieval limited to 3 per lifetime				
• Ambulatory Surgery Center	\$0	✓	50% 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>
<ul style="list-style-type: none"> <li>Outpatient Department of a Hospital</li> </ul>	\$0	✓	50% Subject to a Benefit maximum of \$350/day	✓
In vitro fertilization (IVF) Embryo transfer	\$0	✓	50%	✓
<ul style="list-style-type: none"> <li>Ambulatory Surgery Center</li> </ul>	\$0	✓	50% Subject to a Benefit maximum of \$350/day	✓
<ul style="list-style-type: none"> <li>Outpatient Department of a Hospital</li> </ul>	\$0	✓	50% 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	\$0	✓	50%	✓
<b>Pregnancy and maternity care</b>				
Physician office visits: prenatal and postnatal	\$0	✓	50%	✓
Abortion and abortion-related services	\$0	✓	\$0	✓
<b>Emergency Services</b>				
Emergency room services	\$0	✓	\$0	✓
<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	\$0	✓	\$0	✓
<b>Urgent care center services</b>				
	\$0	✓	50%	✓
<b>Ambulance services</b>				
<i>This payment is for emergency or authorized transport.</i>	\$0	✓	\$0	✓
<b>Outpatient Facility services</b>				
Ambulatory Surgery Center	\$0	✓	50% 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	\$0	✓	50% Subject to a Benefit maximum of \$350/day	✓
Outpatient Department of a Hospital: treatment of illness or injury, radiation therapy, chemotherapy, and necessary supplies	\$0	✓	50% Subject to a Benefit maximum of \$350/day	✓
<b>Inpatient facility services</b>				
Hospital services and stay	\$0	✓	50% 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	\$0	✓	Not covered	
• Physician inpatient services	\$0	✓	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	\$0	✓	Not covered	
Outpatient Facility services	\$0	✓	Not covered	
Physician services	\$0	✓	Not covered	

**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>
<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	\$0	✓	50%	✓
• Outpatient Department of a Hospital	\$0	✓	50% 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	\$0	✓	50%	✓
• Outpatient Department of a Hospital	\$0	✓	50% 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	\$0	✓	50%	✓
• Outpatient Department of a Hospital	\$0	✓	50% 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	\$0	✓	50%	✓
• Outpatient Department of a Hospital	\$0	✓	50% 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>
<b>Rehabilitative and Habilitative Services</b>				
<i>Includes physical therapy, occupational therapy, respiratory therapy, and speech therapy services.</i>				
Office location	\$0	✓	50%	✓
Outpatient Department of a Hospital	\$0	✓	50% Subject to a Benefit maximum of \$350/day	✓
<b>Durable medical equipment (DME)</b>				
DME	\$0	✓	50%	✓
Breast pump	\$0		50%	✓
Glucose monitor	\$0		50%	✓
Peak Flow Meter	\$0		50%	✓
Orthotic equipment and devices	\$0	✓	50%	✓
Prosthetic equipment and devices	\$0	✓	50%	✓
<b>Home health care services</b>				
<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	\$0	✓	Not covered	
<i>Includes home infusion drugs, medical supplies, and visits by a nurse.</i>				
Hemophilia home infusion services	\$0	✓	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	\$0	✓	50%	✓

## 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
Hospital-based SNF	\$0	✓	50% Subject to a Benefit maximum of \$600/day	✓
<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				
• Devices, equipment, and supplies	\$0	✓	50%	✓
• Self-management training	\$0	✓	50%	✓
• Medical nutrition therapy	\$0	✓	50%	✓
Dialysis services	\$0	✓	50% Subject to a Benefit maximum of \$350/day	✓
PKU product formulas and special food products	\$0	✓	\$0	✓
Allergy serum billed separately from an office visit	\$0	✓	50%	✓

## 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>				
Office visit, including Physician office visit	\$0	✓	50%	✓
Teladoc Health mental health	\$0	✓	Not covered	
Other outpatient services, including intensive outpatient care, electroconvulsive therapy, transcranial magnetic stimulation, Behavioral Health Treatment for pervasive developmental disorder or autism in an office setting, home, or other non-institutional facility setting, and office-based opioid treatment	\$0	✓	50%	✓
Partial Hospitalization Program	\$0	✓	50% Subject to a Benefit maximum of \$350/day	✓
Psychological Testing	\$0	✓	50%	✓

## 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>Inpatient services</b>				
Physician inpatient services	\$0	✓	50%	✓
Hospital services	\$0	✓	50% Subject to a Benefit maximum of \$600/day	✓
Residential Care	\$0	✓	50% Subject to a Benefit maximum of \$600/day	✓

## Prescription Drug Benefits<sup>8,9</sup>

### Your payment

	When using a Participating Pharmacy <sup>3</sup>	CYD <sup>2</sup> applies	When using a Non-Participating Pharmacy <sup>4</sup>	CYD <sup>2</sup> applies
<b>Retail pharmacy prescription Drugs</b>				
<i>Per prescription, up to a 30-day supply.</i>				
Contraceptive Drugs and devices	\$0		Applicable Tier 1, Tier 2, or Tier 3 Copayment	✓
HDHP preventive Drugs	\$0		\$0	✓
Tier 1 Drugs	\$0	✓	20% up to \$250/prescription	✓
Tier 2 Drugs	\$0	✓	30% up to \$250/prescription	✓
Tier 3 Drugs	\$0	✓	30% up to \$250/prescription	✓
Tier 4 Drugs	\$0	✓	30% up to \$250/prescription	✓
<b>Retail pharmacy prescription Drugs</b>				
<i>Per prescription, for a 90-day supply.</i>				
Contraceptive Drugs and devices	\$0		Not covered	
HDHP preventive Drugs	\$0		Not covered	
Tier 1 Drugs	\$0	✓	Not covered	
Tier 2 Drugs	\$0	✓	Not covered	
Tier 3 Drugs	\$0	✓	Not covered	
Tier 4 Drugs	\$0	✓	Not covered	

## Prescription Drug Benefits<sup>8,9</sup>

## Your payment

	When using a Participating Pharmacy <sup>3</sup>	CYD <sup>2</sup> applies	When using a Non-Participating Pharmacy <sup>4</sup>	CYD <sup>2</sup> applies
<b>Mail service pharmacy prescription Drugs</b>				
<i>Per prescription, for a 31-90-day supply.</i>				
Contraceptive Drugs and devices	\$0		Not covered	
HDHP preventive Drugs	\$0		Not covered	
Tier 1 Drugs	\$0	✓	Not covered	
Tier 2 Drugs	\$0	✓	Not covered	
Tier 3 Drugs	\$0	✓	Not covered	
Tier 4 Drugs	\$0	✓	Not covered	

## 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
- Some prescription Drugs (see [blueshieldca.com/pharmacy](https://www.blueshieldca.com/pharmacy))

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.

Covered Benefits not subject to the Calendar Year combined medical and pharmacy Deductible. Some Covered Benefits received from Participating Providers are paid by Blue Shield before you meet any Calendar Year combined medical and pharmacy 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

## Notes

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Deductible within a Calendar Year. Once the individual Deductible or Family Deductible is reached, cost sharing applies until the Out-of-Pocket Maximum is reached.

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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 combined medical and pharmacy Deductible also count towards the Calendar Year Out-of-Pocket Maximum.

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

Covered Drugs obtained at Non-Participating Pharmacies. Any amounts you pay for Covered Drugs at Non-Participating Pharmacies count towards the 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, 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 by a Participating Provider. 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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### 8 Outpatient Prescription Drug Coverage:

#### Medicare Part D-creditable coverage-

This Plan's prescription drug coverage is on average equivalent to or better than the standard benefit set by the federal government for Medicare Part D (also called creditable coverage). Because this plan's prescription drug coverage is creditable, you do not have to enroll in Medicare Part D while you maintain this coverage; however, you should be aware that if you do not enroll in Medicare Part D within 63 days following termination of this coverage, you could be subject to Medicare Part D premium penalties.

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### 9 Outpatient Prescription Drug Coverage:

Brand Drug coverage when a Generic or Biosimilar Drug is available. If you, the Physician, or Health Care Provider, select a Brand Drug when a Generic Drug equivalent or Biosimilar Drug is available, you are responsible for the difference between the cost to Blue Shield for the Brand Drug and its Generic Drug equivalent or Biosimilar Drug plus the applicable tier Copayment or Coinsurance of the Brand Drug. This difference in cost will not count towards any Calendar Year pharmacy Deductible, medical Deductible, or the Calendar Year Out-of-Pocket Maximum. If you or your Physician believes a Brand Drug is Medically Necessary, either person may request a Medical Necessity Review. If approved, the Brand Drug will be covered at the applicable Drug tier Copayment or Coinsurance.

See the Obtaining outpatient prescription Drugs at a Participating Pharmacy section of the EOC for more information about how a brand contraceptive may be covered without a Copayment or Coinsurance.

Short-Cycle Specialty Drug program. This program allows initial prescriptions for select Specialty Drugs to be filled for a 15-day supply with your approval. When this occurs, the Copayment or Coinsurance will be pro-rated.

Specialty Drugs. Specialty Drugs are only available from a Network Specialty Pharmacy, up to a 30-day supply.

Oral Anticancer Drugs. After the Deductible is met, you pay up to \$250 for oral Anticancer Drugs from a Participating Pharmacy, up to a 30-day supply.

Retail pharmacy. You may receive up to a 90-day supply for maintenance Drugs at a Participating Pharmacy when you pay the applicable Copayment or Coinsurance for each 30-day supply.

Mail service Drugs. You pay the applicable 30-day retail pharmacy Copayment or Coinsurance for a 30-day supply or less from the mail service pharmacy.

Insulin. You will not pay more than \$35 for a 30-day supply of Formulary insulin Prescription Drugs from a Participating Pharmacy.

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