blue of california

Summary of Benefits

Mercury Insurance Group
Effective January 1, 2026
PPO Savings Plan

ASO PPO Super Saver/HSA Plan

This Summary of Benefits shows the amount you will pay for Covered Benefits under this Claims Administrator benefit plan. It is only a summary and it is included as part of the Benefit Booklet.[1] Please read both documents carefully for details.

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.

Pharmacy Network: **Rx Ultra**

Drug Formulary: **Plus Formulary**

Calendar Year Deductibles (CYD)[2]

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

		When using a Participating[3] or Non-Participating[4] Provider
Calendar Year medical and pharmacy Deductible	*Individual coverage*	$3,400
This Plan combines medical and pharmacy Deductibles into one Calendar Year Deductible	*Family coverage*	$3,400: individual $6,000: Family

Calendar Year Out-of-Pocket Maximum[5]

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.

	When using a Participating Provider[3]	When using a Non-Participating Provider[4]
Individual coverage	$5,000	$10,000
Family coverage	$5,000: individual $10,000: Family	$10,000: individual $20,000: Family

No Annual or Lifetime Dollar Limit

Under this Plan there is no annual or lifetime dollar limit on the amount Claims Administrator will pay for Covered Benefits.

Benefits[6]	Your payment			
	When using a Participating Provider[3]	CYD[2] applies	When using a Non-Participating Provider[4]	CYD[2] applies
Preventive Health Services[7]				
Preventive Health Services	$0		50%	✔
Physician services				
Primary care office visit	30%	✔	50%	✔
Specialist care office visit	30%	✔	50%	✔
Physician home visit	30%	✔	50%	✔
Physician or surgeon services in an Outpatient Facility	30%	✔	50%	✔
Physician or surgeon services in an inpatient facility	30%	✔	50%	✔
Other professional services				
Other practitioner office visit	30%	✔	50%	✔
Includes nurse practitioners, physician assistants, and therapists.				
Acupuncture services	Not covered		Not covered	
Chiropractic services	30%	✔	50%	✔
Up to 20 visits per Member, per Calendar Year.				
Teladoc Health consultation	$0	✔	Not covered	
Family planning				
• Counseling, consulting, and education	$0		50%	✔
• Injectable contraceptive	$0		50%	✔
• Diaphragm fitting	$0		50%	✔
• Intrauterine device (IUD)	$0		50%	✔
• Insertion and/or removal of intrauterine device (IUD)	$0		50%	✔
• Implantable contraceptive	$0		50%	✔
• Tubal ligation	$0		50%	✔
• Vasectomy	$0	✔	50%	✔
Podiatric services	30%	✔	50%	✔
Medical nutrition therapy, not related to diabetes	30%	✔	50%	✔
Infertility Services				
Physician or surgeon services in an Outpatient Facility	30%	✔	50%	✔
Artificial Inseminations limited to 6 per lifetime	30%	✔	50%	✔

Benefits[6]	Your payment			
	When using a Participating Provider[3]	CYD[2] applies	When using a Non-Participating Provider[4]	CYD[2] applies
Oocyte (egg) retrieval limited to 3 per lifetime				
• Ambulatory Surgery Center	30%	✔	50% Subject to a Benefit maximum of $350/day	✔
• Outpatient Department of a Hospital	30%	✔	50% Subject to a Benefit maximum of $350/day	✔
In vitro fertilization (IVF)	30%	✔	50%	✔
Embryo transfer				
• Ambulatory Surgery Center	30%	✔	50% Subject to a Benefit maximum of $350/day	✔
• Outpatient Department of a Hospital	30%	✔	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	30%	✔	50%	✔
Pregnancy and maternity care				
Physician office visits: prenatal and postnatal	30%	✔	50%	✔
Physician services for pregnancy termination	$0	✔	$0	✔
Emergency Services				
Emergency room services	30%	✔	30%	✔
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.				
Emergency room Physician services	30%	✔	30%	✔

Benefits[6]	Your payment			
	When using a Participating Provider[3]	CYD[2] applies	When using a Non-Participating Provider[4]	CYD[2] applies
Urgent care center services	30%	✔	50%	✔
Ambulance services *This payment is for emergency or authorized transport.*	30%	✔	30%	✔
Outpatient Facility services				
Ambulatory Surgery Center	30%	✔	50% Subject to a Benefit maximum of $350/day	✔
Outpatient Department of a Hospital: surgery	30%	✔	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	30%	✔	50% Subject to a Benefit maximum of $350/day	✔
Inpatient facility services				
Hospital services and stay	30%	✔	50% Subject to a Benefit maximum of $600/day	✔
Transplant services *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.*				
• Special transplant facility inpatient services	30%	✔	Not covered	
• Physician inpatient services	30%	✔	Not covered	
Bariatric surgery services, designated California counties *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.*				
Inpatient facility services	30%	✔	Not covered	
Outpatient Facility services	30%	✔	Not covered	

Benefits[6]	Your payment			
	When using a Participating Provider[3]	CYD[2] applies	When using a Non-Participating Provider[4]	CYD[2] applies
Physician services	30%	✔	Not covered	
Diagnostic x-ray, imaging, pathology, and laboratory services				
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.				
Laboratory and pathology services				
Includes diagnostic Papanicolaou (Pap) test.				
• Laboratory center	30%	✔	50%	✔
• Outpatient Department of a Hospital	30%	✔	50% Subject to a Benefit maximum of $350/day	✔
Basic imaging services				
Includes plain film X-rays, ultrasounds, and diagnostic mammography.				
• Outpatient radiology center	30%	✔	50%	✔
• Outpatient Department of a Hospital	30%	✔	50% Subject to a Benefit maximum of $350/day	✔
Other outpatient non-invasive diagnostic testing				
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.				
• Office location	30%	✔	50%	✔
• Outpatient Department of a Hospital	30%	✔	50% Subject to a Benefit maximum of $350/day	✔
Advanced imaging services				
Includes diagnostic radiological and nuclear imaging such as CT scans, MRIs, MRAs, and PET scans.				
• Outpatient radiology center	30%	✔	50%	✔
• Outpatient Department of a Hospital	30%	✔	50%	✔

Benefits[6]	Your payment			
	When using a Participating Provider[3]	CYD[2] applies	When using a Non-Participating Provider[4]	CYD[2] applies
Rehabilitative and Habilitative Services *Includes physical therapy, occupational therapy, and respiratory therapy.*				
Office location	30%	✔	50%	✔
Outpatient Department of a Hospital	30%	✔	50% Subject to a Benefit maximum of $350/day	✔
Speech Therapy services				
Office location	30%	✔	50%	✔
Outpatient Department of a Hospital	30%	✔	50% Subject to a Benefit maximum of $350/day	✔
Durable medical equipment (DME)				
DME	30%	✔	50%	✔
Breast pump	$0		50%	✔
Glucose monitor	$0		50%	✔
Peak Flow Meter	$0		50%	✔
Orthotic equipment and devices	30%	✔	50%	✔
Prosthetic equipment and devices	30%	✔	50%	✔
Home health care services *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.*	30%	✔	Not covered	
Home infusion and home injectable therapy services				
Home infusion agency services *Includes home infusion drugs, medical supplies, and visits by a nurse.*	30%	✔	Not covered	
Hemophilia home infusion services *Includes blood factor products.*	30%	✔	Not covered	

Benefits[6]	Your payment			
	When using a Participating Provider[3]	CYD[2] applies	When using a Non-Participating Provider[4]	CYD[2] applies
Skilled Nursing Facility (SNF) services				
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.				
Freestanding SNF	30%	✔	50%	✔
Hospital-based SNF	30%	✔	50% Subject to a Benefit maximum of $600/day	✔
Hospice program services				
Pre-Hospice consultation	30%	✔	Not covered	
Routine home care	30%	✔	Not covered	
24-hour continuous home care	30%	✔	Not covered	
Short-term inpatient care for pain and symptom management	30%	✔	Not covered	
Inpatient respite care	30%	✔	Not covered	
Other services and supplies				
Diabetes care services				
• Devices, equipment, and supplies	30%	✔	50%	✔
• Self-management training	30%	✔	50%	✔
• Medical nutrition therapy	30%	✔	50%	✔
Dialysis services	30%	✔	50% Subject to a Benefit maximum of $350/day	✔
PKU product formulas and special food products	30%	✔	30%	✔
Allergy serum billed separately from an office visit	30%	✔	50%	✔

Mental Health or Substance Use Disorder Benefits	Your payment			
	When using a Participating Provider[3]	CYD[2] applies	When using a Non-Participating Provider[4]	CYD[2] applies
Outpatient services				
Office visit, including Physician office visit	30%	✔	50%	✔
Teladoc Health mental health	$0	✔	Not covered	
Intensive outpatient care	30%	✔	50%	✔

Mental Health or Substance Use Disorder Benefits	Your payment			
	When using a Participating Provider[3]	CYD[2] applies	When using a Non-Participating Provider[4]	CYD[2] applies
Behavioral Health Treatment in an office setting	30%	✔	50%	✔
Behavioral Health Treatment in home or other non-institutional setting	30%	✔	50%	✔
Office-based opioid treatment	30%	✔	50%	✔
Partial Hospitalization Program	30%	✔	50% Subject to a Benefit maximum of $350/day	✔
Psychological Testing	30%	✔	50%	✔
Inpatient services				
Physician inpatient services	30%	✔	50%	✔
Hospital services	30%	✔	50% Subject to a Benefit maximum of $600/day	✔
Residential Care	30%	✔	50% Subject to a Benefit maximum of $600/day	✔

Prescription Drug Benefits[8,9]	Your payment			
	When using a Participating Pharmacy[3]	CYD[2] applies	When using a Non-Participating Pharmacy[4]	CYD[2] applies
Retail pharmacy prescription Drugs				
Per prescription, up to a 30-day supply.				
Contraceptive Drugs and devices	$0		Not covered	
HDHP preventive Drugs	$0		Not covered	
Tier 1 Drugs	$10/prescription	✔	Not covered	
Tier 2 Drugs	$30/prescription	✔	Not covered	
Tier 3 Drugs	$50/prescription	✔	Not covered	
Tier 4 Drugs	$100/prescription	✔	Not covered	
Retail pharmacy prescription Drugs				
Per prescription, for a 90-day supply.				
Contraceptive Drugs and devices	$0		Not covered	
HDHP preventive Drugs	$0		Not covered	
Tier 1 Drugs	$30/prescription	✔	Not covered	

Prescription Drug Benefits[8,9]

	Your payment			
	When using a Participating Pharmacy[3]	**CYD[2] applies**	**When using a Non-Participating Pharmacy[4]**	**CYD[2] applies**
Tier 2 Drugs	$90/prescription	✔	Not covered	
Tier 3 Drugs	$150/prescription	✔	Not covered	
Tier 4 Drugs	$300/prescription	✔	Not covered	
Mail service pharmacy prescription Drugs				
Per prescription, for a 31-90-day supply.				
Contraceptive Drugs and devices	$0		Not covered	
HDHP preventive Drugs	$0		Not covered	
Tier 1 Drugs	$20/prescription	✔	Not covered	
Tier 2 Drugs	$60/prescription	✔	Not covered	
Tier 3 Drugs	$100/prescription	✔	Not covered	
Tier 4 Drugs	$200/prescription	✔	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)

Please review the Benefit Booklet for more about Benefits that require prior authorization.

Notes

1 Benefit Booklet:

The Benefit Booklet describes the Benefits, limitations, and exclusions that apply to coverage under this Plan. Please review the Benefit Booklet for more details of coverage outlined in this Summary of Benefits. You can request a copy of the Benefit Booklet at any time.

Capitalized terms are defined in the Benefit Booklet. Refer to the Benefit Booklet 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 the Claims Administrator 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 the Claims Administrator 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.

Notes

This Plan has a combined Participating Provider and Non-Participating Provider Calendar Year 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. Once the individual Deductible or Family Deductible is reached, cost sharing applies until the Out-of-Pocket Maximum is reached.

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 Benefit Booklet. In addition:

- Coinsurance is calculated from the Allowable Amount.

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 Benefit Booklet. 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.

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, the Claims Administrator 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 cross accumulates Participating Provider and Non-Participating Provider OOPM. This means that any amounts you pay towards your Participating Provider OOPM also count towards your Non-Participating Provider OOPM. Also, any amounts you pay towards your Non-Participating Provider OOPM counts towards your 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.

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.

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.

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.

9 Outpatient Prescription Drug Coverage:

Brand Drug coverage when a Generic or Biosimilar Drug is available. If you select a Brand Drug when a Generic Drug equivalent or Biosimilar Drug is available, you are responsible for the difference between the cost to Claims Administrator 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 your Physician or Health Care Provider prescribes a Brand Drug and indicates that a Generic Drug equivalent or Biosimilar Drug should not be substituted, you pay your applicable tier Copayment or Coinsurance of the Brand Drug. If your Physician or Health Care Provider does not indicate that a Generic Drug equivalent or Biosimilar Drug should not be substituted, you 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 Benefit Booklet for more information about how a brand contraceptive may be covered without a Copayment or Coinsurance.

Non-Participating Pharmacies. Drugs from Non-Participating Pharmacies are not covered except in emergency situations.

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.

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.

Plans may be modified to ensure compliance with Federal requirements.