



## Summary of Benefits

San Bernardino County - Actives  
Effective July 25, 2026  
PPO Plan

### Virtual Blue<sup>SM</sup> PPO Needles Plan

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:

#### Tandem PPO Network

This Plan uses a specific network of Health Care Providers, called the Tandem 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.

		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>	\$0	\$500
	<i>Family coverage</i>	\$0: individual	\$500: individual
		\$0: Family	\$1,000: 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 any combination of Participating <sup>3</sup> or Non-Participating <sup>4</sup> Providers
<i>Individual coverage</i>	\$3,500
<i>Family coverage</i>	\$3,500: individual
	\$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		50%	✓
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	\$40/visit		50%	✓
Specialist care office visit	\$40/visit		50%	✓
Physician home visit	\$40/visit		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>	\$40/visit		50%	✓
Acupuncture services	Not covered		Not covered	
Chiropractic services	Not covered		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			50%	
• Ambulatory Surgery Center	40%		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>	40%		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>	40%		50% Subject to a Benefit maximum of \$350/day	✓
<ul style="list-style-type: none"> <li>Outpatient Department of a Hospital</li> </ul>	40%		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	40%		50%	✓
Abortion and abortion-related services	\$0		\$0	
<b>Emergency Services</b>				
Emergency room services	\$50/visit		\$50/visit	
<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>				
	\$40/visit		50%	✓
<b>Ambulance services</b>				
<i>This payment is for emergency or authorized transport.</i>	40%		40%	
<b>Outpatient Facility services</b>				
Ambulatory Surgery Center	40%		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	40%		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	40%		50% Subject to a Benefit maximum of \$350/day	✓
<b>Inpatient facility services</b>				
Hospital services and stay	\$100/admission plus 20%		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	\$100/admission plus 20%		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	\$100/admission plus 20%		Not covered	
Outpatient Facility services	40%		Not covered	
Physician services	\$0		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	40%		50%	✓
• Outpatient Department of a Hospital	40%		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	40%		50%	✓
• Outpatient Department of a Hospital	40%		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	40%		50%	✓
• Outpatient Department of a Hospital	40%		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	40%		50%	✓
• Outpatient Department of a Hospital	40%		50% 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	\$40/visit		50%	✓
Outpatient Department of a Hospital	\$40/visit		50% Subject to a Benefit maximum of \$350/day	✓
<b>Durable medical equipment (DME)</b>				
DME	40%		50%	✓
Breast pump	\$0		50%	✓
Orthotic equipment and devices	40%		50%	✓
Prosthetic equipment and devices	40%		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>				
	40%		Not covered	
<b>Home infusion and home injectable therapy services</b>				
Home infusion agency services	40%		Not covered	
<i>Includes home infusion drugs, medical supplies, and visits by a nurse.</i>				
Hemophilia home infusion services	40%		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	\$100/admission plus 20%		50%	✓
Hospital-based SNF	\$100/admission plus 20%		50% 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	40% \$40/visit \$40/visit 40% 40% 40%		50% 50% 50% 50% Subject to a Benefit maximum of \$350/day 40% 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> 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 in an office setting, home, or other non-institutional facility setting, and office-based opioid treatment Partial Hospitalization Program Psychological Testing	\$0 \$40/visit 40% 40% 40%		Not covered 50% 50% 50% Subject to a Benefit maximum of \$350/day 50%	✓ ✓ ✓ ✓ ✓
<b>Inpatient services</b> Physician inpatient services	\$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
Hospital services	\$100/admission plus 20%		50% Subject to a Benefit maximum of \$600/day	✓
Residential Care	\$100/admission plus 20%		50% 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.

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.

### 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:

## Notes

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- 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 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 combined Participating Provider 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, 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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Plans may be modified to ensure compliance with State and Federal requirements.