

Shield Spectrum PPOSM Plan 500 Standard

Benefit Summary

Blue Shield of California Life & Health Insurance Company


Effective January 1, 2009

THIS MATRIX IS INTENDED TO BE USED TO HELP YOU COMPARE COVERAGE BENEFITS AND IS A SUMMARY ONLY. THE *CERTIFICATE OF INSURANCE* AND GROUP POLICY SHOULD BE CONSULTED FOR A DETAILED DESCRIPTION OF COVERAGE BENEFITS AND LIMITATIONS.

DEDUCTIBLES ¹ (All providers combined)	Preferred Providers ²	Non-Preferred Providers ²
Calendar-Year Medical Deductibles	\$500 per individual/\$1,000 per family	
Calendar-Year Copayment Maximum¹	\$4,000 per individual/\$8,000 per family	\$10,000 per individual/\$20,000 per family
LIFETIME MAXIMUM	\$6,000,000	
Covered Services	Member Copayment	
PROFESSIONAL SERVICES		
Physician services		
<ul style="list-style-type: none"> Physician and specialist office visits 	\$40/visit (Deductible waived)	50% ¹
<ul style="list-style-type: none"> Laboratory and X-rays 	30%	50%
<ul style="list-style-type: none"> Allergy testing or treatment 	30%	50%
<ul style="list-style-type: none"> Diagnostic testing 	30%	50%
Preventive care		
<ul style="list-style-type: none"> Annual routine physical exam, eye/ear screenings and immunizations 	\$40/visit (Deductible waived)	Not covered
<ul style="list-style-type: none"> Laboratory, including mammogram and Pap test screening or other FDA-approved cervical cancer screening tests (One per calendar-year) 	\$40/visit (Deductible waived)	Not covered
Well-baby care		
<ul style="list-style-type: none"> Office visits and consultations Includes: eye/ear screenings, immunizations, vaccinations 	\$40/visit (Deductible waived)	Not covered
<ul style="list-style-type: none"> Laboratory 	\$40/visit	Not covered
OUTPATIENT SERVICES		
<ul style="list-style-type: none"> Outpatient surgery performed in a participating ambulatory surgery center (ASC)³ 	30%	50% ⁴
<ul style="list-style-type: none"> Outpatient surgery in hospital/facility 	\$250/surgery ¹ + 30%	50% ⁴
<ul style="list-style-type: none"> Outpatient treatment and necessary supplies 	30%	50% ^{1,4}
<ul style="list-style-type: none"> Bariatric surgery (Pre-authorization required; medically necessary surgery for weight loss, only for morbid obesity)⁵ 	\$250/surgery ¹ + 30%	50% ⁴
HOSPITALIZATION SERVICES		
<ul style="list-style-type: none"> Inpatient physician services (including pregnancy and maternity care) 	30%	50%
<ul style="list-style-type: none"> Semi-private room and board, medically necessary services and supplies 	\$500/admission + 30%	50% ⁴
<ul style="list-style-type: none"> Bariatric surgery (Pre-authorization required; medically necessary surgery for weight loss, only for morbid obesity)⁵ 	\$500/admission + 30%	50% ⁴

An Independent Licensee of the Blue Shield Association

A15831 (1/09)

blue  of california

blueshieldca.com

Covered Services

Member Copayment

Skilled nursing facility (SNF) services⁶

(Combined maximum of up to 100 preauthorized days per calendar-year; semi-private accommodations)

• Freestanding SNF	30%	30%
• Hospital SNF unit	30%	50% ⁴

EMERGENCY HEALTH COVERAGE

• Facility services (Not resulting in a direct admission; deductible waived)	\$100/visit ¹ + 30%	\$100/visit ¹ + 30%
• Facility services (Resulting in a direct admission)	\$500/admission + 30%	\$500/admission + 30%
• Emergency room physician visits	30%	30%

AMBULANCE SERVICES

30% 30%

PRESCRIPTION DRUG COVERAGE^{1, 7, 8}

(Including oral contraceptives, diaphragms, and covered diabetic drugs and testing supplies)

Participating Pharmacy

Non-Participating Pharmacy

Member pays 25% of allowed charge plus a copayment of:

• Calendar-Year Brand-Name Drug Deductible	\$250 per member per calendar-year applies to all covered brand-name and home self-administered injectable drugs.	
--	---	--

Retail prescriptions (For up to a 30-day supply)

Generic drugs	\$10/prescription	\$10/prescription
Formulary brand-name drugs	\$30/prescription	\$30/prescription
Non-formulary brand-name drugs	\$50/prescription	\$50/prescription
Home self-administered injectable drugs	30%/prescription	Not covered

(May require prior authorization from Blue Shield Pharmacy Services. Home self-administered injectable drugs are covered only when dispensed by select participating pharmacies in the Specialty Pharmacy Network. Drugs from non-participating pharmacies are not covered except in emergency and urgent situations.)

Mail service prescriptions (For up to a 90-day supply)

Generic drugs	\$20/prescription	Not covered
Formulary brand-name drugs	\$60/prescription	Not covered
Non-formulary brand-name drugs	\$100/prescription	Not covered
Home self-administered injectable drugs	Not covered	Not covered

PROSTHETICS/ORTHOTICS

Preferred Providers²

Non-Preferred Providers²

• Prosthetic appliances and orthoses benefits (Equipment and devices only. Separate office visit copay may apply)	30%	50%
---	-----	-----

DURABLE MEDICAL EQUIPMENT (Plan payment up to \$2,000 maximum per person per calendar year)

50% 50%

MENTAL HEALTH SERVICES (PSYCHIATRIC)⁹

MHSA Participating Providers²

MHSA Non-Participating Providers²

• Inpatient hospital facility services	\$500/admission + 30%	50% ⁴
• Outpatient visits for severe mental health conditions	\$40/visit (Deductible waived)	50% ¹
• Outpatient visits for non-severe mental health conditions (Up to 20 visits per calendar-year combined with outpatient chemical dependency visits) ¹⁰	50% ¹	Not covered

CHEMICAL DEPENDENCY SERVICES (SUBSTANCE ABUSE)⁹, PLEASE SEE FOOTNOTE 13

• Inpatient services for medical acute detoxification	\$500/admission + 30%	50% ⁴
• Outpatient visits (Up to 20 visits per calendar-year combined with outpatient non-severe mental health visits) ¹⁰	50% ¹	Not covered

HOME HEALTH SERVICES

(Combined maximum of 100 prior authorized visits per calendar-year)

Preferred Providers²

Non-Preferred Providers²

• Home health and home infusion care (For home self-administered injectables see "Prescription Drug Coverage.")	30%	Not covered ¹¹
--	-----	---------------------------

Covered Services

Member Copayment

OTHER

Hospice

• Routine home care	No charge	Not covered ¹¹
• Inpatient respite care	No charge	Not covered ¹¹
• 24 hour continuous home care	30%	Not covered ¹¹
• General inpatient care	30%	Not covered ¹¹

Alternative care¹⁰

• Chiropractic services (Up to 12 visits per calendar-year)	30%	50%
• Acupuncture services	Not covered	Not covered

Rehabilitative therapy services

• Outpatient visits	30%	50%
---------------------	-----	-----

Pregnancy and maternity care

• Prenatal and postnatal professional (physician) services (For all necessary inpatient hospital services, see "Hospitalization Services.")	30%	50%
--	-----	-----

Family planning

• Family planning counseling	30% (Deductible waived)	Not covered
• Elective abortion ¹² , tubal ligation ¹² , vasectomy ¹²	30%	Not covered

Diabetes care

• Equipment, devices and non-testing supplies (For testing supplies, see "Prescription Drug Coverage.")	50%	50%
• Self-management training and education (If billed by your provider, you will also be responsible for the office visit copayment)	\$40/visit	50%

Covered out-of-state benefits Benefits provided through BlueCard® Program, for out-of-state emergency and non-emergency care, are provided at the preferred level of the local Blue Plan allowable amount when you use a Blue Cross/Blue Shield provider.

See Applicable
Benefit Line

See Applicable
Benefit Line

Optional Benefits

Optional dental, vision, or infertility benefit is available. If your employer purchased any of these benefits, a description of the benefit is provided separately.

- 1 Deductible and copayments marked with a (1) do not accrue to calendar-year copayment maximum, except for the percentage copay for the Outpatient Surgery in hospital/facility benefit which does accrue to the calendar-year copayment maximum. Copayments and charges for services not accruing to the member's calendar-year copayment maximum continue to be the member's responsibility after the calendar-year copayment maximum is reached. Deductible does not apply toward the calendar-year maximum. Please refer to the *Certificate of Insurance* and the group policy for exact terms and conditions of coverage.
- 2 Member is responsible for copayment in addition to any charges above allowable amounts. The copayment percentage indicated is a percentage of allowable amounts. Preferred providers accept Blue Shield of California Life and Health Insurance Company's (Blue Shield Life) allowable amount as full payment for covered services. Non-preferred providers can charge more than these amounts. When members use non-preferred providers, they must pay the applicable copayment plus any amount that exceeds Blue Shield Life's allowable amount. Charges above the allowable amount do not count toward the calendar-year deductible or copayment maximum.
- 3 Participating ambulatory surgery centers may not be available in all areas. Regardless of their availability, you can obtain outpatient surgery services from a hospital or an ambulatory surgery center affiliated with a hospital, with payment according to your health plan's hospital services benefits.
- 4 The maximum allowed charges for non-emergency hospital services received from a Non-Preferred Hospital are \$600 per day. Members are responsible for 50% of this \$600 per day, plus all charges in excess of \$600.
- 5 Bariatric surgery is covered when pre-authorized by Blue Shield. However, for members residing in Imperial, Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, Santa Barbara and Ventura Counties ("Designated Counties"), bariatric surgery services are covered only when performed at designated contracting bariatric surgery facilities and by designated contracting surgeons; coverage is not available for bariatric services from any other preferred provider and there is no coverage of bariatric services from non-preferred providers. In addition, if prior authorized by Blue Shield Life, a member in a Designated County who is required to travel more than 50 miles to a designated bariatric surgery facility will be eligible for limited reimbursement for specified travel expenses for the member and one companion. Refer to the *Certificate of Insurance* for further benefit details.
- 6 Services may require prior authorization by Blue Shield Life. When these services are prior authorized, members pay the preferred or participating provider level.
- 7 Please note that if you switch from another plan, your prescription drug deductible credit from the previous plan during the calendar year, if applicable, will not carry forward to your new plan. 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). Since 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 have a subsequent break in this coverage of 63 days or more before enrolling in Medicare Part D you could be subject to payment of higher Medicare Part D premiums.
- 8 If the member requests a brand-name drug when a generic drug equivalent is available, the member is responsible for paying the difference between the cost to Blue Shield Life for the brand-name drug and its generic drug equivalent, as well as the applicable generic drug copayment.
- 9 Mental health and chemical dependency services, other than medical acute detoxification, are accessed through Blue Shield Life's Mental Health Services Administrator (MHSA) – using Blue Shield Life MHSA participating and non-participating providers. Only Blue Shield Life MHSA contracted providers are administered by the Blue Shield Life MHSA. Behavioral health services rendered by non-participating providers are administered by Blue Shield Life. Services for medical acute detoxification are accessed through Blue Shield Life using Blue Shield Life's preferred providers or non-preferred providers. For a listing of severe mental illnesses, including serious emotional disturbances of a child, and other benefit

details, please refer to the *Certificate of Insurance* or the group policy.

- 10 All outpatient non-severe mental health, outpatient substance abuse, and chiropractic visits accrue to the calendar-year visit maximum regardless of whether the plan deductible has been met.
- 11 Out of network home health care, home infusion and hospice services are not covered unless pre-authorized. When these services are pre-authorized, the member pays the Preferred benefits.
- 12 Copayment shown is for physician's services. If the procedure is performed in a facility setting (hospital or outpatient surgery center), an additional facility copayment may apply.
- 13 **Optional inpatient substance abuse treatment benefits are available. If your employer purchased these benefits, a description of the benefit is attached hereto as "*Additional Substance Abuse Treatment Benefits*".**

Plan designs may be modified to ensure compliance with state and federal requirements.