Blue Shield: 25-500wChiroAcu; Rx 5-10

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 10/01/2013 – 09/30/2014

Coverage for: Family | **Plan Type:** HMO

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.blueshieldca.com or by calling 1-800-424-6521.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	**$0**	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	No.	You must pay all of the costs for these services up to the specific **deductible** amount before this plan begins to pay for these services.
Is there an out–of–pocket limit on my expenses?	Yes. Individual **$2,000** / Family **$4,000**	The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out–of–pocket limit?	Some **copayments**, **premiums**, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit**.
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes. For a list of **preferred providers**, see www.blueshieldca.com or call 1-800-424-6521.	If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**.
Do I need a referral to see a specialist?	Yes. However, members may self refer using the Access+ Self Referral feature.	This plan will pay some or all of the costs to see a **specialist** for covered services but only if you have the plan's permission before you see the **specialist**.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 6. See your policy or plan document for additional information about **excluded services**.

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan may encourage you to use **preferred providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use a Preferred Provider	Your Cost If You Use a Non-Preferred Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$25/visit	Not covered	——————none——————
	Specialist visit	$25/visit	Not covered	$30 **copayment** per visit for Access+ **Specialist** Self Referral.
	Other practitioner office visit	$10/visit for chiropractic and acupuncture	Not covered	Up to 30 visits per calendar year for chiropractic and acupuncture. Prior authorization is required. Failure to prior authorize may result in reduced or nonpayment of benefits.
	Preventive care/screening/immunization	No charge	Not covered	——————none——————
If you have a test	Diagnostic test (x-ray, blood work)	No charge at freestanding lab/x-ray center	Not covered	Prior authorization is required. Failure to obtain prior authorization may result in an additional penalty or non-payment.
	Imaging (CT/PET scans, MRIs)	No charge at freestanding imaging center	Not covered	Prior authorization is required. Failure to obtain prior authorization may result in an additional penalty or non-payment.

Common Medical Event	Services You May Need	Your Cost If You Use a Preferred Provider	Your Cost If You Use a Non-Preferred Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition	Generic drugs	$5 Retail $10 Mail	Member may have greater out of pocket expenses.	Member pays the difference if purchasing a brand name drug when a generic alternative is available. Brand diabetic supplies available at generic copay.
	Preferred brand drugs	$10 Retail $20 Mail		
	Non-preferred brand drugs			
	Specialty drugs			
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	$150/surgery	Not covered	Prior authorization is required. Failure to obtain prior authorization may result in an additional penalty or non-payment.
	Physician/surgeon fees	No charge	Not covered	——————none——————
If you need immediate medical attention	Emergency room services	$100/visit	$100/visit	**Copayment** does not apply if the member is directly admitted to the hospital.
	Emergency medical transportation	$100	$100	——————none——————
	Urgent care	$25/visit	$50/visit	——————none——————
If you have a hospital stay	Facility fee (e.g., hospital room)	$500/admission	Not covered	Prior authorization is required. Failure to obtain prior authorization may result in an additional penalty or non-payment.
	Physician/surgeon fee	No charge	Not covered	——————none——————

Common Medical Event	Services You May Need	Your Cost If You Use a Preferred Provider	Your Cost If You Use a Non-Preferred Provider	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$25/visit	Not covered	Prior authorization is required. Failure to obtain prior authorization may result in an additional penalty or non-payment.
	Mental/Behavioral health inpatient services	$500/admission	Not covered	Prior authorization is required. Failure to obtain prior authorization may result in an additional penalty or non-payment.
	Substance use disorder outpatient services	$25/visit	Not covered	Prior authorization is required. Failure to obtain prior authorization may result in an additional penalty or non-payment.
	Substance use disorder inpatient services	$500/admission	Not covered	Prior authorization is required. Failure to obtain prior authorization may result in an additional penalty or non-payment.
If you are pregnant	Prenatal and postnatal care	No charge	Not covered	——————none——————
	Delivery and all inpatient services	$500/admission	Not covered	Prior authorization is required. Failure to obtain prior authorization may result in an additional penalty or non-payment.

Common Medical Event	Services You May Need	Your Cost If You Use a Preferred Provider	Your Cost If You Use a Non-Preferred Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	$25/visit	Not covered	Prior authorization is required for up to 100 visits per Calendar Year. Failure to obtain prior authorization may result in an additional penalty or non-payment.
	Rehabilitation services	$25/visit	Not covered	Prior authorization is required. Failure to obtain prior authorization may result in an additional penalty or non-payment.
	Habilitation services	$25/visit	Not covered	Prior authorization is required. Failure to obtain prior authorization may result in an additional penalty or non-payment.
	Skilled nursing care	$100/day	Not covered	Prior authorization is required for up to 100 visits per Calendar Year. Failure to obtain prior authorization may result in an additional penalty or non-payment.
	Durable medical equipment	20% **coinsurance**	Not covered	Prior authorization is required. Failure to obtain prior authorization may result in an additional penalty or non-payment.
	Hospice service	No charge	Not covered	Prior authorization is required. Failure to obtain prior authorization may result in an additional penalty or non-payment. **Copayments** or **coinsurance** may apply for other hospice services.
If your child needs dental or eye care	Eye exam	No charge	Not covered	——————none——————
	Glasses	Not covered	Not covered	——————none——————
	Dental check-up	Not covered	Not covered	——————none——————

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Dental care (Adult)
- Long-term care
- Routine eye care (Adult)
- Services that are not **medically necessary**.
- Non-emergency care when traveling outside the U.S
- Routine foot care
- Cosmetic surgery
- Infertility treatment
- Private-duty nursing
- Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Acupuncture
- Hearing aids
- Bariatric surgery
- Chiropractic care

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the **premium** you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-424-6521. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: 1-800-424-6521. Additionally, a consumer assistance program can help you file your **appeal**. Contact the California Department of Managed Health Care at (888) 466-2219.

Language Access Services:

[Spanish (Español): Para obtener asistencia en Español, llame al (866) 346-7198.]

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa (866) 346-7198.]

[Chinese (中文): 如果需要中文的帮助，请拨打这个号码 (866) 346-7198.]

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' (866) 346-7198.]

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $6840
- **Patient pays** $700

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays:

Deductibles	$0
Copays	$500
Coinsurance	$0
Limits or exclusions	$200
Total	**$700**

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $4680
- **Patient pays** $720

Sample care costs:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits and Procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays:

Deductibles	$0
Copays	$600
Coinsurance	$20
Limits or exclusions	$100
Total	**$720**

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.