

Shield Spectrum PPO Savings Plan 4000 (Individual)/8000 (Family)



Blue Shield of California
An Independent Member of the Blue Shield Association

Uniform Health Plan Benefits & Coverage Matrix

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

PPO Savings Plan benefits provided before you need to meet the deductible are shown in a shaded box. For all boxes without shading, you are responsible for all charges up to the allowable amount or billed charges until the deductible is met. At that point, you will be responsible for the copayment or coinsurance noted in the chart below when accessing preferred and non-preferred providers.

Please note: Preferred hospitals are designated as either **Choice** or **Affiliate**, and different copayments may apply. Please see the Glossary for descriptions of **Choice** and **Affiliate** Hospitals.

SHIELD SPECTRUM PPO SAVINGS PLAN 4000/ 8000	
This plan is underwritten by Blue Shield of California Life & Health Insurance Company.	
DEDUCTIBLE*	\$4,000 Individual/\$8,000 Family
CALENDAR-YEAR OUT-OF-POCKET MAXIMUM (Includes the plan deductible.) Please Note: The deductibles and out-of-pocket maximum amounts may increase annually to reflect federal cost-of-living adjustment.	Services with Preferred Choice Providers**:
	Services with All Providers:
LIFETIME MAXIMUM	\$6,000,000
* For two-party/family coverage: Only after the family deductible is met will any individual be eligible for benefits. Adds together applicable expenses accrued by all covered family members.	
** This out-of-pocket maximum also includes copayments from preferred providers when there is no designation of "Choice Hospitals" or "Affiliate Hospitals."	

COVERED SERVICES (Subject to the plan deductible, unless noted)	MEMBER COPAYMENTS	
	With Preferred Providers, ¹ you pay	With Non-Preferred Providers, ¹ you pay
PROFESSIONAL SERVICES		
– Office visits, consultations, OB/GYN and specialist visits, second surgical opinions, urgent care services, asthma self-management training	No Charge	50%
– Allergy testing and treatment	No Charge	50%
PREVENTIVE CARE		
– Annual Routine Physical Exam, Gynecological Exam, Well-Baby care office visits	\$35 (until deductible is met, then No Charge)	Not Covered
– Annual Pap test or other approved cervical cancer screening tests and routine mammography, immunizations (with annual physical or in a separate office visit)	No Charge	Not Covered
OUTPATIENT SERVICES		
– Non-emergency services and procedures, Outpatient surgery in a hospital	No Charge w/ Choice Hospitals	40% w/ Affiliate Hospitals
– Outpatient X-ray and laboratory	No Charge	50%
– Non-emergency surgery in an Ambulatory Surgery Center (ASC)	No Charge	50% ²
HOSPITALIZATION SERVICES		
– Inpatient physician visits and consultations, surgeons and assistants, and anesthesiologists	No Charge	50%
– Inpatient semiprivate room and board, services and supplies, and subacute care	No Charge w/ Choice Hospitals	40% w/ Affiliate Hospitals
EMERGENCY HEALTH COVERAGE		
– Emergency room services ³	No Charge	No Charge
– ER Physician visits ³	No Charge	No Charge

COVERED SERVICES (Subject to the plan deductible, unless noted)	MEMBER COPAYMENTS	
	With Preferred Providers, ¹ you pay	With Non-Preferred Providers, ¹ you pay
AMBULANCE SERVICES (Surface or Air) ³	No Charge	No Charge
PRESCRIPTION DRUG COVERAGE ⁴ (outpatient; subject to the plan deductible, oral contraceptives, diaphragms, asthma inhalers and inhaler spacers covered)	At Participating Pharmacies (Up to a 30-day supply) No Charge	At Non-Participating Pharmacies (Up to a 30-day supply) No Charge
		Mail Service Prescriptions (Up to a 60-day supply) 100% of Blue Shield negotiated rate
DURABLE MEDICAL EQUIPMENT		
– Prosthetic Appliances, Home Medical Equipment, Asthma Nebulizers (including face masks and tubing), Peak Flow Monitors and Orthotic Equipment ⁵	No Charge	50%
	With MSA Participating Providers,¹ you pay	With MSA Non-Participating Providers,¹ you pay
MENTAL HEALTH SERVICES ^{6,7}		
– Inpatient Hospital Facility Services	No Charge	50% ²
– Inpatient Physician Services, Outpatient visits for severe mental health conditions	No Charge	50%
– Outpatient visits for non-severe mental health conditions (up to 20 visits per calendar year combined with chemical dependency visits)	No Charge	Not Covered
CHEMICAL DEPENDENCY SERVICES (Substance Abuse) ⁷		
– Inpatient Hospital Facility Services for medical acute detoxification	No Charge w/ Choice Hospitals	40% w/ Affiliate Hospitals
– Inpatient Physician Services for medical acute detoxification	No Charge	50%
– Outpatient visits (up to 20 visits per calendar year combined with non-severe mental health visits)	No Charge	Not Covered
	With Preferred Providers,¹ you pay	With Non-Preferred Providers,¹ you pay
HOME HEALTH SERVICES (up to 90 preauthorized visits per calendar year)	No Charge	Not Covered
OTHER		
Pregnancy and Maternity Care		
– Outpatient prenatal and postnatal care	Not Covered	Not Covered
– Delivery and all necessary inpatient hospital services	Not Covered	Not Covered
Family Planning		
– Consultations, tubal ligation, vasectomy, elective abortion	No Charge	Not Covered
– Injectable Contraceptives	No Charge	Not Covered
Rehabilitation Services		
– Physical, occupational, or respiratory therapy received in a provider's office or outpatient department of a hospital	No Charge	50%
Chiropractic Services (up to 12 visits per calendar year)		
– Received from a chiropractor	No Charge	Not Covered

COVERED SERVICES

MEMBER COPAYMENTS

(Subject to the plan deductible, unless noted)

With Preferred Providers,¹ you pay

With Non-Preferred Providers,¹ you pay

Skilled Nursing Facility (SNF) and Subacute Care
(semiprivate accommodations following transfer from hospital unless Blue Shield gives written authorization; up to 100 days per calendar year)

No Charge
in hospital or freestanding SNF

50%
in hospital or freestanding SNF

Out-of-State Services
(full plan benefits covered nationwide with the BlueCard program)

No Charge
with BlueCard Participating Providers

50%
with all other providers

Diabetes Care

– Diabetes Self-Management Training

No Charge

50%

– Diabetes Care Supplies

No Charge

50%

Dental Services and Life Insurance (Optional dental benefits and life insurance are available.)

Please Note: Benefits are subject to modification for subsequently enacted state or federal legislation. Shield Spectrum PPO Savings Plan 4000/8000 is subject to regulatory approval.

- 1 Member is responsible for copayment or coinsurance in addition to any charges above allowable amounts. The coinsurance indicated is a percentage of the allowable amounts. Preferred providers accept Blue Shield's allowable amount as payment-in-full for covered services. Non-preferred providers can charge more than the allowable amounts. When members use non-preferred providers, they must pay the applicable copayment or coinsurance plus any charges that exceed Blue Shield's allowable amount. Charges above the allowable amount do not count toward the plan deductible or the calendar year out-of-pocket maximum. Mental health and substance abuse services, other than services for medical acute detoxification, are accessed through the mental health services administrator (MHSA) utilizing MHSA participating providers. MHSA participating providers agree to accept the MHSA's payment, plus member's payment of any applicable deductible, copayment, coinsurance or amounts in excess of benefit dollar maximums specified, as payment-in-full for covered mental health and substance abuse services. Inpatient services for medical acute detoxification are accessed through Blue Shield utilizing Blue Shield's preferred and non-preferred (not MHSA) providers.
- 2 For non-emergency hospital services and supplies received from a non-preferred (non-network) hospital, Blue Shield's maximum payment is \$300 per day. After the deductible is met, members are responsible for all charges that exceed \$300 per day.
- 3 Members who reasonably believe that they have an emergency medical condition which requires an emergency response are encouraged to appropriately use the 911 emergency response system where available.
- 4 Includes coverage for medically necessary drugs, including drugs to treat diabetes. Always present your Blue Shield ID card to obtain benefits at a participating pharmacy.
- 5 All covered home medical equipment, prosthetic and orthotic equipment and services have a benefit maximum of \$2,000 per member per calendar year, except those services covered under the Prosthetic Appliances, Home Medical Equipment and Diabetes Care benefit.
- 6 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 (COI)*.
- 7 Blue Shield has contracted with a specialized health care service plan to act as our mental health services administrator (MHSA). The MHSA provides mental health and substance abuse services, other than inpatient services for medical acute detoxification, through a separate network of MHSA participating providers. Inpatient medical acute detoxification is a medical benefit provided by Blue Shield preferred or non-preferred providers.