Limitations and exclusions

Important legal information

For Individual and Family Plans

This booklet describes what our plans for individuals and families do and do not cover, and other helpful information, including:

- Which healthcare providers are available to you
- Ways to access care
- What members pay
- What you should know about terminating coverage
- Ways to file a grievance

You'll find general information that applies to Blue Shield of California and Blue Shield of California Life & Health Insurance Company (Blue Shield Life) plans.

For the actual definitions of terms and a complete description of any plan, please contact us at **(800) 431-2809** to request the plan's *Evidence of Coverage and Health Service Agreement* (EOC) or *Policy for Individuals and Families* (Policy).

Contents

Effective July 1, 2012

blue of california

Accessing care

PLEASE READ THE FOLLOWING INFORMATION SO YOU WILL KNOW FROM WHOM OR WHAT GROUP OF PROVIDERS HEALTH CARE MAY BE OBTAINED.

The following benefit information applies to all of our health plans.

Reproductive health services

Some hospitals and other providers do not provide one or more of the following services that may be covered under your plan contract that you or your family member might need: family planning; contraceptive services, including emergency contraception; sterilization, including tubal ligation at the time of labor and delivery; infertility treatments; or abortion. You should obtain more information before you enroll. Call your prospective doctor, medical group, independent practice association, or clinic, or call us at (800) 431-2809 to ensure that you can obtain the healthcare services that you need.

Blue Shield provider network, including facilities

We update our provider directories periodically to reflect changes in our provider networks. For the most up-to-date listings, check our online directories in the *Find a Provider* section of **blueshieldca.com**. You can also request a directory from your Blue Shield authorized account representative, or by calling Member Services at **(800) 431-2809**.

Obtaining emergency services worldwide

With all Blue Shield plans, emergency services are covered anywhere in the world. An emergency is defined as a medical condition, including a psychiatric emergency medical condition, manifesting itself by acute symptoms of sufficient severity (including severe pain) such that the absence of immediate medical attention could reasonably be expected to result in any of the following:

- Serious jeopardy to your life or health
- Serious impairment to your bodily functions
- Serious dysfunctions of any bodily organ or part

Obtaining urgent care away from home – the BlueCard Program

For HMO members, urgent services are covered services rendered outside of the Personal Physician's service area (other than emergency services) which are medically necessary to prevent serious deterioration of a member's health resulting from unforeseen illness, injury, or complications of an existing medical condition for which treatment cannot reasonably be delayed until the member returns to the Personal Physician's service area.

With the BlueCard® Program, members can access urgent care through the BlueCard network of providers when they are away from home (members can access urgent care from any provider, but they will pay less when they go to a BlueCard network provider). The program has specific guidelines for obtaining care, and these guidelines are explained in each health plan's EOC or Policy. More than 85 percent of all hospitals and physicians nationwide participate in the BlueCard Program.

Please note, it is not necessary to obtain emergency or urgent care solely from BlueCard providers.

Mental health services

Blue Shield has contracted with a specialized healthcare service plan to act as our mental health service administrator (MHSA). Mental health services are delivered to our members through this network of MHSA participating providers.

The MHSA must provide prior authorization for all inpatient mental health services, except for emergency services, for them to be covered by the plan.

Prior authorization of selected drugs

Selected drugs and drug dosages require prior authorization by Blue Shield for medical necessity, appropriateness of therapy, or cost-effectiveness. Your physician can request prior authorization from Blue Shield Pharmacy Services.

What members pay

Prepayment fees

The monthly rates for each plan are shown in the brochure *Monthly Rates for Individuals and Families*. The rates are subject to change following at least 60 days' prior written notice from Blue Shield.

Other charges

You are responsible for paying any applicable deductible, copayment, or coinsurance up to a certain limit each calendar year. The plan's deductible, copayment, coinsurance, and copayment maximum are shown in the *Choosing Your Health Plan* booklet. Please refer to the EOC/Policy for further details.

Copayment maximum and out-of-pocket maximum

To limit the total amount you might have to pay for certain medical expenses in a calendar year, the Shield Saver plans include an out-of-pocket maximum, and Shield Spectrum PPO℠ plans, Shield Secure plans, Shield Secure Plus plans, Shield Wise plans, the Access+ HMO® package, and Access+ Value HMO℠ include a copayment/coinsurance maximum. Bear in mind that copayments for some services do not count toward the copayment/coinsurance maximum or out-of-pocket maximum, and continue to apply after the maximum amount has been met.

If you reach a calendar-year copayment/coinsurance maximum or out-of-pocket maximum for any plan, Blue Shield will start to pay 100 percent of the allowable amount for all the applicable covered services you receive through the remainder of the calendar year, up to specified benefit maximums, if applicable.

Termination of benefits

Termination by the member

Members can terminate their coverage with Blue Shield by giving 30 days' prior written notice.

Termination by Blue Shield

Blue Shield may terminate or rescind plan coverage in accordance with applicable laws as set forth in the EOC/Policy. We can terminate the EOC/Policy for nonpayment of dues/premiums. (If you are hospitalized or undergoing treatment for an ongoing condition and your plan is cancelled, you will no longer receive the benefits of the plan.)

Blue Shield has the right to rescind an EOC/Policy if the information contained in the application, or otherwise provided to Blue Shield by the member or anyone acting on his or her behalf in connection with the application, was intentionally and materially inaccurate or incomplete. See the EOC/Policy for further information. Blue Shield may terminate any subscriber's EOC/Policy, together with all like EOCs/Policies for the plan type, by giving 90 days' written notice. Blue Shield may also terminate the EOC/Policy with a 60-day advance written notice under certain circumstances, including:

- The subscriber moves out of the service area (HMO plans) or California (all other plans).
- Coverage is arranged through a bona fide association, and the subscriber's association membership ends.

Blue Shield may also terminate the subscriber's EOC/Policy through cancellation for cause, effective immediately, upon written notice under certain circumstances including:

- Fraud or deception in obtaining, or attempting to obtain, benefits under the EOC/Policy
- Knowingly permitting fraud or deception by another person, such as, without limitation, permitting someone to use your ID card or otherwise seeking benefits under the EOC/Policy

Continuity of care by a terminated provider

Members who are being treated for acute conditions, serious chronic conditions, pregnancies or terminal illness; who are children under 36 months of age; or who have received authorization for surgery or another procedure from a provider who is no longer in the Blue Shield or Blue Shield Life provider network, as part of a documented course of treatment, can request completion of care from this provider by calling **(800) 431-2809**.

Financial responsibility for continuity of care services

For PPO plan members who are entitled to receive services from a terminated provider under the continuity of care provision, the financial responsibility of the member to that provider for services rendered under that provision shall be no greater than for the same services rendered by a preferred provider in the same geographic area.

Renewal provisions

Blue Shield health coverage is "guaranteed renewable," which means it can not be cancelled by Blue Shield and will remain in effect as long as your dues/premiums are paid in advance – except under the conditions listed in the Termination of Benefits section. Blue Shield will provide at least 60 days' prior written notice before modifying the EOC/Policy, dues/premium amount, or coverage.

Utilization review process

We will disclose to plan members and health plan providers the process used to authorize or deny healthcare services under the plan – this is a state law requirement. Blue Shield has documented its utilization review process. To learn more, please see your EOC/Policy, or call Member Services at **(800) 431-2809** to request a copy.

Ratio of healthcare services

For individual and family health plans in 2011, the ratio of the value of health services provided to the amount Blue Shield and Blue Shield Life collected in dues/premiums was 81.6 percent, which means that for each dollar of dues/premium it collected, Blue Shield paid $0.816 for healthcare services. This ratio was calculated after provider discounts were applied.

Grievance process

Blue Shield of California and Blue Shield Life have established a grievance procedure for receiving, resolving, and tracking members' grievances with Blue Shield. For more information on this process, see the Grievance Process section in the plan's EOC/Policy.

External independent medical review

State law requires Blue Shield to disclose to members the availability of an external independent review process when a member's grievance involves a claim or services for which coverage was denied by Blue Shield or by a contracting provider in whole or in part on the grounds that the service is not medically necessary or is experimental/investigational. Members of Access+ HMO, Access+ Value HMO, Shield Spectrum PPO 5500, Shield Saver, Shield Secure, Shield Secure Plus, Shield Wise, Dental PPO, and Dental HMO plans can make a request to the Department of Managed Health Care to have the matter submitted to an independent agency for external review in accordance with California law. Members of the Shield Spectrum PPO 5000*, Value Smile℠ PPO*, and Specialty Duo* plans can request an external independent review through the California Department of Insurance.

* Underwritten by Blue Shield of California Life & Health Insurance Company.

Department of Managed Health Care review

This information is relevant for all plans underwritten by Blue Shield of California:

The California Department of Managed Health Care is responsible for regulating healthcare service plans. If you have a grievance against your health plan, you should first telephone your health plan at the telephone number on your Blue Shield ID Card, or call **(800) 424-6521**, and use your health plan's grievance process before contacting the department. Utilizing this grievance procedure does not prohibit any potential legal rights or remedies that may

be available to you. If you need help with a grievance involving an emergency, a grievance that has not been satisfactorily resolved by your health plan, or a grievance that has remained unresolved for more than 30 days, you may call the department for assistance. You may also be eligible for an Independent Medical Review (IMR). If you are eligible for an IMR, the IMR process will provide an impartial review of medical decisions made by a health plan related to the medical necessity of a proposed service or treatment, coverage decisions for treatments that are experimental or investigational in nature, and payment disputes for emergency or urgent medical services. The department also has a toll-free number, **(888) HMO-2219**, and a TTY line, (877) 688-9891, for the hearing and speech impaired. The department's Internet website, www.hmohelp.ca.gov, has complaint forms, IMR application forms, and instructions online.

Department of Insurance review

This information is relevant for all plans underwritten by Blue Shield Life:

The California Department of Insurance is responsible for regulating health insurance. The Department's Consumer Communications Bureau has a toll-free number – (800) 927-HELP (4357) or TTY (800) 482-4833 – to receive complaints regarding health insurance from either the insured or his or her provider. If you have a complaint against your insurer, you should contact the insurer first and use its grievance process. If you need the department's help with a complaint or grievance that has not been satisfactorily resolved by the insurer, you may call the department's toll-free telephone number 8 a.m. to 6 p.m., Monday through Friday (excluding holidays). You may also submit a complaint in writing to: California Department of Insurance, Consumer Communications Bureau, 300 S. Spring Street, South Tower, Los Angeles, California 90013, or www.insurance.ca.gov.

Confidentiality and privacy

Your personal and health information

Personal and health information includes both medical information and individually identifiable information, such as your name, address, telephone number, and Social Security number. We will not disclose this information, except as permitted by law.

A STATEMENT DESCRIBING BLUE SHIELD'S POLICIES AND PROCEDURES FOR PROTECTING THE CONFIDENTIALITY OF PERSONAL AND HEALTH INFORMATION IS AVAILABLE AND WILL BE FURNISHED TO YOU UPON REQUEST. These policies and procedures are contained in our Notice of Privacy Practices, which you can obtain by calling Member Services at **(800) 431-2809**, or via **blueshieldca.com**.

If you are concerned that Blue Shield may have violated your confidentiality or privacy rights, or you disagree with a decision that we have made about access to your personal and health information, you may contact us at:

Blue Shield Privacy Office
P.O. Box 272540
Chico, CA 95927-2540

Toll-free telephone contact:
(888) 266-8080
Email contact: **Privacy@blueshieldca.com**

Blue Shield PPO plan specifics

This information applies only to Blue Shield PPO plans.

Choice of physicians and providers

PLEASE READ THE FOLLOWING INFORMATION SO YOU WILL KNOW FROM WHOM OR WHAT GROUP OF PROVIDERS HEALTH CARE MAY BE OBTAINED.

Blue Shield PPO plans allow you to choose a preferred (network) or non-preferred (non-network) provider each time you access care. However, our PPO plans are specifically designed for you to use our preferred providers, which are listed in our provider directories and online in the *Find a Provider* section of **blueshieldca.com**.

Member liability for payment

Preferred providers

Preferred providers agree to accept Blue Shield's payment, plus your payment of any applicable deductible and copayment/coinsurance, or amounts in excess of benefit dollar maximums specified, as payment in full for covered services.

Non-preferred providers

Blue Shield's payment for non-preferred providers may be substantially less than the amount billed. You are responsible for the difference between the amount we pay and the amount billed by non-preferred providers. In some instances, we cover services only if rendered by a preferred provider, so using a non-preferred provider could result in lower or no payment by Blue Shield for these services.

If you need emergency care from a non-preferred provider, we will pay the provider's billed charge for covered services, less any applicable deductible or copayment/coinsurance.

Reimbursement provisions

When you use preferred providers, you generally won't have to pay for services at the time of your visit. Most preferred providers will bill Blue Shield directly, and then bill you for your payment responsibility. We will apply the appropriate amount toward any applicable deductible.

When you use non-preferred providers, you must pay the provider directly for the entire cost of your care, either at the time of your visit or when they bill you. Once you receive the bill, simply submit a copy of it with a claim form to Blue Shield. We will apply the appropriate amount to your plan deductible, or reimburse you for the applicable percentage of the Blue Shield allowable amount if you've already met your plan deductible.

How a plan deductible works

With a calendar-year deductible, you will pay 100 percent of the costs for services that are subject to the deductible, until you meet the deductible.

The full amount you pay – up to the allowable amount for that service – will count toward your deductible. Once you meet a plan deductible, you will become eligible for all your plan's benefits and will start to pay the applicable copayments for covered services.

Some covered services, such as preventive care, are never subject to any plan deductible, so you can receive benefits for these medical services right away.

Payment of providers

Providers do not receive financial incentives or bonuses from Blue Shield. If you want to know more about this payment system, contact Member Services at **(800) 431-2809**.

Mental health services

MHSA participating providers agree to accept the MHSA's payment, plus your payment of any applicable deductible and copayment, or amounts in excess of benefit dollar maximums specified, as payment-in-full for covered mental health services. To find an MHSA participating provider, refer to the Blue Shield of California *Behavioral Health Provider Directory*, or call **(877) 263-9952** toll-free.

Enrolling new dependents

Newborn infants and children placed with the subscriber for adoption automatically will receive inpatient care/delivery coverage on your plan for a 31-day grace period starting at birth or the date you or your spouse gain the right to control an adopted child's health care. If dues/premiums aren't received, all other services will be denied. You must officially add the child to your plan to continue the child's coverage.

A new spouse may be added to your coverage anytime, as soon as his or her application is approved and dues/premiums are paid. You can call Member Services at **(800) 431-2809** to add a newborn child and/or obtain an application to apply for coverage for your spouse.

Pre-existing conditions

Benefits for pre-existing conditions will not be available until six months after Blue Shield receives your application. However, if you have "prior creditable coverage," and you apply for coverage within 63 days after termination of the prior creditable coverage, we will credit

the length of time you were covered on your previous health plan toward the six-month waiting period.

This exclusion does not apply to subscribers enrolled under HIPAA guaranteed issue, or to enrollees under the age of 19 who:

- Were enrolled under any creditable coverage within 31 days of the birth, adoption, or placement for adoption; and
- Applied for this plan within 63 days of termination of the creditable coverage.

Guaranteed-issue coverage

Blue Shield's HIPAA guaranteed-issue coverage is provided as an alternative for people coming from group coverage who may not be eligible for underwritten plans because of a pre-existing condition. Please see the health plan application for details on who qualifies for HIPAA guaranteed-issue coverage.

Blue Shield HMO plan specifics

The following information is specific to Access+ HMO and Access+ Value HMO plans.

Choice of physicians and providers

PLEASE READ THE FOLLOWING INFORMATION SO YOU WILL KNOW FROM WHOM OR WHAT GROUP OF PROVIDERS HEALTH CARE MAY BE OBTAINED.

Access+ HMO and Access+ Value HMO plans offer you a choice of physicians, hospitals, and non-physician healthcare practitioners.

When you enroll in an HMO plan, you and each of your dependents must choose a Personal Physician servicing your area that's generally within 15 miles or a 30-minute drive* from where you live or work. You can search for your Personal Physician by going to the *Find a Provider* section of **blueshieldca.com**, or you can call Customer Service to request a directory. To confirm your selection, you can call one of our Member Services representatives at **(800) 431-2809**. If you do not select a Personal Physician when you enroll, we will assign one to you. You can choose a different Personal Physician at any time.

The *Find a Provider* section of our website, **blueshieldca.com**, and our *HMO Physician and Hospital Directory* list the locations and phone numbers of all Personal Physicians in your area, as well as the medical group or IPA with which they're affiliated. Each of your eligible family members may select a different Personal Physician, as long as each provider is located close enough to the member's home or work to ensure adequate access to care as determined by Blue Shield.

Obtaining specialty care

Option 1: Referral to specialty services and second opinions

There are conditions under which you may ask your Personal Physician to refer you to another physician for a second opinion. All second-opinion consultations must be authorized by the plan. State law requires that health plans disclose to members, on request, the timelines for responding to a request for a second medical opinion. You can submit a request by calling **(800) 431-2809**.

Option 2: Use the Access+ *Specialist* feature

Access+ *Specialist* allows you to go to any participating specialist or Personal Physician in the same medical group or IPA as your Personal Physician without a referral, by paying a copayment. This benefit is subject to the limitations described in the EOC.

Accessing mental health services

The Access+ *Specialist* feature is also available for mental health services, as long as the provider is an MHSA participating provider. Refer to the Blue Shield of California *Behavioral Health Provider Directory*, or call the MHSA directly at **(877) 263-9952** to find an MHSA participating provider.

Non-emergency mental health services received from a provider that is not in the MHSA

* Personal Physician service areas vary by contract. The 15-mile or 30-minute guideline is a general guideline only.

participating provider network will not be covered, and all charges for these services will be the member's responsibility.

Waivered condition – Pregnancy and maternity care

Pregnancy is a waivered condition, which means that benefits for pregnancy and maternity services are not covered for a six-month period beginning as of the effective date of coverage if you received pregnancy-related medical advice, diagnosis, care, or treatment, including prescription drugs, from a licensed health practitioner during the six months immediately preceding the effective date of coverage, with the exception of services required to treat involuntary complications of pregnancy. However, if you have prior creditable coverage, and you apply for coverage within 63 days after termination of the prior coverage, Blue Shield will credit the length of time you were covered on your previous health plan toward the six-month period.

Please note, the waivered condition as described above does not apply to members 19 years of age or less.

Enrolling new dependents

Newborn infants and children placed with the subscriber for adoption will automatically be covered on your plan for a 31-day grace period starting at birth or the date you or your spouse gain the right to control the adopted child's health care. The child's services must be provided or authorized by his or her Personal Physician. For the month following birth or adoption, you must choose a Personal Physician from the same medical group or IPA as the mother's Personal Physician. (If the mother is not an Access+ HMO or Access+ Value HMO member or if the child has been placed with the subscriber for adoption, you must select a Personal Physician in the same medical group or IPA as the subscriber's Personal Physician.) Please note that eligibility during the 31-day grace period includes treatment for injury or illness only, but does not include well-baby care benefits unless the child is enrolled. Well-baby care benefits are provided for enrolled children. You can call Member Services at **(800) 431-2809** to add a newborn to your plan.

What members pay

For most covered services, members pay a fixed-dollar copayment. Some services are covered at no charge to the member. The member will be responsible for payment for services that are not authorized by the Personal Physician, or those that are not emergencies, or covered out-of-area urgent service procedures.

If you require services that are available from the plan, we will not pay for services rendered by non-network providers unless your medical condition requires emergency or urgent care.

Reimbursement provisions

If a member receives and incurs expenses for emergency services other than medical transportation, the member must submit a complete claim along with the emergency service record for payment to the plan within one year after the first provision of the services for which he or she is requesting reimbursement. If the member receives covered medical transportation services in such an emergency situation, the HMO plan will pay the medical transportation provider directly.

If a member receives out-of-area urgent services from a provider who is not in the BlueCard network, the member must submit a complete claim along with the urgent service record for payment to the plan within one year after the first provision of urgent services for which he or she is requesting reimbursement.

Payment of providers

Blue Shield generally contracts with groups of physicians to provide services to members. A fixed, monthly fee is paid to the groups of physicians for each member whose Personal Physician is in the group. This payment system, known as capitation, includes incentives to the physicians to manage the services they provide to members in an appropriate manner consistent with the EOC/Policy.

General exclusions and limitations

For all Blue Shield health plans for individuals and families

Principal benefits and coverages

Please see the *Choosing Your Health Plan* booklet for a summary of each plan's covered services and supplies. Also, refer to the EOC/Policy, which you will receive after you enroll, for more detailed information on the benefits and coverage included in your health plan.

Principal exclusions and limitations on benefits

All services must be medically necessary. The fact that a physician, hospital or other provider prescribes, orders, recommends, or approves a service or supply does not, in itself, make it medically necessary, even if it is not specifically listed as a plan exclusion or limitation. Blue Shield may limit or exclude benefits for services that are not medically necessary.

For complete details on any plan's exclusions and limitations, please read the EOC/Policy. Unless exceptions to the following exclusions are specifically made in the EOC/Policy for your plan, the following medical services or procedures are not included as benefits and/or services:

- For or incident to services and supplies for treatment of the teeth and gums (except for tumors and dental and orthodontic services that are an integral part of reconstructive surgery for cleft palate procedures) and associated periodontal structure including, but not limited to, diagnostic, preventive, orthodontic, and other services such as dental cleaning, teeth-whitening, X-rays, topical fluoride treatment except when used with radiation therapy to the oral cavity, fillings, and root canal treatment; treatment of periodontal disease or periodontal surgery for inflammatory conditions; tooth extractions; dental implants; braces, crowns, dental orthoses and prostheses; except as specifically provided in the EOC/Policy;
- For or incident to hospitalization or confinement in a pain management center to treat and cure chronic pain, except as may be provided through a participating hospice agency and except as medically necessary;
- For rehabilitation except as specifically provided in the EOC/Policy;
- Incident to hospitalization or confinement in a health facility primarily for rest, custodial, maintenance, domiciliary care, or residential care, except as provided under Hospice Program Services in the EOC/Policy (see the Hospice Program Services benefit for exception);
- Performed in a hospital by hospital officers, residents, interns and others in training;
- For routine eye refraction, surgery to correct refractive error (such as, but not limited to, radial keratotomy/refractive keratoplasty);
- For eyeglasses and contact lenses except as specifically listed in the EOC/Policy, or hearing aids;
- For or incident to speech therapy, speech correction, speech pathology, or speech abnormalities that are not likely the result of a diagnosed, identifiable medical condition, injury, or illness except as specified in the EOC/Policy;
- For or incident to vocational, educational, recreational, art, dance, reading, or music therapy; weight-control programs or exercise programs; nutritional counseling except as specifically provided for under Diabetes Care benefits;
- For transgender or gender dysphoria conditions, including but not limited to, intersex surgery (transsexual operations), or any related services, or any resulting medical complications, except for treatment of medical complications that are medically necessary;
- For callus, corn paring or excision, toenail trimming, and treatment (other than surgery) of chronic conditions of the foot (except as may be provided through a participating hospice agency), e.g., weak or fallen arches; flat or pronated foot; pain or cramp of the foot; for special footwear required for foot disfigurement (e.g., non-custom made or over-the-counter shoe inserts or arch supports), except as specifically listed under Orthoses Benefits and Diabetes Care in the EOC/Policy; bunions, muscle trauma due to

exertion; or any type of massage procedure on the foot;

- Which are experimental or investigational in nature, except for services for persons who have been accepted into an approved clinical trial for cancer;
- For learning disabilities, behavioral problems, or social skills training/therapy;
- For or incident to hospitalization primarily for radiological, laboratory, or any other diagnostic studies or medical observation;
- For convenience items such as telephones, TVs, guest trays, and personal hygiene items;
- For cosmetic surgery or any resulting complications; except medically necessary services to treat complications of cosmetic surgery (e.g., infections or hemorrhages) will be a benefit but only upon review and approval by a Blue Shield physician consultant. Without limiting the forgoing, no benefits will be provided for the following surgeries or procedures:
  - Lower eyelid blepharoplasty;
  - Spider vein;
  - Services and procedures to smooth the skin (e.g., chemical peels, laser resurfacing or abrasive procedures);
  - Hair removal by electrolysis or other means; and
  - Re-implantation of breast implants originally provided for cosmetic augmentation;
- Incident to an organ transplant, except as specifically listed in the EOC/Policy;
- For or incident to the treatment of infertility, including the cause of infertility, or any form of assisted reproductive technology – including but not limited to the reversal of a vasectomy or tubal ligation, or any resulting complications, except for medically necessary treatment of medical complications;
- Any services related to assisted reproductive technology, including, but not limited to, the harvesting or stimulation of the human ovum, in vitro fertilization, gamete intrafallopian transfer (GIFT) procedure, artificial insemination (including related medications, laboratory, and radiology services), services or medications to treat low sperm count, or services incident to or resulting from procedures for a surrogate mother who is otherwise not eligible for covered pregnancy and maternity care under a Blue Shield health plan;
- For routine health appraisals, well-baby care, vision and hearing tests, physical examinations and immunizations, except as specifically listed under Preventive Care in the EOC/Policy or in the Blue Shield Preventive Care Guidelines, or for immunizations and vaccinations by any mode or administration (oral, injection, or otherwise) solely for the purpose of travel, or for physical exams required for licensure, employment, or insurance unless the examination is substituted for the annual physical examination;
- For or incident to sexual dysfunction or sexual inadequacies, except as provided for treatment of organically based conditions;
- For or incident to family planning, except as specifically listed in the EOC/Policy;
- For dental care services related to the treatment, prevention or relief of pain or dysfunction of the temporomandibular joint and/or muscles of mastication except as specifically provided for in the EOC/Policy;
- Performed by a close relative or by a person who ordinarily resides in the subscriber's or dependent's home;
- Incident to any injury or disease arising out of, or in the course of, any employment for salary, wage, or profit if such injury or disease is covered by any workers' compensation law, occupational disease law, or similar legislation. However, if Blue Shield provides payment for such services, it shall be entitled to establish a lien upon such other benefits up to the amount paid by Blue Shield for the treatment of such injury or disease;
- In connection with private-duty nursing, except as specifically listed in the EOC/Policy;
- For substance abuse treatment or rehabilitation on an inpatient, partial hospitalization, or outpatient basis;
- For penile implant devices and surgery and any related services, except for any resulting complications and medically necessary

services as provided for under Reconstructive Surgery Benefits in the EOC/Policy;

- For which the person is not legally obligated to pay or for services for which no charge is made to the person;
- For reconstructive surgery or procedures where there is another more appropriate covered surgical procedure, or when the surgery or procedure offers only a minimal improvement in the appearance of the enrollee (e.g., spider veins). In addition, no benefits will be provided for the following surgeries or procedures unless for reconstructive surgery:
  - Surgery to excise, enlarge, reduce, or change the appearance of any part of the body;
  - Surgery to reform or reshape skin or bone;
  - Surgery to excise or reduce skin or connective tissue that is loose, wrinkled, sagging, or excessive on any part of the body;
  - Hair transplantation;
  - Upper eyelid blepharoplasty without documented significant visual impairment or symptomology.

  This limitation shall not apply to breast reconstruction when performed subsequent to a mastectomy, including surgery on either breast to achieve or restore symmetry;
- For or incident to out-of-country services; for medical equipment, drugs, and other substances obtained outside the United States except as provided in the EOC/Policy for covered emergency or urgent care;
- For home testing devices and monitoring equipment, except as specifically provided under Durable Medical Equipment in the EOC/Policy;
- For contraceptives and contraceptive devices, except as specifically included in the EOC/Policy; oral contraceptives and diaphragms are excluded, except as may be provided under the outpatient prescription drug benefit; no benefits are provided for contraceptive implants;
- For prescription and non-prescription food and nutritional supplements, except as provided for in the EOC/Policy;
- For drugs and medicines which cannot be lawfully marketed without approval of the U.S. Food and Drug Administration (FDA); however, drugs and medicines which have received FDA approval for marketing for one or more uses will not be denied on the basis that they are being prescribed for an off-label use if the conditions as set forth in state law have been met;
- For genetic testing except as specified in the EOC/Policy;
- For any type of communicator, voice enhancer, voice prosthesis, electronic voice-producing machine, or any other language-assistance devices, except as specifically listed in the EOC/Policy;
- For non-prescription (over-the-counter) medical equipment or supplies such as oxygen saturation monitors, prophylactic knee braces, bath chairs, and breast pumps, that can be purchased without a licensed provider's prescription order, even if a licensed provider writes a prescription order for a non-prescription item, except as specified in the EOC/Policy, and disposable hypodermic needles and syringes except as specified in the EOC/Policy;
- For services provided by an individual or entity that is not licensed or certified by the state to provide healthcare services, or is not operating within the scope of such license or certification, except as specifically stated herein; or
- Not specifically listed as a benefit in the EOC/Policy.

Conditions for coverage

No person has the right to receive the benefits of any Blue Shield health plan for services provided following termination of coverage. Benefits of this plan are available only for services provided during the term the plan is in effect, and while the individual claiming benefits is actually covered by the plan EOC/Policy. Benefits may be modified during the term of the plan EOC/Policy or upon renewal. If benefits are modified, the revised benefits (including any reduction in benefits or the elimination of benefits) apply for services provided on or after the effective date of the modification. There is no vested right to receive the benefits of any Blue Shield plan as outlined in the EOC/Policy.

Also excluded for Blue Shield PPO plans

Benefits and/or services:

- For rehabilitation or rehabilitative care except for those services for which benefits may be pre-approved in accordance with the Benefits Management Program, when services are the result of the conditions specified in the EOC/Policy;
- For or incident to the reversal of surgical sterilization or any complications of this procedure;
- Incident to bariatric surgery services except as specifically provided for under the section entitled Bariatric Surgery Services;
- For massage therapy performed by a massage therapist;
- For Papanicolaou (Pap) tests or other FDA-approved cervical cancer screening tests, mammography and colorectal cancer screening except as specifically listed in the EOC/Policy; and
- For outpatient mental health except as specifically listed in the Mental Health Services section of the EOC/Policy.

Also excluded for Access+ HMO and Access+ Value HMO plans

Benefits and/or services:

- Not provided, prescribed, referred, or authorized by a Personal Physician or Blue Shield except for Access+ *Specialist* visits, OB/GYN services provided by an obstetrician/gynecologist or family practice physician within the same medical group or IPA as your Personal Physician, emergency services or urgent services under the Emergency Services section in the EOC, or when specific authorization has been obtained in writing for such services from the plan;
- For spinal manipulation or adjustment;
- For or incident to acupuncture;
- For rehabilitation services except as specified in the Outpatient Rehabilitation Services and Speech Therapy sections in the EOC;
- For orthopedic shoes, except as provided for under the Diabetes Care section in the EOC, home testing devices, environmental control equipment, generators, exercise equipment, self-help/educational devices, or for types of communicator, voice enhancer, voice prosthesis, or any other language-assistance devices, except as provided under the Home Medical Care section in the EOC, vitamins, and comfort items;
- For transportation services other than the ambulance benefit specifically provided for in the EOC;
- For or incident to hospitalization or confinement in a pain management center to treat or cure chronic pain, except as medically necessary;
- For or incident to reversal of a vasectomy or tubal ligation, or repeat vasectomy or tubal ligation;
- For unauthorized non-emergency services;
- For premarital blood tests; and
- For testing for intelligence or learning disabilities.

Also excluded for the Shield Spectrum PPO 5500 plans

Benefits and/or services:

- For spinal manipulation or adjustment, and
- For or incident to acupuncture.

Also excluded for the Shield Spectrum PPO Plan 5000*

Benefits and/or services:

- For spinal manipulation or adjustment, and
- For or incident to acupuncture.

Outpatient prescription drug exclusions for all plans

- Any drug provided or administered while the subscriber is an inpatient, or in a physician's office (see the Professional (Physician) Benefit and Hospital Benefits sections of your EOC/Policy);
- Drugs packaged in convenience kits that include non-prescription convenience items, unless the drug is not otherwise available without the non-prescription components. This exclusion shall not apply to items used for the administration of diabetes or asthma drugs;

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- Take-home drugs received from a hospital, convalescent home, skilled nursing facility or similar facility, except as listed in the EOC/Policy;
- Drugs (except as specifically listed as covered in the EOC/Policy) that can be obtained without a prescription or for which there is a non-prescription drug that is the identical chemical equivalent (i.e., same active ingredient and dosage) to a prescription drug;
- Drugs for which the subscriber is not legally obligated to pay, or for which no charge is made;
- Drugs that are considered to be experimental or investigational;
- Medical devices or supplies, except as specifically listed as covered in the EOC/Policy;
- Blood or blood products except as specified in the Hospital Benefits section of the EOC/Policy;
- Drugs prescribed for cosmetic purposes, including, but not limited to, drugs used to retard or reverse the effects of skin aging or to treat hair loss;
- Dietary or nutritional products;
- Injectable drugs which are not self-administered in the home, including all injectable drugs for the treatment of infertility. Other injectable medications may be covered under the home healthcare, home hospice, family planning services, and home infusion care benefits of the health plan;
- Except for covered emergencies, including drugs for emergency contraception, no benefits are provided for drugs received from non-participating pharmacies;
- Non-formulary drugs, except with prior authorization from Blue Shield as described in the EOC (Access+ HMO and Access+ Value HMO plans only);
- Appetite suppressants or drugs for body-weight reduction except when medically necessary for the treatment of morbid obesity. In such cases the drug will be subject to prior authorization from Blue Shield;
- Contraceptive devices (except diaphragms), injections, and implants;
- Compounded medications unless: (1) the compound medication includes at least one drug, as defined; (2) there are no FDA-approved, commercially available medically appropriate alternative(s); and (3) it is prescribed for an FDA-approved indication;
- Replacement of lost, stolen, or destroyed prescription drugs; and
- Drugs prescribed for treatment of dental conditions. This exclusion shall not apply to antibiotics prescribed to treat infection nor to medications prescribed to treat pain.

Please note: The drug formulary is a comprehensive list of recommended drugs, based on safety, efficacy, FDA bioequivalency, and cost-effectiveness, and is reviewed and updated four times per year. Members should always present their Blue Shield ID card to obtain benefits at a participating (network) pharmacy. Except for covered emergencies, prescription drugs obtained from non-participating pharmacies are not covered. Call **(800) 351-2465** to find out if a particular drug is on the Blue Shield drug formulary, or to request a copy of the formulary. For the most current information, you can access the formulary on the Blue Shield website at **blueshieldca.com**.

Blue Shield dental and vision plan specifics

Dental PPO, Dental HMO, Value Smile PPO,* Specialty Duo Dental plan,* Specialty Duo Vision plan, and Access+ HMO Dental plan benefits are separate from the medical benefits of the Blue Shield health plans:

- Dental PPO, Dental HMO, Value Smile PPO, Specialty Duo Dental plan, Specialty Duo Vision plan, and Access+ HMO Dental plan benefits are not subject to the health plan deductible requirements and do not accumulate toward the maximum calendar-year copayment/coinsurance maximum.

* Underwritten by Blue Shield of California Life & Health Insurance Company.

- The provisions of Access+ Satisfaction do not apply to Blue Shield dental or vision plans.
- Network dental benefits of the Dental PPO, Dental HMO, Value Smile PPO, Specialty Duo Dental plan, and Access+ HMO Dental plan services will be administered by the dental plan administrator. Out-of-network benefits for Dental PPO, Value Smile PPO, and Specialty Duo will be administered by the dental plan administrator.
- Specialty Duo Vision plan will be administered by the vision plan administrator.
- If your dental or vision coverage is cancelled for any reason by you or by Blue Shield, you may apply for reinstatement.
- If you are signing up for the Dental HMO or Access+ HMO plan, you must choose a dentist from our directory of dental providers by going to **blueshieldca.com**, and clicking on the *Find a Provider* section. Or contact Member Services at **(800) 431-2809** for a list of dentists in your area.
- The Specialty Duo (Dental + Vision) package consists of a dental plan and a vision plan that is offered at a package premium rate. Neither the coverage nor premium is severable by policy type under the Specialty Duo package.

General exclusions and limitations

For all Blue Shield dental plans

Following is a summary of services and supplies not covered by Blue Shield dental plans. For a complete list of dental coverage exclusions and limitations, please refer to the EOC/Policy for your dental plan. The general exclusions and limitations include:

General exclusions: for Access+ HMO Dental plan, Dental HMO, Value Smile PPO,* Specialty Duo Dental plan,* and Dental PPO

1. Services not listed as covered in the member's EOC/Policy;
2. Services to be paid by the member's Blue Shield health plan;
3. Services begun prior to the patient's effective date of coverage;
4. Temporary dental services that are considered an integral part of the final dental service and will not be separately payable;
5. Services performed or supplies provided in a hospital or any place other than a dental office;
6. Unnecessary, investigational, experimental, cosmetic, or elective services; services for which the prognosis is not favorable, as determined by the dental plan administrator;
7. Services performed by a close relative or someone who lives in the member's home; services for which the member is not obligated to pay or services performed at no charge;
8. Services paid for by any governmental agency;
9. Implants;
10. Crowns, onlays, or other cast or laboratory-prepared materials if the tooth can be restored with a filling material;
11. Crowns or inlays installed as multiple abutments;
12. Vestibuloplasty, orthognathic surgery, treatment of jaw fractures or TMJ (temporomandibular joint) syndrome;
13. Treatment of congenital anomalies or developmental malformation;
14. Treatment to correct malignancies, cysts, tumors, and neoplasm;
15. Myofunctional therapy, biofeedback procedures, athletic mouth guards, precision or semi-precision attachments, denture duplication;
16. Extra-oral grafts;
17. Treatment of accidental or self-inflicted injuries, including setting of fractures and dislocation;
18. General anesthesia or intravenous or inhalation sedation, unless medically necessary;
19. Prescription or non-prescription drugs;
20. Prosthetic appliances related to periodontics;

* Underwritten by Blue Shield of California Life & Health Insurance Company and pending regulatory approval.

21. Replacement of appliances (dentures, space maintainers, crowns, etc.) lost or stolen within five years of installation;
22. Charges for missed appointments;
23. Removal of wisdom teeth unless of dental necessity; and
24. Any services Blue Shield or the dental plan administrator determines not to be of dental necessity as defined in the EOC/Policy.

Additional general exclusions: for Dental HMO and Access+ HMO Dental plan

1. Services not performed, prescribed, or authorized by the member's dental provider, unless authorized by the plan or when required in an emergency, as stated in the contract;
2. Prophylaxis more often than once every six months;
3. Precious metals;
4. Services of prosthodontists, and procedures requiring fixed prosthodontic restoration for complete oral rehabilitation or reconstruction;
5. Procedures related to changing or maintaining vertical dimension or restoration of occlusion;
6. Unauthorized second opinions; and
7. Osseous or periodontal surgery more often than once every 36 months per quadrant.

Additional general exclusions: for Value Smile PPO* and Access+ HMO Dental plan

- All orthodontic services.

Additional general exclusions: for Access+ HMO Dental plan

- Services performed by specialists.

Additional general exclusions: for Dental PPO, Specialty Duo Dental Plan*

- Orthognathic surgery, including, but not limited to, osteotomy, ostectomy, and other services or supplies to augment or reduce the upper or lower jaw.

Orthodontic limitations and exclusions: for Specialty Duo Dental Plan,* Dental HMO, and Dental PPO

1. Treatment for a malocclusion that is not causing difficulty in chewing, speech, or overall dental functioning;
2. Treatment in progress (after banding) at inception of eligibility;
3. Surgical orthodontics (including extraction of teeth) incidental to orthodontic treatment;
4. Myofunctional therapy;
5. Changes in treatment necessitated by an accident;
6. Treatment for TMJ (temporomandibular joint) disorder or dysfunction;
7. Special orthodontic appliances, including, but not limited to, Invisalign, lingual, or invisible braces, sapphire or clear braces, or ceramic braces which are considered to be cosmetic;
8. Replacement of lost or stolen appliance or repair of same if broken through no fault of orthodontist;
9. Treatment exceeding 24 months;
10. In the event of a Member's loss of coverage for any reason, if at the time of loss of coverage the Member is still receiving orthodontic treatment during the 24-month treatment period, the member and not the dental plan administrator will be responsible for the remainder of the cost for that treatment, at the participating orthodontist's billed charges, prorated for the number of months remaining; and
11. There is a 12-month waiting period before beginning treatment.

Additional orthodontic exclusions and limitations: for Specialty Duo Dental and Dental PPO

1. Charges for services in connection with orthodontia when rendered by a non-participating provider;
2. If the insured is reinstated after cancellation, there are no orthodontic benefits for treatment begun prior to his or her reinstatement effective date.

* Underwritten by Blue Shield of California Life & Health Insurance Company.

General limitations: for Dental PPO, Specialty Duo Dental plan,* and Dental HMO

The following services, if listed on the Schedule of Benefits, will be subject to limitations as set forth below:

1. One in a six-month period:
   A. Periodic oral exam;
   B. Routine prophylaxis;
   C. Fluoride treatment;
   D. Bitewing X-rays maximum four per occurrence; and
   E. Recementations if the crown was provided by other than the original dentist; not eligible if the dentist is doing the recementation of a service he/she provided within 12 months;
2. One in a 12-month period:
   A. Denture (complete and partial) relines; and
   B. Oral cancer screenings (This benefit only applies to the Dental PPO and Specialty Duo Dental plan);
3. One in a 24-month period:
   A. Full-mouth debridement;
   B. Sealants;
   C. Occlusal guards;
4. One in a 36-month period:
   A. Mucogingival surgery per area;
   B. Osseous surgery per quad;
   C. Gingival flap surgery per quad;
   D. Gingivectomy per quad;
   E. Gingivectomy per tooth;
   F. Bone replacement grafts for periodontal purposes; and
   G. Guided tissue regeneration for periodontal purposes;
   H. Full-mouth series and panoramic X-rays;
5. One in a five-year period:
   A. Single crowns and onlays;
   B. Single post and core buildups;
   C. Crown buildup including pins;
   D. Prefabricated post and core;
   E. Cast post and core in addition to crown;
   F. Complete dentures;
   G. Partial dentures;
   H. Fixed partial denture (bridge) pontics;
   I. Fixed partial denture (bridge) abutments;
   J. Abutment post and core buildups; and
   K. Diagnostic casts;
6. Space maintainers – only eligible for members through age 15 (for DPPO and Specialty Duo plans) or through age 11 (for the DHMO plan) when used to maintain space as a result of prematurely lost deciduous first and second molars, or permanent first molars that have not developed, or will never develop;
7. Sealants – one per tooth per two-year period through age 15 (for the DHMO plan) or through age 11 (for the DPPO and Specialty Duo plans) on permanent first and second molars;
8. Oral surgery services are limited to removal of teeth, preparation of the mouth for dentures, frenectomy, and crown lengthening;
9. An Alternate Benefit Provision (ABP) may be applied if a dental condition can be treated by means of a professionally acceptable procedure, which is less costly than the treatment recommended by the dentist. For example, an alternate benefit of a partial denture will be applied when there are bilaterally missing teeth or more than three teeth missing in one quadrant or in the anterior region. The ABP does not commit the member to the less costly treatment. However, if the member and the dentist choose the more expensive treatment, the member is responsible for the additional charges beyond those allowed for the ABP;
10. General, IV, or inhalation sedation is covered for:
    A. Three or more surgical extractons;
    B. One or more impactions;
    C. Full-mouth or arch alveoloplasty;
    D. Surgical root recovery from sinus;
    E. Medical problem contraindicates local anesthesia;
    F. Children under the age of seven (7) years old.

* Underwritten by Blue Shield of California Life & Health Insurance Company.

General or IV sedation is not a covered benefit for dental-phobic reasons;

11. Restorations, crowns, inlays, and onlays – covered only if necessary to treat diseased or accidentally fractured teeth;
12. Root canal treatment – one per tooth per lifetime;
13. Root canal retreatment – one per tooth per lifetime;
14. Pupal therapy – through age 5 on primary anterior teeth and through age 11 on primary posterior teeth;
15. For mucogingival surgeries, one site is equal to two consecutive teeth or bonded spaces; and
16. Scaling and root planing – covered once for each of the four quadrants of the mouth in a 24-month period. Scaling and root planing is limited to two quadrants of the mouth per visit.

General limitations: for Value Smile and Access+ HMO

The following services, if listed on the Schedule of Benefits, will be subject to limitations as set forth below:

1. One (1) in a six (6) month period:
   A. Periodic oral exam;
   B. Routine prophylaxis;
   C. Fluoride treatment; and
   D. Bitewing X-rays (maximum four (4) per year);
2. One (1) in a twelve (12) month period:
   A. Oral cancer screening;
3. One (1) in a twenty-four (24) month period:
   A. Sealants;
4. One (1) in a thirty-six (36) month period:
   A. Full-mouth series and panoramic X-rays;
5. Child fluoride (including fluoride varnish) and child prophylaxis – one (1) per six (6) month period through age 15;
6. An Alternate Benefit Provision (ABP) may be applied if a dental condition can be treated by means of a professionally acceptable procedure, which is less costly than the treatment recommended by the dentist. The ABP does not commit the insured to the less costly treatment. However, if the insured and the dentist choose the more expensive treatment, the insured is responsible for the additional charge beyond those allowed for the ABP.

Additional general limitations: for Value Smile

1. Space maintainers – only eligible for insureds through age 11 when used to maintain space as a result of prematurely lost deciduous first and second molars, or permanent first molars that have not, or will not, develop;
2. Sealants – one (1) per tooth per two (2) year period through age 15 on permanent first and second molars;
3. Restorations – covered only if necessary to treat diseased or accidentally fractured teeth.

Additional general limitations: for Access+ HMO

1. One (1) in a six (6) month period:
   A. Tissue conditioning; and
   B. Recementation if the crown was provided by other than the original dentists; not eligible if the dentist is doing the recementation of a service he/she provided within 12 months;
2. One (1) in a twenty-four (24) month period:
   A. Full-mouth debridement;
3. One (1) in a five (5) year period:
   A. Single crowns and onlays;
   B. Single post and core buildups;
   C. Crown buildup including pins;
   D. Prefabricated post and core;
   E. Cast post and core in addition to crown;
   F. Complete dentures;
   G. Partial dentures;
   H. Fixed partial denture (bridge) pontics;
   I. Fixed partial denture (bridge) abutments;
   J. Abutment post and core buildups; and
   K. Diagnostic casts;

4. Space maintainers – only eligible for members under age 16 when used to maintain space as a result of prematurely lost deciduous first and second molars, or permanent first molars that have not developed, or will never develop
5. Sealants – one treatment in any period of 60 consecutive months limited to permanent molars up to age 16. The member has a copayment per tooth up to a maximum of four (4) teeth per lifetime as shown in the Summary of Benefits;
6. In the case of a dental emergency in California involving pain or a condition requiring immediate treatment occurring more than fifty (50) miles from the member's home, the plan covers necessary diagnostic and therapeutic dental procedures administered by an out-of-network dentist up to the difference between the network dentist's charge and the member's copayment up to a maximum of $50 for each emergency visit;
7. General or IV sedation is covered for:
   A. Three or more surgical extractions;
   B. Any number of dentally necessary impactions;
   C. Full-mouth or arch alveoloplasty;
   D. Surgical root recovery from sinus;
   E. Medical problem contraindicates local anesthesia; and
   F. Children under the age of seven (7) years old

   General or IV sedation is not a covered benefit for dental-phobic reasons;
8. Restorations, crowns, and onlays – covered only if necessary to treat diseased or accidentally fractured teeth;
9. Scaling and root planing – covered once for each of the four quadrants of the mouth in a 24-month period. Scaling and root planing is limited to two quadrants of the mouth per visit.

General exclusions for Specialty Duo Vision Plan*

1. Orthoptics or vision training, subnormal vision aids, or non-prescription lenses for glasses when no prescription change is indicated;
2. Replacement or repair of lost or broken lenses or frames except as provided under this Policy;
3. Any eye examination required by an employer as a condition of employment;
4. Medical or surgical treatment of the eyes;
5. Contact lenses, except as specifically provided;
6. Services for or incident to any injury arising out of, or in the course of, any employment for salary, wage, or profit if such injury or disease is covered by workers' compensation law, occupational disease law, or similar legislation. However, if Blue Shield Life provides payment for such services, it shall be entitled to establish a lien upon such other benefits up to the amount paid by Blue Shield Life for the treatment of the injury or disease;
7. Services required by any government agency or program, federal, state, or subdivision thereof;
8. Services and materials for which the subscriber is not legally obligated to pay, or services or materials for which no charge is made to the subscriber;
9. Services not specifically listed as a benefit; and
10. Comprehensive examination benefit does not include fitting fees for contact lenses.

* Underwritten by Blue Shield of California Life & Health Insurance Company.

notice of privacy policy

Blue Shield of California Life & Health Insurance Company

(Blue Shield Life) P.O. Box 7725, San Francisco, CA 94120

Blue Shield Life knows that your privacy is important to you. We value you, as our policy holder, and provide you with this notice to explain how we protect your privacy. We need to collect personal information from you, as well as from other people, so that we can provide you with the best possible service. We must use your information and share it with others. This notice tells you about our policies for collecting, using, and sharing your information. It also tells you about our policies for protecting your information. We apply the same policies to information about our former policy holders.

Our privacy standards

Blue Shield Life:

- Does not sell your personal information.
- Does not allow third parties to use information they receive from us for their marketing purposes.
- Has a "need to know" policy. Only members of our workforce and our vendors who need to know your personal information to provide you with our products and services may access your information.

Our privacy safeguards

We use safeguards that comply with federal and state law to protect your personal information. The safeguards we use include:

- Administrative safeguards
- Physical safeguards
- Technical safeguards

We regularly review these safeguards to ensure that they are effective and remain up to date.

Personal information that we collect

We collect information that we need to:

- Provide you with our products and services.
- Advise you of other products and services we have available.
- Provide you customer service.

We collect your personal information in a variety of ways. For example, we may collect:

- Your name, address, date of birth, and other demographic data, as well as medical history, in application, enrollment, and other forms.
- Information about your medical conditions in claims or proof-of-loss forms and from your healthcare providers.
- Financial information about you, such as premium payment history and out-of-pocket amounts you have paid (such as your deductible), from your transactions with us.
- Information about your financial, medical, and credit history from consumer reporting agencies and insurance service organizations.

How we use your information

We use your personal information only for purposes related to our products and services. We use your information to underwrite and rate your policy, process claims, ensure proper billing, administer benefits, offer you other insurance products, and perform other insurance functions.

Why and with whom we share your personal information

Blue Shield Life does not share your personal information with anyone, except as permitted by state and federal law.

We may share any of the information about you that we collect as needed to provide you our products and services. For example, we may share your information with:

- A vendor to help us provide our products and services to you. But, the vendor must agree in writing to use proper safeguards.
- Your healthcare providers, so they know you have coverage and can receive payment for claims.
- Auditors who review the work of our vendors and others who provide services to us (or to you).
- Employers or other groups (when they pay for the products and services you receive from us) to audit our services and operations.
- Actuaries or researchers to perform studies, but only as long as personal information is not shared with third parties.
- State or federal regulators, law-enforcement agencies, or other government authorities pursuant to law.

We also may share information with others as necessary to detect or prevent fraud, material misrepresentations, and other activities that may be criminal or abusive.

Your rights to access and amend information about you

You have the right to review information that we collect about you. You may also obtain a copy of your information. (We may charge a reasonable fee for copies we make.)

We must provide you a list of certain disclosures of your information that we made to other people.

You may request that we correct, amend, or delete information that we have about you. If we do not agree to your request, you may file a statement disagreeing with us. We will provide your change (or your statement) to specific people at your request, if they have received the information recently. We will also provide your change (or your statement) to anyone with whom we share the affected information in the future.

To exercise any of these rights, contact Blue Shield Life's Privacy Office at:

Privacy Office
P.O. Box 272540
Chico, CA 95927

or

(888) 266-8080

Consumer reporting and fraud detection agencies

Third parties may furnish us consumer reports and fraud-detection information. We do not share this information with non-affiliated companies, but the third parties who provide us these reports may keep the reports and share them with others.

blue of california

Notice on the Availability of Language Assistance Services to Accompany Vital Documents Issued in English

IMPORTANT: Can you read this letter? If not, we can have somebody help you read it. You may also be able to get this letter written in your language. For free help, please call right away at the Member/Customer Service telephone number on the back of your Blue Shield ID card, or (866) 346-7198.

IMPORTANTE: ¿Puede leer esta carta? Si no, podemos hacer que alguien le ayude a leerla. También puede recibir esta carta en su idioma. Para ayuda gratuita, por favor llame inmediatamente al teléfono de Servicios al miembro/cliente que se encuentra al reverso de su tarjeta de identificación de Blue Shield o al (866) 346-7198.
(Spanish)

重要通知：您能讀懂這封信嗎？ 如果不能，我們可以請人幫您閱讀。
這封信也可以用您所講的語言書寫。 如需幫助，請立即撥打登列在您的Blue Shield ID卡背面上的會員/客戶服務部的電話，或者撥打電話 (866) 346-7198。
(Chinese)

QUAN TRỌNG: Quý vị có thể đọc lá thư này không? Nếu không, chúng tôi có thể nhờ người giúp quý vị đọc thư. Quý vị cũng có thể nhận lá thư này được viết bằng ngôn ngữ của quý vị. Để được hỗ trợ miễn phí, vui lòng gọi ngay đến Ban Dịch vụ Hội viên/Khách hàng theo số ở mặt sau thẻ ID Blue Shield của quý vị hoặc theo số (866) 346-7198.
(Vietnamese)

Notice of the Availability of Language Assistance Services

No Cost Language Services. You can get an interpreter. You can get documents read to you and some sent to you in your language. For help, call us at the number listed on your ID card or 1-866-346-7198. For more help call the CA Dept. of Insurance at 1-800-927-4357. English

Servicios de idiomas sin costo. Puede obtener un intérprete. Le pueden leer documentos y que le envíen algunos en español. Para obtener ayuda, llámenos al número que figura en su tarjeta de identificación o al 1-866-346-7198. Para obtener más ayuda, llame al Departamento de Seguros de CA al 1-800-927-4357. Spanish

免費語言服務。您可獲得口譯員服務。可以用中文把文件唸給您聽，有些文件有中文的版本，也可以把這些文件寄給您。欲取得協助，請致電您的保險卡所列的電話號碼，或撥打 1-866-346-7198 與我們聯絡。欲取得其他協助，請致電 1-800-927-4357 與加州保險部聯絡。 Chinese

Các Dịch Vụ Trợ Giúp Ngôn Ngữ Miễn Phí. Quý vị có thể được nhận dịch vụ thông dịch. Quý vị có thể được người khác đọc giúp các tài liệu và nhận một số tài liệu bằng tiếng Việt. Để được giúp đỡ, hãy gọi cho chúng tôi tại số điện thoại ghi trên thẻ hội viên của quý vị hoặc 1-866-346-7198. Để được trợ giúp thêm, xin gọi Sở Bảo Hiểm California tại số 1-800-927-4357. Vietnamese

무료 통역 서비스. 귀하는 한국어 통역 서비스를 받으실 수 있으며 한국어로 서류를 낭독해주는 서비스를 받으실 수 있습니다. 도움이 필요하신 분은 귀하의 ID 카드에 나와있는 안내 전화: 1-866-346-7198 번으로 문의해 주십시오. 보다 자세한 사항을 문의하실 분은 캘리포니아 주 보험국, 안내 전화 1-800-927-4357번으로 연락해 주십시오. Korean

Walang Gastos na mga Serbisyo sa Wika. Makakakuha ka ng interpreter o tagasalin at maipababasa mo sa Tagalog ang mga dokumento. Para makakuha ng tulong, tawagan kami sa numerong nakalista sa iyong ID card o sa 1-866-346-7198. Para sa karagdagang tulong, tawagan ang CA Dept. of Insurance sa 1-800-927-4357 Tagalog

Անվճար Լեզվական Ծառայություններ: Դուք կարող եք թարգման ձեռք բերել և փաստաթղթերը ընթերցել տալ ձեզ համար հայերեն լեզվով: Օգնության համար մեզ զանգահարեք ձեր ինքնության (ID) տոմսի վրա նշված կամ 1-866-346-7198 համարով: Լրացուցիչ օգնության համար 1-800-927-4357 համարով զանգահարեք Կալիֆորնիայի Ապահովագրության Բաժանմունք: Armenian

Бесплатные услуги перевода. Вы можете воспользоваться услугами переводчика, и ваши документы прочтут для вас на русском языке. Если вам требуется помощь, звоните нам по номеру, указанному на вашей идентификационной карте, или 1-866-346-7198. Если вам требуется дополнительная помощь, звоните в Департамент страхования штата Калифорния (Department of Insurance) по телефону 1-800-927-4357. Russian

無料の言語サービス 日本語で通訳をご提供し、書類をお読みします。サービスをご希望の方は、IDカード記載の番号または 1-866-346-7198 までお問い合わせください。更なるお問い合わせは、カリフォルニア州保険庁、1-800-927-4357までご連絡ください。Japanese

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ਮੁਫ਼ਤ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ: ਤੁਸੀਂ ਦੁਭਾਸ਼ੀਏ ਦੀਆਂ ਸੇਵਾਵਾਂ ਹਾਸਲ ਕਰ ਸਕਦੇ ਹੋ ਅਤੇ ਦਸਤਾਵੇਜ਼ਾਂ ਨੂੰ ਪੰਜਾਬੀ ਵਿੱਚ ਸੁਣ ਸਕਦੇ ਹੋ। ਕੁਝ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਨੂੰ ਪੰਜਾਬੀ ਵਿੱਚ ਭੇਜੇ ਜਾ ਸਕਦੇ ਹਨ। ਮਦਦ ਲਈ, ਤੁਹਾਡੇ ਆਈਡੀ (ID) ਕਾਰਡ 'ਤੇ ਦਿੱਤੇ ਨੰਬਰ 'ਤੇ ਜਾਂ 1-866-346-7198 'ਤ ` ਸਾਨੂੰ ਫ਼ੋਨ ਕਰੋ। ਵਧੇਰੇ ਮਦਦ ਲਈ ਕੈਲੀਫ਼ੋਰਨੀਆ ਡਿਪਾਰਟਮੈਂਟ ਆਫ਼ ਇਨਸ਼ੋਰੈਂਸ ਨੂੰ 1-800-927-4357 'ਤੇ ਫ਼ੋਨ ਕਰੋ। Punjabi

សេវាកម្មភាសាឥតគិតថ្លៃ ។ អ្នកអាចទទួលបានអ្នកបកប្រែភាសា និងអានឯកសារជូនអ្នកជា ភាសាខ្មែរ ។ សម្រាប់ជំនួយ សូមទូរស័ព្ទមកយើងខ្ញុំតាមលេខដែលមានបង្ហាញលើប័ណ្ណសំគាល់ខ្លួនរបស់អ្នក ឬលេខ 1-866-346-7198 ។ សម្រាប់ជំនួយបន្ថែមទៀត សូមទូរស័ព្ទទៅក្រសួងធានារ៉ាប់រងរដ្ឋកាលីហ្វ័រញ៉ា តាមលេខ 1-800-927-4357 Khmer

خدمات ترجمة بدون تكلفة. يمكنك الحصول على مترجم وقراءة الوثائق لك باللغة العربية. للحصول على المساعدة، اتصل بنا على الرقم المبين على بطاقة عضويتك أو على الرقم 1-866-346-7198. للحصول على المزيد من المعلومات، اتصل بإدارة التأمين لولاية كاليفورنيا على الرقم 1-800-927-4357. Arabic.

Cov Kev Pab Txhais Lus Tsis Them Nqi. Koj yuav thov tau kom muaj neeg los txhais lus rau koj thiab kom neeg nyeem cov ntawv ua lus Hmoob. Yog xav tau kev pab, hu rau peb ntawm tus xov tooj nyob hauv koj daim yuaj ID los sis 1-866-346-7198. Yog xav tau kev pab ntxiv hu rau CA lub Caj Meem Fai Muab Kev Tuav Pov Hwm ntawm 1-800-927-4357 Hmong

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