

Minimum Coverage PPO

This plan is only available to persons under age 30, or those age 30 and above who can provide a certification that they are without affordable coverage or are experiencing financial hardship.

Uniform Health Plan Benefits and Coverage Matrix

Blue Shield of California

Effective January 1, 2016

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

This health plan uses the Exclusive PPO Provider Network.

	Participating Providers ¹	Non-Participating Providers ¹
Calendar Year Integrated Medical and Pharmacy Deductible¹ (The integrated deductible applies to both medical and pharmacy services. For family coverage, there is a separate individual deductible within the family deductible. This means the deductible will be met for a family member when he/she meets the individual deductible or two or more family members meet the family deductible, whichever occurs first. Deductibles for Participating and Non-Participating Providers accrue separately.)	\$6,850 per individual / \$13,700 per family	\$9,850 per individual / \$19,700 per family
Calendar Year Out-of-Pocket Maximum² (Includes the calendar year medical deductible. Copayments or coinsurance for covered services from participating providers accrues to both the participating and non-participating provider calendar year out-of-pocket maximum amounts.)	\$6,850 per individual / \$13,700 per family	\$9,850 per individual / \$19,700 per family
Lifetime Benefit Maximum	None	
Covered Services	Member Copayments	
	Participating Providers ¹	Non-Participating Providers ¹
PROFESSIONAL SERVICES		
Professional Benefits		
Primary care physician office visit	0% (First 3 office visits for non-preventive health services not subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible)
Other practitioner office visit	0% (First 3 office visits for non-preventive health services not subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible)
Specialist physician office visit	0% (subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible)
Allergy Testing and Treatment Benefits		
Primary care physician office visits (includes visits for allergy serum injections)	0% (First 3 office visits for non-preventive health services not subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible)
Specialist physician office visits (includes visits for allergy serum injections)	0% (subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible)
Allergy serum purchased separately for treatment	0% (subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible)
Preventive Health Benefits¹⁶		
Preventive health services (as required by applicable Federal and California law)	\$0	Not Covered

OUTPATIENT SERVICES

Hospital Benefits (Facility Services)		
Outpatient surgery performed at a free-standing ambulatory surgery center	0% (subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible) ⁵ The maximum allowed amount for non-participating providers is \$300 per day. Members are responsible for 50% of this \$300 per day, plus all charges in excess of \$300
Outpatient surgery performed in a hospital or a hospital affiliated ambulatory surgery center	0% (subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible) ³ The maximum allowed amount for non-participating providers is \$500 per day. Members are responsible for 50% of this \$500 per day, plus all charges in excess of \$500
Outpatient visit	0% (subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible) ³ The maximum allowed amount for non-participating providers is \$500 per day. Members are responsible for 50% of this \$500 per day, plus all charges in excess of \$500
Outpatient services for treatment of illness or injury and necessary supplies (except as described under "Rehabilitation Benefits" and "Speech Therapy Benefits")	0% (subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible) ³ The maximum allowed amount for non-participating providers is \$500 per day. Members are responsible for 50% of this \$500 per day, plus all charges in excess of \$500
CT scans, MRIs, MRAs, PET scans, and cardiac diagnostic procedures utilizing nuclear medicine performed in a hospital ¹⁸ (prior authorization is required)	0% (subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible) ³ The maximum allowed amount for non-participating providers is \$500 per day. Members are responsible for 50% of this \$500 per day, plus all charges in excess of \$500
Outpatient diagnostic x-ray and imaging performed in a hospital ¹⁸	0% (subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible) ³ The maximum allowed amount for non-participating providers is \$500 per day. Members are responsible for 50% of this \$500 per day, plus all charges in excess of \$500
Outpatient diagnostic laboratory and pathology performed in a hospital ¹⁸	0% (subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible) ³ The maximum allowed amount for non-participating providers is \$500 per day. Members are responsible for 50% of this \$500 per day, plus all charges in excess of \$500
Bariatric surgery ⁶ (prior authorization is required; medically necessary surgery for weight loss, for morbid obesity only)	0% (subject to the calendar year medical deductible)	Not Covered
HOSPITALIZATION SERVICES		
Hospital Benefits (Facility Services)		
Inpatient physician fee	0% (subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible)
Inpatient non-emergency facility fee (semi-private room and board, and medically necessary services and supplies, including sub-acute care)	0% (subject to the calendar year medical deductible)	50% ³ (subject to the calendar year medical deductible) ³ The maximum allowed amount for non-participating providers is \$2000 per day. Members are responsible for 50% of this \$2000 per day, plus all charges in excess of \$2000
Bariatric surgery ⁶ (prior authorization is required; medically necessary surgery for weight loss, for morbid obesity only)	0% (subject to the calendar year medical deductible)	Not Covered

Inpatient Skilled Nursing Benefits^{19,4} (combined maximum of up to 100 days per benefit period; prior authorization is required; semi-private accommodations)		
Services by a free-standing skilled nursing facility	0% (subject to the calendar year medical deductible)	0% ⁴ (subject to the calendar year medical deductible)
Skilled nursing unit of a hospital	0% (subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible) ³ The maximum allowed amount for non-participating providers is \$2000 per day. Members are responsible for 50% of this \$2000 per day, plus all charges in excess of \$2000
EMERGENCY HEALTH COVERAGE		
Emergency room visit not resulting in admission - facility fee (copayment does not apply if the member is directly admitted to the hospital for inpatient services)	0% (subject to the calendar year medical deductible)	0% (subject to the calendar year medical deductible)
Emergency room visit resulting in admission – facility fee (when the member is admitted directly from the ER)	0% (subject to the calendar year medical deductible)	0% (subject to the calendar year medical deductible)
Emergency room visit not resulting in admission - physician fee (copayment does not apply if the member is directly admitted to the hospital for inpatient services)	0% (subject to the calendar year medical deductible)	0% (subject to the calendar year medical deductible)
Emergency room visit resulting in admission - physician fee	0% (subject to the calendar year medical deductible)	0% (subject to the calendar year medical deductible)
Urgent care	0% (First 3 office visits for non-preventive health services not subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible)
AMBULANCE SERVICES		
Emergency or authorized transport (ground or air)	0% (subject to the calendar year medical deductible)	0% (subject to the calendar year medical deductible)
PRESCRIPTION DRUG (PHARMACY) COVERAGE^{7,8,9,11,17,20}	Participating Pharmacy	Non-Participating Pharmacy
Retail Pharmacies (up to a 30-day supply)		
Contraceptive drugs and devices ⁸	\$0	Not Covered
Tier 1 Drugs	0% per prescription (subject to the calendar year medical deductible)	Not Covered
Tier 2 Drugs	0% per prescription (subject to the calendar year medical deductible)	Not Covered
Tier 3 Drugs	0% per prescription (subject to the calendar year medical deductible)	Not Covered
Tier 4 Drugs (excluding Specialty Drugs)	0% per prescription (subject to the calendar year medical deductible)	Not Covered
Mail Service Pharmacies (up to a 90-day supply)		
Contraceptive drugs and devices ⁸	\$0	Not Covered
Tier 1 Drugs	0% per prescription (subject to the calendar year medical deductible)	Not Covered
Tier 2 Drugs	0% per prescription (subject to the calendar year medical deductible)	Not Covered

Tier 3 Drugs	0% per prescription (subject to the calendar year medical deductible)	Not Covered
Tier 4 Drugs (excluding Specialty Drugs)	0% per prescription (subject to the calendar year medical deductible)	Not Covered
Network Specialty Pharmacies^{11,17,20} (up to a 30-day supply)		
Tier 4 Drugs	0% per prescription (subject to the calendar year medical deductible)	Not Covered
Oral anti-cancer medications	0% per prescription (subject to the calendar year medical deductible)	Not Covered
	Participating Providers¹	Non-Participating Providers¹
PROSTHETICS/ORTHOTICS		
Prosthetic equipment and devices (separate office visit copayment may apply)	0% (subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible)
Orthotic equipment and devices (separate office visit copayment may apply)	0% (subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible)
DURABLE MEDICAL EQUIPMENT		
Breast pump	\$0	Not Covered
Other durable medical equipment	0% (subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible)
MENTAL HEALTH AND BEHAVIORAL HEALTH SERVICES¹⁰		
Inpatient hospital services (prior authorization required)	0% (subject to the calendar year medical deductible)	50% ³ (subject to the calendar year medical deductible) The maximum allowed amount for non-participating providers is \$2000 per day. Members are responsible for 50% of this \$2000 per day, plus all charges in excess of \$2000
Residential care (prior authorization required)	0% (subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible) ³ The maximum allowed amount for non-participating providers is \$2000 per day. Members are responsible for 50% of this \$2000 per day, plus all charges in excess of \$2000
Inpatient professional (physician) services (prior authorization required)	0% (subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible)
Routine outpatient mental health and behavioral health services (includes professional/physician visits; some services may require prior authorization and facility charges)	0% (First 3 office visits for non-preventive health services not subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible)
Non-routine outpatient mental health and behavioral health services (includes behavioral health treatment, electroconvulsive therapy, intensive outpatient programs, partial hospitalization programs, transcranial magnetic stimulation, post discharge ancillary care and psychological testing. For partial hospitalization programs, a higher copayment and facility charges may apply per episode of care. Some services may require prior authorization and facility charges)	0% (subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible)
SUBSTANCE USE DISORDER SERVICES¹⁰		
Inpatient hospital services (prior authorization required)	0% (subject to the calendar year medical deductible)	50% ³ (subject to the calendar year medical deductible) The maximum allowed amount for non-participating providers is \$2000 per day. Members are responsible for 50% of this \$2000 per day, plus all charges in excess of \$2000

Residential care (prior authorization required)	0% (subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible) ³ The maximum allowed amount for non-participating providers is \$2000 per day. Members are responsible for 50% of this \$2000 per day, plus all charges in excess of \$2000
Inpatient professional (physician) services (prior authorization required)	0% (subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible)
Routine outpatient substance use disorder services (includes professional/physician visits; some services may require prior authorization and facility charges)	0% (First 3 office visits for non-preventive health services not subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible)
Non-routine outpatient substance use disorder services (Includes partial hospitalization program, intensive outpatient program, post-discharge ancillary care and office-based opioid treatment. Higher copayment and facility charges per episode of care may apply for partial hospitalization programs.)	0% (subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible)
HOME HEALTH SERVICES		
Home health care agency visits ¹⁹ (up to 100 prior authorized visits per calendar year)	0% (subject to the calendar year medical deductible)	Not Covered
Home infusion/home intravenous injectable therapy and infusion nursing visits provided by a home infusion agency ¹⁹ (up to 100 prior authorized visits per calendar year)	0% (subject to the calendar year medical deductible)	Not Covered
HOSPICE PROGRAM BENEFITS		
Routine home care	0% (subject to the calendar year medical deductible)	Not Covered
Inpatient respite care	0% (subject to the calendar year medical deductible)	Not Covered
24-hour continuous home care	0% (subject to the calendar year medical deductible)	Not Covered
Short-term inpatient care for pain and symptom management	0% (subject to the calendar year medical deductible)	Not Covered
CHIROPRACTIC BENEFITS		
Chiropractic services	Not Covered	Not Covered
ACUPUNCTURE BENEFITS		
Acupuncture services (benefits provided are for the treatment of nausea or as part of a comprehensive pain management program for the treatment of chronic pain only)	0% (First 3 physician office visits for non-preventive health services not subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible)
REHABILITATION AND HABILITATION BENEFITS (Physical, Occupational and Respiratory Therapy)		
Office location	0% (subject to the calendar year medical deductible) medical	50% (subject to the calendar year medical deductible)
SPEECH THERAPY BENEFITS		
Office location	0% (subject to the calendar year medical deductible) medical	50% (subject to the calendar year medical deductible)
PREGNANCY AND MATERNITY CARE BENEFITS		
Prenatal and preconception physician office visit (for inpatient hospital services, see "Hospitalization Services")	0%	50% (subject to the calendar year medical deductible)
Delivery and all inpatient physician services	0% (subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible)

Postnatal physician office visit (for inpatient hospital services, see "Hospitalization Services")	0% (First 3 office visits for non-preventive health services not subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible)
Abortion services (an additional facility copayment may apply when services are rendered in a hospital or outpatient surgery center)	0% (subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible)
FAMILY PLANNING BENEFITS		
Counseling and consulting (includes insertion of IUD, as well as injectable and implantable contraceptives for women)	0%	Not Covered
Tubal ligation	0%	Not Covered
Vasectomy (an additional facility copayment may apply when services are rendered in a hospital or outpatient surgery center)	0% (subject to the calendar year medical deductible)	Not Covered
Infertility services	Not Covered	Not Covered
DIABETES CARE BENEFITS		
Devices, equipment, and non-testing supplies (for testing supplies see Outpatient Prescription Drug Benefits)	0% (subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible)
Diabetes self-management training in an office setting	0% (First 3 office visits for non-preventive health services not subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible)
CARE OUTSIDE OF CALIFORNIA (Benefits provided through the BlueCard® Program for out-of-state emergency and non emergency care are provided at the participating level of the local Blue Plan allowable amount when you use a Blue Cross/Blue Shield provider)		
Within US: BlueCard Program	See Applicable Benefit	See Applicable Benefit
Outside of US: BlueCard Worldwide	See Applicable Benefit	See Applicable Benefit
Pediatric Vision Benefits²⁶ – Pediatric vision benefits are available for members through the end of the month in which the member turns 19. All pediatric vision benefits are provided through MES Vision, Blue Shield's Vision Plan Administrator.		
Comprehensive Eye Exam ¹² : one per calendar year (includes dilation, if professionally indicated)		
Ophthalmologic - Routine ophthalmologic exam with refraction – new patient (S0620) - Routine ophthalmologic exam with refraction – established patient (S0621)	\$0	Up to \$30 Maximum Allowance
Optometric - New patient exam (92002/92004) - Established patient exam (92012/92014)	\$0	Up to \$30 Maximum Allowance
Eyeglasses		
Lenses: one pair per calendar year - Single vision (V2100-2199) - Conventional (lined) bifocal (V2200-2299) - Conventional (lined) trifocal (V2300-2399) - Lenticular (V2121, V2221, V2321) Lenses include choice of glass or plastic lenses, all lens powers (single vision, bifocal, trifocal, lenticular), fashion and gradient tinting, scratch coating, oversized and glass-grey #3 prescription sunglass lenses. Polycarbonate lenses are covered in full for eligible members.	\$0 (subject to the calendar year medical deductible)	Covered up to a maximum allowance of: \$25 single vision \$35 lined bifocal \$45 lined trifocal \$45 lenticular
Optional Lenses and Treatments		
UV coating (standard only)	\$0 (subject to the calendar year medical deductible)	Not Covered
Anti-reflective coating (standard only)	\$35 (subject to the calendar year medical deductible)	Not Covered
High-index lenses	\$30 (subject to the calendar year medical deductible)	Not Covered
Photochromic lenses (glass or plastic)	\$25 (subject to the calendar year medical deductible)	Not Covered
Polarized lenses	\$45 (subject to the calendar year medical deductible)	Not Covered

Standard progressives	\$55 (subject to the calendar year medical deductible)	Not Covered
Premium progressives	\$95 (subject to the calendar year medical deductible)	Not Covered
Frame¹³ (one frame per calendar year)		
Collection frame	\$0 (subject to the calendar year medical deductible)	Up to \$40 Maximum Allowance (subject to the calendar year medical deductible)
Non-collection frames (V2020)	Up to \$150 Maximum Allowance (subject to the calendar year medical deductible)	Up to \$40 Maximum Allowance (subject to the calendar year medical deductible)
Contact Lenses¹⁴		
Elective (Cosmetic/Convenience) – standard hard (V2500, V2510) One pair per calendar year	\$0 (subject to the calendar year medical deductible)	Up to \$75 Maximum Allowance (subject to the calendar year medical deductible)
Elective (Cosmetic/Convenience) – standard soft (V2520) One pair per month, up to 6 months per calendar year	\$0 (subject to the calendar year medical deductible)	Up to \$75 Maximum Allowance (subject to the calendar year medical deductible)
Elective (Cosmetic/Convenience) – non-standard hard (V2501, V2502, V2503, V2511, V2512, V2513, V2599) One pair per calendar year	\$0 (subject to the calendar year medical deductible)	Up to \$75 Maximum Allowance (subject to the calendar year medical deductible)
Elective (Cosmetic/Convenience) – non-standard soft (V2521, V2512, V2523) One pair per month up to 3 months per calendar year	\$0 (subject to the calendar year medical deductible)	Up to \$75 Maximum Allowance (subject to the calendar year medical deductible)
Non-Elective (Medically necessary) hard or soft One pair per calendar year	\$0 (subject to the calendar year medical deductible)	Up to \$225 Maximum Allowance for medically necessary contact lenses (subject to the calendar year medical deductible)
Other Pediatric Vision Benefits		
Supplemental low-vision testing and equipment ¹⁵	35%	Not Covered
Diabetes management referral	\$0	Not Covered
Pediatric Dental Benefits²¹ – Pediatric dental benefits are available for members through the end of the month in which the member turns 19. All pediatric dental benefits are provided by Dental Benefits Providers, Blue Shield's Dental Plan Administrator.		
Child Dental Diagnostic and Preventive	Participating Dentists	Non-Participating Dentists ²⁵
Oral exam	No Charge	20%
Preventive - cleaning	No Charge	20%
Preventive - x-ray	No Charge	20%
Sealants per tooth	No Charge	20%
Topical fluoride application	No Charge	20%
Caries risk management	No Charge	20%
Space maintainers - fixed	No Charge	20%
Child Dental Basic Services		
Amalgam fill - 1 surface ²³	0% (subject to the calendar year medical deductible)	30% (subject to the calendar year medical deductible)
Child Dental Major Services²²		
Root canal - molar	0% (subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible)
Gingivectomy per quad	0% (subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible)
Extraction - single tooth exposed root or erupted	0% (subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible)
Extraction - complete bony	0% (subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible)

Porcelain with metal crown	0% (subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible)
Child Orthodontics ^{22, 24}		
Medically necessary orthodontics	0% (subject to the calendar year medical deductible)	50% (subject to the calendar year medical deductible)

Please Note: Benefits are subject to modification for subsequently enacted state or federal legislation.

Endnotes:

- For family coverage, there is an individual medical deductible within the family medical deductible. This means that the medical deductible will be met for an individual who meets the individual medical deductible prior to meeting the family medical deductible. After the calendar year medical deductible is met, the member is responsible for a copayment or coinsurance from participating providers. Participating providers accept Blue Shield's allowable amounts as full payment for covered services.
Non-participating providers can charge more than these amounts. When members use non-participating providers, they must pay the applicable deductibles, copayments or coinsurance plus any amount that exceeds Blue Shield's allowable amount. Charges above the allowable amount do not count toward the calendar year medical deductible out-of-pocket maximum.
- For family coverage, there is an individual out-of-pocket maximum within the family out-of-pocket maximum. This means that the out-of-pocket maximum will be met for an individual who meets the individual out-of-pocket maximum prior to the family meeting the family out-of-pocket maximum. Copayments or coinsurance for covered services accrue to the calendar year out-of-pocket maximum, except copayments or coinsurance for (a) charges in excess of specified benefit maximums; (b) Bariatric surgery: covered travel expenses for bariatric surgery; and (c) Dialysis center services dialysis services from a non-participating provider. Copayments, coinsurance, and charges for services not accruing to the member's calendar year out-of-pocket maximum continue to be the member's responsibility after the calendar year out-of-pocket maximum is reached. Please refer to the Summary of Benefits and *Evidence of Coverage* for additional details.
- The allowable amount for non-emergency surgery and services and supplies received from a non-participating hospital or facility is limited to \$500 (outpatient) or \$2000 (inpatient) per day. Members are responsible for the coinsurance and all charges that exceed \$500 (outpatient) or \$2000 (inpatient) per day. Charges that exceed the allowable amount do not *count toward the calendar year out-of-pocket maximum* and continue to be owed after the maximum is reached.
- Services may require prior authorization by the plan. When services are prior authorized, members pay the participating provider amount.
- The allowable amount for non-emergency surgery and services performed in a non-participating ambulatory surgery center is \$300 per day. Members are responsible for the coinsurance and all charges in excess of \$300 per day. Charges that exceed the allowable amount do not count toward the calendar year out-of-pocket maximum and continue to be owed after the maximum is reached.
- Bariatric surgery is covered when prior authorized by Blue Shield; however, for members residing in Imperial, Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, Santa Barbara and Ventura counties ("Designated Counties"), bariatric surgery services are covered only when performed at designated contracting bariatric surgery facilities and by designated contracting surgeons. Coverage is not available for bariatric services from any other participating provider and there is no coverage for bariatric services from non-participating providers. In addition, if prior authorized by Blue Shield, a member in a Designated County who is required to travel more than 50 miles to a designated bariatric surgery facility will be eligible for limited reimbursement for specified travel expenses for the member and one companion. Refer to the Summary of Benefits and *Evidence of Coverage* for further details.
- This plan's prescription drug coverage provides less coverage on average than the standard benefit set by the federal government for Medicare Part D (also called non-creditable coverage). It is important to know that generally you may only enroll in a Medicare Part D plan from October 15th through December 7th of each year. If you do not enroll in a Medicare Part D plan when you are first eligible to join, you may be subject to a late enrollment penalty in addition to your Part D premium when you enroll at a later date. For more information about your current plan's prescription drug coverage, call the Customer Service telephone number on your identification card, Monday through Thursday between 8:00 a.m. and 5:00 p.m. or on Friday between 9:00 a.m. and 5:00 p.m. The hearing impaired may call the TTY number at (888) 239-6482.
- Contraceptive drugs and devices covered under the outpatient prescription drug benefit do not require a copayment and are not subject to the calendar year medical deductible. However, if a brand contraceptive is selected when a Tier 1 drug equivalent is available, the member is responsible for paying the difference between the cost to Blue Shield for the brand contraceptive and its Tier 1 drug equivalent. The difference in cost that the member must pay does not accrue to any calendar year medical or pharmacy deductible and is not included in the calendar year out-of-pocket maximum responsibility calculation. The member or physician may request a medical necessity exception to the difference in cost as further described in the *Evidence of Coverage*. In addition, select brand. In addition, select contraceptives may need prior authorization to be covered without a copayment.
- If a member or physician selects a brand drug when a Tier 1 drug equivalent is available, the member is responsible for paying the difference between the cost to Blue Shield for the brand drug and its Tier 1 drug equivalent, as well as the applicable generic copayment. The difference in cost that the member must pay does not accrue to any calendar year out-of-pocket maximum responsibility. The member or physician may request a medical necessity exception to the difference in cost as further described in the *Evidence of Coverage*. Refer to the *Evidence of Coverage* and Summary of Benefits for details.
- Mental Health and Substance Use Disorder services are accessed through Blue Shield's Mental Health Service Administrator (MHSA) using Blue Shield's MHSA participating and non-participating providers. Only Mental Health and Substance Use Disorder services rendered by Blue Shield MHSA participating providers are administered by the Blue Shield MHSA. Mental Health and Substance Use Disorder services rendered by non-participating providers are administered by Blue Shield. Inpatient services for acute detoxification are covered under the medical benefit; see the Hospital Benefits (Facility Services) section of the *Evidence of Coverage* for benefit details. Services for acute medical detoxification are accessed through Blue Shield using Blue Shield's participating providers or non-participating providers.

11. Network Specialty Pharmacies dispense Specialty Drugs which require coordination of care, close monitoring, or extensive patient training that generally cannot be met by a retail pharmacy. Network Specialty Pharmacies also dispense Specialty Drugs requiring special handling or manufacturing processes, restriction to certain Physicians or pharmacies, or reporting of certain clinical events to the FDA. Specialty Drugs are generally high cost.
12. The comprehensive examination benefit and allowance does not include fitting and evaluation fees for contact lenses.
13. This benefit covers collection frames at no cost at participating independent and retail chain providers. Participating retail chain providers typically do not display the frames as "collection," but are required to maintain a comparable selection of frames that are covered in full. For non-collection frames, the allowable amount is up to \$150; however, if (a) the participating provider uses wholesale pricing, then the wholesale allowable amount will be up to \$99.06, or if (b) the participating provider uses warehouse pricing, then the warehouse allowable amount will be up to \$103.64. Participating providers using wholesale pricing are identified in the provider directory. If frames are selected that are more expensive than the allowable amount established for this benefit, the member is responsible for the difference between the allowable amount and the provider's charge.
14. Contact lenses are covered in lieu of eyeglasses once per calendar year. See the Definitions section in the *Evidence of Coverage* for the definitions of Elective Contact Lenses and Non-Elective (Medically Necessary) Contact Lenses. A report from the provider and prior authorization from the Vision Plan Administrator (VPA) is required.
15. A report from the provider and prior authorization from the contracted VPA is required.
16. Preventive health services, including an annual preventive care or well-baby care office visit, are not subject to the calendar year medical deductible. Other covered non-preventive services received during, or in connection with, the preventive care or well-baby care office visit are subject to the calendar year medical deductible and applicable member copayment/coinsurance.
17. Specialty Drugs are available from a Network Specialty Pharmacy. A Network Specialty Pharmacy provides Specialty Drugs by mail or upon member request, at an associated retail store for pickup.
18. Participating non-hospital based ("freestanding") outpatient x-ray, laboratory and pathology or radiology center may not be available in all areas. Outpatient x-ray, pathology and laboratory and radiology services may also be obtained from a hospital, an ambulatory surgery center or radiology center that is affiliated with a hospital, and paid according to the hospital services benefits.
19. For plans with a calendar year medical deductible amount, services with a day or visit limit accrue to the calendar year day or visit limit maximum regardless of whether the plan calendar year medical deductible has been met.
20. Blue Shield's Short-Cycle Specialty Drug Program allows initial prescriptions for select Specialty Drugs to be dispensed for a 15-day trial supply, as further described in the *Evidence of Coverage*. In such circumstances, the applicable Specialty Drug copayment or coinsurance will be pro-rated.
21. Members can search for dental network providers in the "Find a Provider" section of blueshieldca.com. All pediatric dental benefits are provided by Dental Benefits Providers, Blue Shield's Dental Plan Administrator. Any calendar year pediatric dental services deductible, copayments and coinsurance for covered dental services accrue to the calendar year out-of-pocket maximum, including any copayments for covered orthodontia services. Charges in excess of benefit maximums and premiums do not accrue to the calendar year out-of-pocket maximum.
22. There are no waiting periods for major & orthodontic services.
23. Posterior composite resin, or acrylic restorations are optional services, and Blue Shield will only pay the amalgam filling rate while the Member will be responsible for the difference in cost between the posterior composite resin and amalgam filling.
24. Medically necessary orthodontia services include an oral evaluation and diagnostic casts. An initial orthodontic examination (a Limited Oral Evaluation) must be conducted which includes completion of the Handicapping Labio-Lingual Deviation (HLD) Score sheet. The HLD Score Sheet is the preliminary measurement tool used in determining if the Member qualifies for medically necessary orthodontic services (see list of qualifying conditions below). Diagnostic casts may be covered only if qualifying conditions are present. Pre-certification for all orthodontia evaluation and services is required.

Those immediate qualifying conditions are:

- Cleft lip and or palate deformities
- Craniofacial Anomalies including the following: Crouzon's syndrome, Treacher-Collins syndrome, Pierre-Robin syndrome, Hemi-facial atrophy, Hemi-facial hypertrophy and other severe craniofacial deformities which result in a physically handicapping malocclusion as determined by our dental consultants.
- Deep impinging overbite, where the lower incisors are destroying the soft tissue of the palate and tissue laceration and/or clinical attachment loss are present. (Contact only does not constitute deep impinging overbite).
- Crossbite of individual anterior teeth when clinical attachment loss and recession of the gingival margin are present (e.g., stripping of the labial gingival tissue on the lower incisors). Treatment of bi-lateral posterior crossbite is not a benefit of the program.
- Severe traumatic deviation must be justified by attaching a description of the condition.
- Overjet greater than 9mm or mandibular protrusion (reverse overjet) greater than 3.5mm.

The remaining conditions must score 26 or more to qualify (based on the HLD Index).

25. For covered services rendered by non-participating dentists, the member is responsible for all charges above the Allowable Amount.
26. Members can search for vision care providers in the "Find a Provider" section of blueshieldca.com. All pediatric vision benefits are provided through MESVision, Blue Shield's Vision Plan Administrator. Any vision services deductibles, copayments and coinsurance for covered vision services accrue to the calendar year out-of-pocket maximum. Charges in excess of benefit maximums and premiums do not accrue to the calendar year out-of-pocket