This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or **plan** document at www.blueshieldca.com/csaceia or by calling 1-855-256-9404.

For your Pharmacy benefits through Express-Scripts (Medco) go to **www.express-scripts.com** or call 1-877-554-3091

Important Questions	Answers	Why this Matters:
What is the overall deductible?	For **participating**: **$750** per individual / **$1,500** per family For **non-participating**: **$1,000** per individual / **$2,000** per family Does not apply to preventive care and generic drugs.	You must pay all the costs up to the **deductible** amount before this **plan** begins to pay for covered services you use. Check your policy or **plan** document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	Yes. **$100** Per Individual / **$300** Per Family for brand drugs only.	You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services this **plan** covers.
Is there an out–of–pocket limit on my expenses?	Yes. For **participating**: **$3,750** per individual / **$7,500** per family For **non-participating**: **$10,000** per family / **$20,000** per family Prescription: **$2,850** Per Individual / **$5,700** Per Family	The **out-of-pocket limit** is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you **plan** for health care expenses.
What is not included in the out–of–pocket limit?	Prescription Drug cost share out-of-network, any member prescription penalties (if applicable), Premiums, Balance-billed charges and Health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit**.

Important Questions	Answers	Why this Matters:
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the **plan** will pay for specific covered services, such as office visits.
Does this plan use a network of providers?	Yes. For a list of **participating providers**, see **www.blueshieldca.com\csaceia** **1-855-256-9404**	If you use an **in-network** doctor or other health care **provider**, this **plan** will pay some or all of the costs of covered services. Be aware, your **in-network** doctor or hospital may use an **out-of-network provider** for some services. **Plans** use the term **in-network**, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 2 for how this **plan** pays different kinds of **providers**.
Do I need a referral to see a specialist?	No.	You can see the **specialist** you choose without permission from this **plan**.
Are there services this plan doesn't cover?	Yes.	Some of the services this **plan** doesn't cover are listed on page 7. See your policy or **plan** document for additional information about **excluded services**.

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

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$30 / visit	40% **coinsurance**	----------None----------
	Specialist visit	$50 / visit	40% **coinsurance**	----------None----------

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
	Other practitioner office visit	20% **coinsurance** for chiropractic 20% **coinsurance** for acupuncture	40% **coinsurance** for chiropractic 20% **coinsurance** for acupuncture	Covers up to 15 visits per calendar year combined with acupuncture services. Covers up to 15 visits per calendar year combined with chiropractic services.
	Preventive care/screening /immunization	No Charge	40% **coinsurance**	----------None----------
If you have a test	Diagnostic test (x-ray, blood work)	$30 / visit at freestanding lab/x-ray center	40% **coinsurance** at freestanding lab/x-ray center	If service provided by a **non-participating provider**, you pay the **coinsurance** percentage of up to $350 per day, plus charges over $350 per day.
	Imaging (CT/PET scans, MRIs)	20% **coinsurance** at freestanding diagnostic center	40% **coinsurance** at freestanding diagnostic center	If service provided by a **non-participating provider**, you pay the **coinsurance** percentage of up to $350 per day, plus charges over $350 per day.
Pharmacy OOPM	Out of Pocket Maximum (OOPM)	$2,850 Per Individual/ $5,700 Per Family	Out of Network claims do not apply to the OOPM	Member penalties including generic equivalent and retail refill allowance do not apply to the OOPM.

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.blueshieldca.com\csaceia.	Generic drugs	$10 Copay (retail) $20 Copay (mail order)	$10 Copay (retail) Not Covered for mail order scripts	Covers up to a 30-day supply (retail prescription); up to a 90-day supply (mail order prescription). For brand drugs that have a generic equivalent available: Member may pay the generic copay plus the difference in cost between the brand and generic drugs. For prepackaged drugs that have more than a 30 day supply, members will be charged up to 3
	Participating brand drugs	$20 Copay (retail) $40 Copay (mail order)	$20 Copay (retail) Not Covered for mail order scripts	
	Non-participating brand drugs	$50 Copay (retail) $100 Copay (mail order)	$50 Copay (retail) Not Covered for mail order scripts	

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
	Specialty drugs	30% to $150 Max	Not Covered	copays at a retail pharmacy per fill. Prior Authorization / Coverage Management programs may apply to some drugs **Retail fill allowance:** The first three times that you purchase a long-term drug at a participating retail pharmacy, you'll pay your retail co- payment. After the third purchase, you'll pay a higher cost if you continue to purchase it at retail. Most specialty drugs must be obtained through Accredo Specialty Pharmacy. **Out of Pocket Maximum (OOPM)** Member penalties including generic equivalent and retail refill allowance do not apply to the OOPM.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% **coinsurance**	40% **coinsurance**	If service provided by a **non-participating provider**, you pay the **coinsurance** percentage of up to $350 per day, plus charges over $350 per day.
	Physician/surgeon fees	20% **coinsurance**	40% **coinsurance**	----------None----------

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you need immediate medical attention	Emergency room services	$200 / visit + 20% **coinsurance**	$200 / visit + 20% **coinsurance**	----------None----------
	Emergency medical transportation	20% **coinsurance**	20% **coinsurance**	----------None----------
	Urgent care	$30 / visit at freestanding **urgent care** center	40% **coinsurance** at freestanding **urgent care** center	----------None----------
If you have a hospital stay	Facility fee (e.g., hospital room)	20% **coinsurance**	40% **coinsurance**	If service provided by a **non-participating provider**, you pay the **coinsurance** percentage of up to $600 per day, plus charges over $600 per day. Pre-authorization is required for all services.
	Physician/surgeon fee	20% **coinsurance**	40% **coinsurance**	----------None----------

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$30 / visit	40% **coinsurance**	----------None----------
	Mental/Behavioral health inpatient services	20% **coinsurance**	40% **coinsurance**	If service provided by a **non-participating provider**, you pay the **coinsurance** percentage of up to $600 per day, plus charges over $600 per day. Failure to obtain prior authorization for a Mental Health Inpatient Admission will result in denial of coverage if Blue Shield determines the services provided were not a plan Benefit or were not medically necessary.
	Substance use disorder outpatient services	$30 / visit	40% **coinsurance**	----------None----------
	Substance use disorder inpatient services	20% **coinsurance**	40% **coinsurance**	If service provided by a **non-participating provider**, you pay the **coinsurance** percentage of up to $600 per day, plus charges over $600 per day. Failure to obtain prior authorization for a Substance Use Disorder Inpatient Admission will result in denial of coverage if Blue Shield determines the services provided were not a plan Benefit or were not medically necessary.
If you are pregnant	Prenatal and postnatal care	20% **coinsurance**	40% **coinsurance**	----------None----------
	Delivery and all inpatient services	20% **coinsurance**	40% **coinsurance**	If service provided by a **non-participating provider**, you pay the **coinsurance** percentage of up to $600 per day, plus charges over $600 per day.

Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	**Home health care**	20% **coinsurance**	Not Covered	Coverage limited to 100 visits per member per calendar year. Non-participating home health care and home infusion are not covered unless pre-authorized. Pre-authorization is required.
	Rehabilitation services	20% **coinsurance**	40% **coinsurance**	----------None----------
	Habilitation services	20% **coinsurance**	40% **coinsurance**	----------None----------
	Skilled nursing care	20% **coinsurance** at freestanding SNF 20% **coinsurance** at skilled nursing SNF	20% **coinsurance** at freestanding diagnostic center 40% **coinsurance** at skilled nursing SNF	Coverage limited to 100 days per member per benefit period combined with hospital/free-standing skilled nursing facility. Pre-authorization is required. Hospital Skilled Nursing Unit : The maximum allowed amount for non-participating providers is $600 per day. Members are responsible for 40% of this $600 per day, plus all charges in excess of $600.
	Durable medical equipment	20% **coinsurance**	40% **coinsurance**	----------None----------
	Hospice service	No Charge	Not Covered	**Coinsurance** may apply for other **hospice services**.
If your child needs dental or eye care	Eye exam	Not Covered	Not Covered	----------None----------
	Glasses	Not Covered	Not Covered	----------None----------
	Dental check-up	Not Covered	Not Covered	----------None----------

Excluded Services & Other Covered Services:

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

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

Pharmacy Benefit Exclusions

- Allergy Serums
- Drugs used to promote or stimulate hair growth
- Non-Federal Legend Drugs
- Drugs labeled "Caution-limited by Federal law to investigational use" or experimental drugs, even though a charge is made to the individual
- ACA Preventive Meds Aspirin - Exception: covered for adults under 60 years of age
- ACA Preventive Meds Smoking Cessation- Exception: covered for adults 18 years of age and over
- ACA Preventive Meds - Vitamin D Exception: Covered for adults age 65 years of age and over
- Biologicals
- Blood or blood plasma products
- Nutritional Supplements
- Some or certain compounds are excluded
- ACA Preventive Meds Folic Acid -Exception: covered for adults under 51 years of age
- ACA Preventive Meds - Breast Cancer Prevention, Exception: covered for adults 35 years of age and over
- Certain formulary exclusions apply, for more information on this as well as the latest drug coverage please visit our website www.express-scripts.com
- Drugs used for cosmetic purposes
- Insulin Pumps
- Ostomy Supplies
- ACA Preventive Meds Contraceptives – Exception: covered for adults less than 51 years of age
- ACA Preventive Meds Fluoride -Exception: covered for children 6 months through 5 years of age
- ACA Preventive Meds - Bowel Prep Agents Exception: covered for adults between the ages of 50 through 75 years

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

- Acupuncture
- Bariatric Surgery
- Chiropractic care
- Hearing aids

Other Pharmacy Benefit Inclusions

- Specialty Drugs
- Insulin
- OTC Diabetic Supplies (except Insulin Pumps and Glucowatch products)
- ACA Preventive Meds Aspirin- Exception: covered for adults under 60 years of age
- ACA Preventive Meds Smoking Cessation- Exception: covered for adults 18 years of age and over
- Certain formulary exclusions apply, for more information on this as well as the latest drug coverage please visit our website www.express-scripts.com
- State Restricted Drugs
- Needles and Syringes
- ACA Preventive Meds Contraceptives – Exception: covered for adults less than 51 years of age
- ACA Preventive Meds Folic Acid - Exception: covered for adults under 51 years of age
- ACA Preventive Meds - Breast Cancer Prevention, Exception: covered for adults 35 years of age and over
- Vaccines
- Drugs to treat Impotency for males only age 18 and over
- ACA Preventive Meds - Vitamin D Exception: Covered for adults age 65 years of age and over
- ACA Preventive Meds Fluoride -Exception: covered for children 6 months through 5 years of age
- ACA Preventive Meds – Bowel Prep Agents Exception: covered for adults between the ages of 50 through 75 years

Your Rights to Continue Coverage:

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

Questions: Call 1-855-256-9404 or visit us at www.blueshieldca.com\csaceia.
If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.dol.gov/ebsa/healthreform or call **1-866-444-3272** to request a copy.

For more information on your rights to continue coverage, contact the **plan** at **1-855-256-9404**. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 X 61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your **plan**, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: 1-855-256-9404 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file your **appeal**. Contact California Department of Managed Health Care Help at 1-888-466-2219 or visit http://www.healthhelp.ca.gov.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-866-346-7198.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-346-7198.

Chinese (中文): 如果需要中文的帮助，**请拨打这个号码**1-866-346-7198.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-866-346-7198.

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

About these Coverage Examples:

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

This is not a cost estimator.

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

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $5,120
- **Patient pays** $2,420

Sample care costs:

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

Patient pays:

Deductibles	$750
Copays	$320
Coinsurance	$1180
Limits or exclusions	$170
Total	**$2420**

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

- **Amount owed to providers:** $5,400
- **Plan pays** $1,290
- **Patient pays** $4,110

Sample care costs:

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

Patient pays:

Deductibles	$750
Copays	$220
Coinsurance	$210
Limits or exclusions	$2,930
Total	**$4,110**

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

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

What does a Coverage Example show?

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

Does the Coverage Example predict my own care needs?

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

Does the Coverage Example predict my future expenses?

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

Can I use Coverage Examples to compare plans?

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

Are there other costs I should consider when comparing plans?

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