

# Shield Spectrum PPO<sup>SM</sup> Savings Plan 3400

## Benefit Summary

### Blue Shield of California

### Life & Health Insurance Company

Effective January 1, 2008

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

DEDUCTIBLES	Preferred Providers <sup>1</sup>	Non-Preferred Providers <sup>1</sup>
<b>Calendar-Year Deductible</b>		
• Individual coverage	\$3,400	\$3,400
• Family coverage (Note: An individual within the family coverage may meet his/her deductible without having to meet the family aggregate. Deductible accumulates separately for preferred and non-preferred providers)	\$6,800	\$6,800
<b>Calendar-Year Copayment Maximum</b> (Includes the plan deductible)		
• Individual coverage	\$4,500	\$10,000
• Family coverage (Note: An individual within the family coverage may meet his/her out-of-pocket maximum without having to meet the family aggregate. Out-of-pocket maximum accumulates separately for preferred and non-preferred providers)	\$9,000	\$20,000
<b>LIFETIME MAXIMUM</b>	\$6,000,000	
<b>Covered Services</b>	<b>Member Copayment</b>	
<i>Benefits are subject to the plan's calendar-year deductible unless otherwise noted.</i>		
PROFESSIONAL SERVICES	Preferred Providers <sup>1</sup>	Non-Preferred Providers <sup>1</sup>
<b>Physician services</b>		
• Physician and specialist office visits	30%	50%
• Allergy testing or treatment	30%	50%
<b>Laboratory, X-rays and diagnostics</b>		
	30%	50%
<b>Preventive care</b> (Calendar-year deductible waived)		
• Annual routine physical exam office visit (One per calendar-year, age 3 or older)	\$40/visit <sup>2</sup>	Not covered
• Laboratory, including mammogram and Pap test screening or other FDA-approved cervical cancer screening tests, immunizations and vaccinations	30%	Not covered
<b>OUTPATIENT SERVICES</b>		
• Outpatient surgery in performed in a participating ambulatory surgery center (ASC) <sup>3</sup>	20%	50% <sup>4</sup>
• Outpatient surgery in hospital/facility	30%	50% <sup>4</sup>
• Outpatient treatment and necessary supplies	30%	50% <sup>4</sup>
<b>HOSPITALIZATION SERVICES</b>		
• Inpatient physician services (including pregnancy and maternity care)	30%	50%
• Semi-private room and board, medically necessary services and supplies	30%	50% <sup>4</sup>
• Bariatric surgery (Pre-authorization required; medically necessary surgery for weight loss, only for morbid obesity) <sup>5</sup>	30%	50% <sup>4</sup>
<b>Skilled nursing facility (SNF) services<sup>6</sup></b> (Combined maximum of up to 100 preauthorized days per calendar-year; semi-private accommodations)		
• Freestanding SNF	30%	30%
• Hospital SNF unit	30%	50% <sup>4</sup>

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**Covered Services****Member Copayment***Benefits are subject to the plan's calendar-year deductible unless otherwise noted.***EMERGENCY HEALTH COVERAGE**

- Facility services (Not resulting in a direct admission)
- Facility services (Resulting in a direct admission)
- Emergency room physician visits

**Preferred Providers<sup>1</sup>**

\$100/visit + 30%

30%

30%

30%

**Non-Preferred Providers<sup>1</sup>**

\$100/visit + 30%

30%

30%

30%

**AMBULANCE SERVICES****PRESCRIPTION DRUG COVERAGE<sup>7, 8</sup>**

(Subject to plan deductible; includes oral contraceptives and diaphragms, and covered diabetic drugs and testing supplies)

- Retail prescriptions (For up to a 30-day supply)
  - Generic drugs
  - Formulary brand-name drugs

- Non-formulary brand-name drugs
- Home self-administered injectable drugs

(May require prior authorization from Blue Shield Pharmacy Services. Home self-administered injectable drugs are covered only when dispensed by select participating pharmacies in the Specialty Pharmacy Network. Drugs from non-participating pharmacies are not covered except in emergency and urgent situations.)

- Mail service prescriptions (For up to a 90-day supply)
  - Generic drugs
  - Formulary brand-name drugs
  - Non-formulary brand-name drugs
  - Home self-administered injectable drugs

**Participating Pharmacy**

- \$10/prescription
- \$30 or 30% of contracted rate (whichever is greater)
- \$50 or 50% of contracted rate (whichever is greater)
- 30%/prescription

- \$20/prescription
- \$60 or 30% of contracted rate (whichever is greater)
- \$100 or 50% of contracted rate (whichever is greater)
- Not covered

**Non-Participating Pharmacy**

- 50%/prescription
- 50%/prescription
- 50%/prescription
- Not covered

- Not covered
- Not covered
- Not covered
- Not covered

**PROSTHETICS/ORTHOTICS**

Prosthetics appliances and orthoses benefits

**Preferred Providers<sup>1</sup>**

30%

50%

**Non-Preferred Providers<sup>1</sup>**

Not covered

Not covered

**DURABLE MEDICAL EQUIPMENT** (Plan payment up to \$2,000 maximum per person per calendar year)**MENTAL HEALTH SERVICES (PSYCHIATRIC)<sup>9</sup>**

- Inpatient hospital facility services
- Outpatient visits for severe mental health conditions
- Outpatient visits for non-severe mental health conditions

(Up to 20 visits per calendar-year combined with outpatient chemical dependency visits)<sup>10</sup>**MHSA Participating Providers<sup>1</sup>**

30%

30%

50%

**MHSA Non-Participating Providers<sup>1</sup>**50%<sup>4</sup>

50%

Not covered

**CHEMICAL DEPENDENCY SERVICES (SUBSTANCE ABUSE)<sup>9</sup>, PLEASE SEE FOOTNOTE 12**

- Inpatient services for medical acute detoxification
- Outpatient visits

(Up to 20 visits per calendar-year combined with outpatient non-severe mental health visits)<sup>10</sup>

30%

50%

50%<sup>4</sup>

Not covered

**HOME HEALTH SERVICES**

(Combined maximum of 100 prior authorized visits per calendar-year)

- Home health and home infusion care, home injectable treatment

**Preferred Providers<sup>1</sup>**

30%

**Non-Preferred Providers<sup>1</sup>**30%<sup>6</sup>**OTHER SERVICES****Hospice**

- Routine home care and inpatient respite care
- 24 hour continuous home care and general inpatient care

No charge

30%

No charge<sup>6</sup>30%<sup>6</sup>**Pregnancy and maternity care**

- Prenatal and postnatal professional (physician) services

(For all necessary inpatient hospital services, see "Hospitalization Services.")

30%

50%

## Covered Services

## Member Copayment

Benefits are subject to the plan's calendar-year deductible unless otherwise noted.

### Well-baby care (From birth through and including age 2; Calendar-year plan deductible waived)

• Office visits and consultations	\$40/visit <sup>2</sup>	Not covered
• Immunizations	30%	Not covered
• Laboratory screenings	30%	Not covered

### Family planning

• Family planning counseling	30%	Not covered
• Elective abortion <sup>11</sup> , tubal ligation <sup>11</sup> , vasectomy <sup>11</sup>	30%	Not covered

### Rehabilitative therapy services

• Outpatient visits (Up to 12 visits per calendar-year for any combination of physical therapy, occupational therapy, speech therapy and respiratory therapy)	30%	50%
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### Alternative care

• Chiropractic services provided by a chiropractor (Up to 20 visits per calendar-year) <sup>10</sup>	30%	50%
• Acupuncture services	Not covered	Not covered

**Covered out-of-state benefits** Benefits provided through BlueCard® Program, for out-of-state emergency and non-emergency care, are provided at the preferred level of the local Blue Plan allowable amount when you use a Blue Cross/Blue Shield provider.

### Diabetes care

• Equipment, devices and non-testing supplies	50%	Not covered
• Self-management training and education (If billed by your provider, you will also be responsible for the office visit copayment)	30%	50%

**Optional Benefits** Optional dental, vision, or infertility benefit is available. If your employer purchased any of these benefits, a description of the benefit is provided separately.

- 1 Member is responsible for copayment in addition to any charges above allowable amounts. The copayment percentage indicated is a percentage of allowed amounts. Preferred providers accept Blue Shield of California Life & Health Insurance Company's (Blue Shield Life) allowable amount as full payment for covered services. Non-preferred providers can charge more than these amounts. When members use non-preferred providers, they must pay the applicable copayment plus any amount that exceeds Blue Shield Life's allowable amount. Charges above the allowable amount do not count toward the calendar-year deductible or out-of-pocket maximum.
- 2 The preventive care and well-baby care office visit copayments do not apply toward the plan deductible. Other covered services received during or in connection with the office visit are subject to the plan deductible and the applicable copayment percentage.
- 3 Participating ambulatory surgery centers may not be available in all areas. Regardless of their availability, you can obtain outpatient surgery services from a hospital or an ambulatory surgery center affiliated with a hospital, with payment according to your health plan's hospital services benefits.
- 4 The maximum allowed charges for non-emergency hospital services received from a non-preferred hospital is \$600 per day. Members are responsible for 50 percent of this \$600 per day, plus all charges in excess of \$600. Payments that exceed the allowed charge do not count toward the calendar-year out-of-pocket maximum.
- 5 Bariatric surgery is covered when pre-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 preferred provider and there is no coverage of bariatric services from non-preferred providers. In addition, if prior authorized by Blue Shield Life, 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 *Certificate of Insurance* for further benefit details.
- 6 Services may require prior authorization by Blue Shield Life. When these services are prior authorized, members pay the preferred or participating provider level.
- 7 Please note that if you switch from another plan, your prescription drug deductible credit from the previous plan during the calendar year, if applicable, will not carry forward to your new plan. This plan's prescription drug coverage provides, on average, less coverage than the standard benefit set by the federal government for Medicare Part D (also called "non-creditable" coverage). It is important to know that you may only enroll in a Medicare Part D plan during specified times of the year, and if you do not enroll when first eligible you may be subject to payment of higher Medicare Part D premiums when you enroll at a later date. For more information about drug coverage, call the customer service number on your member ID card, Monday through Thursday, 8:00 am – 5:00 pm or Friday, 9:00 am - 5:00 pm. The hearing impaired may call the TTY number also listed on your member ID card.
- 8 If the member requests a brand-name drug when a generic drug equivalent is available, the member is responsible for paying the difference between the Participating Pharmacy contracted rate for the brand-name drug and its generic drug equivalent, as well as the applicable generic drug copayment.
- 9 Mental health and chemical dependency services, other than medical acute detoxification, are accessed through the mental health services administrator (MHSA) – U.S. Behavioral Health Plan, California (USBHPC) – using MHSA participating and non-participating providers. MHSA non-participating providers are not administered by USBHPC. Services for medical acute detoxification are accessed through Blue Shield using Blue Shield's preferred providers or non-preferred providers. For a listing of severe mental illnesses, including serious emotional disturbances of a child, and other benefit details, please refer to the *Certificate of Insurance* or group policy.
- 10 All outpatient non-severe mental health, outpatient substance abuse, and chiropractic visits accrue to the calendar-year visit maximum regardless of whether the plan deductible has been met.
- 11 Copayment shown is for physician's services. If the procedure is performed in a facility setting (hospital or outpatient surgery center), an additional facility copayment may apply.
- 12 **Optional inpatient substance abuse treatment benefits are available. If your employer purchased these benefits, a description of the benefit is attached hereto as "Additional Substance Abuse Treatment Benefits."**

Plan designs may be modified to ensure compliance with state and federal requirements.