

Summary of Benefits

Blue Shield Trio Gold 80 HMO 250/35 + Child Dental

This Summary of Benefits shows the amount you will pay for Covered Services under this Blue Shield of California Plan. It is only a summary and it is included as part of the Evidence of Coverage (EOC).¹ Please read both documents carefully for details.

Medical Provider Network:

Trio ACO HMO Network

This Plan uses a specific network of Health Care Providers, called the Trio ACO HMO provider network. Medical Groups, Independent Practice Associations (IPAs), and Physicians in this network are called Participating Providers. You must select a Primary Care Physician from this network to provide your primary care and help you access services, but there are some exceptions. Please review your Evidence of Coverage for details about how to access care under this Plan. You can find Participating Providers in this network at blueshieldca.com.

Pharmacy Network:

Rx Spectrum

Drug Formulary:

Standard Formulary

Calendar Year Deductibles (CYD)²

A Calendar Year Deductible (CYD) is the amount a Member pays each Calendar Year before Blue Shield pays for Covered Services under the Plan. Blue Shield pays for some Covered Services before the Calendar Year Deductible is met, as noted in the Benefits chart below.

		When using a Participating Provider ³
Calendar Year medical Deductible	<i>Individual coverage</i>	\$250
	<i>Family coverage</i>	\$250: individual
		\$500: Family

Calendar Year Out-of-Pocket Maximum⁴

An Out-of-Pocket Maximum is the most a Member will pay for Covered Services each Calendar Year. Any exceptions are listed in the EOC.

No Annual or Lifetime Dollar Limit

Under this Plan there is no annual or lifetime dollar limit on the amount Blue Shield will pay for Covered Services.

	When using a Participating Provider ³
<i>Individual coverage</i>	\$7,800
<i>Family coverage</i>	\$7,800: individual
	\$15,600: Family

Benefits⁵

Your payment

	When using a Participating Provider ³	CYD ² applies
Preventive Health Services⁶		
Preventive Health Services	\$0	
California Prenatal Screening Program	\$0	
Physician services		
Primary care office visit	\$35/visit	
Trio+ specialist care office visit (self-referral)	\$55/visit	
Other specialist care office visit (referred by PCP)	\$55/visit	
Physician home visit	\$35/visit	
Physician or surgeon services in an outpatient facility	\$35/visit	
Physician or surgeon services in an inpatient facility	\$0	
Other professional services		
Other practitioner office visit <i>Includes nurse practitioners, physician assistants, and therapists.</i>	\$35/visit	
Acupuncture services	\$35/visit	
Chiropractic services	Not covered	
Teladoc consultation	\$0	
Family planning		
• Counseling, consulting, and education	\$0	
• Injectable contraceptive; diaphragm fitting, intrauterine device (IUD), implantable contraceptive, and related procedure.	\$0	
• Tubal ligation	\$0	
• Vasectomy	\$35/surgery	
Podiatric services	\$55/visit	
Pregnancy and maternity care		
Physician office visits: prenatal and initial postnatal	\$0	
Physician services for pregnancy termination	\$35/surgery	
Emergency services		
Emergency room services <i>If admitted to the Hospital, this payment for emergency room services does not apply. Instead, you pay the Participating Provider payment under Inpatient facility services/ Hospital services and stay.</i>	\$250/visit	✓
Emergency room Physician services	\$0	

Benefits⁵

Your payment

	When using a Participating Provider ³	CYD ² applies
Urgent care center services	\$35/visit	
Ambulance services <i>This payment is for emergency or authorized transport.</i>	\$250/transport	✓
Outpatient facility services		
Ambulatory Surgery Center	\$300/surgery	✓
Outpatient Department of a Hospital: surgery	\$300/surgery	✓
Outpatient Department of a Hospital: treatment of illness or injury, radiation therapy, chemotherapy, and necessary supplies	20%	
Inpatient facility services		
Hospital services and stay	\$600/day up to 5 days/admission	✓
Transplant services <i>This payment is for all covered transplants except tissue and kidney. For tissue and kidney transplant services, the payment for Inpatient facility services/ Hospital services and stay applies.</i>		
• Special transplant facility inpatient services	\$600/day up to 5 days/admission	✓
• Physician inpatient services	\$0	
Diagnostic x-ray, imaging, pathology, and laboratory services <i>This payment is for Covered Services that are diagnostic, non-Preventive Health Services, and diagnostic radiological procedures, such as CT scans, MRIs, MRAs, and PET scans. For the payments for Covered Services that are considered Preventive Health Services, see Preventive Health Services.</i>		
Laboratory services <i>Includes diagnostic Papanicolaou (Pap) test.</i>		
• Laboratory center	\$35/visit	
• Outpatient Department of a Hospital	\$35/visit	
X-ray and imaging services <i>Includes diagnostic mammography.</i>		
• Outpatient radiology center	\$55/visit	
• Outpatient Department of a Hospital	\$55/visit	
Other outpatient diagnostic testing <i>Testing to diagnose illness or injury such as vestibular function tests, EKG, ECG, cardiac monitoring, non-invasive vascular studies, sleep medicine testing, muscle and range of motion tests, EEG, and EMG.</i>		
• Office location	\$55/visit	
• Outpatient Department of a Hospital	\$55/visit	
Radiological and nuclear imaging services		
• Outpatient radiology center	\$250/visit	✓
• Outpatient Department of a Hospital	\$250/visit	✓

Benefits⁵

Your payment

	When using a Participating Provider ³	CYD ² applies
Rehabilitative and Habilitative Services		
<i>Includes Physical Therapy, Occupational Therapy, Respiratory Therapy, and Speech Therapy services. There is no visit limit for Rehabilitative or Habilitative Services.</i>		
Office location	\$35/visit	
Outpatient Department of a Hospital	\$35/visit	
Durable medical equipment (DME)		
DME	20%	
Breast pump	\$0	
Orthotic equipment and devices	\$0	
Prosthetic equipment and devices	\$0	
Home health care services		
	\$30/visit	
<i>Up to 100 visits per Member, per Calendar Year, by a home health care agency. All visits count towards the limit, including visits during any applicable Deductible period. Includes home visits by a nurse, Home Health Aide, medical social worker, physical therapist, speech therapist, or occupational therapist, and medical supplies.</i>		
Home infusion and home injectable therapy services		
Home infusion agency services	\$0	
<i>Includes home infusion drugs and medical supplies.</i>		
Home visits by an infusion nurse	\$30/visit	
Hemophilia home infusion services	\$0	
<i>Includes blood factor products.</i>		
Skilled Nursing Facility (SNF) services		
<i>Up to 100 days per Member, per Benefit Period, except when provided as part of a Hospice program. All days count towards the limit, including days during any applicable Deductible period and days in different SNFs during the Calendar Year.</i>		
Freestanding SNF	\$300/day up to 5 days/admission	✓
Hospital-based SNF	\$300/day up to 5 days/admission	✓
Hospice program services		
	\$0	
<i>Includes pre-Hospice consultation, routine home care, 24-hour continuous home care, short-term inpatient care for pain and symptom management, and inpatient respite care.</i>		
Other services and supplies		
Diabetes care services		
• Devices, equipment, and supplies	20%	
• Self-management training	\$0	

Benefits⁵

Your payment

	When using a Participating Provider ³	CYD ² applies
Dialysis services	20%	
PKU product formulas and Special Food Products	\$0	
Allergy serum billed separately from an office visit	20%	

Mental Health and Substance Use Disorder Benefits

Your payment

Mental health and substance use disorder Benefits are provided through Blue Shield's Mental Health Service Administrator (MHSA).

	When using a MHSA Participating Provider ³	CYD ² applies
Outpatient services		
Office visit, including Physician office visit	\$35/visit	
Teladoc behavioral health	\$0	
Other outpatient services, including intensive outpatient care, electroconvulsive therapy, transcranial magnetic stimulation, Behavioral Health Treatment for pervasive developmental disorder or autism in an office setting, home, or other non-institutional facility setting, and office-based opioid treatment	\$35/visit	
Partial Hospitalization Program	\$35/visit	
Psychological Testing	\$35/visit	
Inpatient services		
Physician inpatient services	\$0	
Hospital services	\$600/day up to 5 days/admission	✓
Residential Care	\$600/day up to 5 days/admission	✓

Prescription Drug Benefits^{7,8}

Your payment

	When using a Participating Pharmacy ³		CYD ² applies
	Level A	Level B	
<i>Retail pharmacy prescription Drugs</i>			
<i>Per prescription, up to a 30-day supply.</i>			
Contraceptive Drugs and devices	\$0	\$0	
Tier 1 Drugs	\$15/prescription	\$20/prescription	
Tier 2 Drugs	\$40/prescription	\$60/prescription	
Tier 3 Drugs	\$70/prescription	\$100/prescription	
Tier 4 Drugs	20% up to \$250/prescription	20% up to \$250/prescription	

Prescription Drug Benefits^{7,8}

Your payment

	When using a Participating Pharmacy ³	CYD ² applies
Mail service pharmacy prescription Drugs		
<i>Per prescription, up to a 90-day supply.</i>		
Contraceptive Drugs and devices	\$0	
Tier 1 Drugs	\$30/prescription	
Tier 2 Drugs	\$80/prescription	
Tier 3 Drugs	\$140/prescription	
Tier 4 Drugs	20% up to \$500/prescription	
Oral Anticancer Drugs	Applicable Tier 1, Tier 2, Tier 3, or Tier 4 Copayment up to \$250/prescription	
<i>Per prescription, up to a 30-day supply.</i>		

Pediatric Benefits

Your payment

<i>Pediatric Benefits are available through the end of the month in which the Member turns 19.</i>	When using a Participating Dentist ³	CYD ² applies
Pediatric dental⁹		
Diagnostic and preventive services		
• Oral exam	\$0	
• Preventive – cleaning	\$0	
• Preventive – x-ray	\$0	
• Sealants per tooth	\$0	
• Topical fluoride application	\$0	
• Space maintainers - fixed	\$0	
Basic services		
• Restorative procedures	See Dental Copay Schedule in Evidence of Coverage	
• Periodontal maintenance	See Dental Copay Schedule in Evidence of Coverage	
Major services		
• Oral surgery	See Dental Copay Schedule in Evidence of Coverage	
• Endodontics	See Dental Copay Schedule in Evidence of Coverage	
• Periodontics (other than maintenance)	See Dental Copay Schedule in Evidence of Coverage	
• Crowns and casts	See Dental Copay Schedule in Evidence of Coverage	
• Prosthodontics	See Dental Copay Schedule in Evidence of Coverage	
Orthodontics (Medically Necessary)	\$1,000	

Pediatric Benefits

Your payment

Pediatric Benefits are available through the end of the month in which the Member turns 19.

When using a Participating Provider³

CYD² applies

Pediatric vision¹⁰

Comprehensive eye examination

One exam per Calendar Year.

- Ophthalmologic visit \$0
- Optometric visit \$0

Eyewear/materials

One eyeglass frame and eyeglass lenses, or contact lenses instead of eyeglasses, up to the Benefit per Calendar Year. Any exceptions are noted below.

- Contact lenses
 - Non-elective (Medically Necessary) - hard or soft \$0
Up to two pairs per eye per Calendar Year.
 - Elective (cosmetic/convenience)
 - Standard and non-standard, hard \$0
Up to a 3 month supply for each eye per Calendar Year based on lenses selected.
 - Standard and non-standard, soft \$0
Up to a 6 month supply for each eye per Calendar Year based on lenses selected.

- Eyeglass frames
 - Collection frames \$0
 - Non-collection frames All charges above \$150

- Eyeglass lenses
 - Lenses include choice of glass or plastic lenses, all lens powers (single vision, bifocal, trifocal, lenticular), fashion or gradient tint, scratch coating, oversized, and glass-grey #3 prescription sunglasses.*
 - Single vision \$0
 - Lined bifocal \$0
 - Lined trifocal \$0
 - Lenticular \$0

Optional eyeglass lenses and treatments

- Ultraviolet protective coating (standard only) \$0
- Polycarbonate lenses \$0
- Standard progressive lenses \$0
- Premium progressive lenses \$95
- Anti-reflective lens coating (standard only) \$35
- Photochromic - glass lenses \$25
- Photochromic - plastic lenses \$0
- High index lenses \$30
- Polarized lenses \$45

Pediatric Benefits

Your payment

<i>Pediatric Benefits are available through the end of the month in which the Member turns 19.</i>	When using a Participating Provider ³	CYD ² applies
Low vision testing and equipment <ul style="list-style-type: none"> Comprehensive low vision exam Once every 5 Calendar Years. Low vision devices One aid per Calendar Year. 	\$0	
Diabetes management referral	\$0	

Notes

1 Evidence of Coverage (EOC):

The Evidence of Coverage (EOC) describes the Benefits, limitations, and exclusions that apply to coverage under this Plan. Please review the EOC for more details of coverage outlined in this Summary of Benefits. You can request a copy of the EOC at any time.

Capitalized terms are defined in the EOC. Refer to the EOC for an explanation of the terms used in this Summary of Benefits.

2 Calendar Year Deductible (CYD):

Calendar Year Deductible explained. A Deductible is the amount you pay each Calendar Year before Blue Shield pays for Covered Services under the Plan.

If this Plan has any Calendar Year Deductible(s), Covered Services subject to that Deductible are identified with a check mark (✓) in the Benefits chart above.

Covered Services not subject to the Calendar Year medical Deductible. Some Covered Services received from Participating Providers are paid by Blue Shield before you meet any Calendar Year medical Deductible. These Covered Services do not have a check mark (✓) next to them in the "CYD applies" column in the Benefits chart above.

Family coverage has an individual Deductible within the Family Deductible. This means that the Deductible will be met for an individual with Family coverage who meets the individual Deductible prior to the Family meeting the Family Deductible within a Calendar Year. Any amount you have paid toward the individual Deductible will be applied to both the individual Deductible and the Family Deductible.

3 Using Participating Providers:

Participating Providers have a contract to provide health care services to Members. When you receive Covered Services from a Participating Provider, you are only responsible for the Copayment or Coinsurance, once any Calendar Year Deductible has been met.

Participating Pharmacies. Blue Shield has two participation levels for retail pharmacies; Level A and Level B. You can go to any Level A or Level B pharmacy to obtain covered Drugs.

Teladoc. Teladoc mental health and substance use disorder (behavioral health) consultations are provided through Teladoc. These services are not administered by Blue Shield's Mental Health Service Administrator (MHSA).

4 Calendar Year Out-of-Pocket Maximum (OOPM):

Calendar Year Out-of-Pocket Maximum explained. The Out-of-Pocket Maximum is the most you are required to pay for Covered Services in a Calendar Year. Once you reach your Out-of-Pocket Maximum, Blue Shield will pay 100% of the Allowed Charges for Covered Services for the rest of the Calendar Year.

Your payment after you reach the Calendar Year OOPM. You will continue to pay all charges for services that are not covered, charges above the Allowed Charges, and charges for services above any Benefit maximum.

Any Deductibles count towards the OOPM. Any amounts you pay that count towards the medical Calendar Year Deductible also count towards the Calendar Year Out-of-Pocket Maximum.

Family coverage has an individual OOPM within the Family OOPM. This means that the OOPM will be met for an individual with Family coverage who meets the individual OOPM prior to the Family meeting the Family OOPM within a Calendar Year. Any amount you have paid toward the individual OOPM will be applied to both the individual OOPM and the Family OOPM.

5 Separate Member Payments When Multiple Covered Services are Received:

Each time you receive multiple Covered Services, you might have separate payments (Copayment or Coinsurance) for each service. When this happens, you may be responsible for multiple Copayments or Coinsurance. For example, you may owe an office visit Copayment in addition to an allergy serum Copayment when you visit the doctor for an allergy shot.

6 Preventive Health Services:

If you only receive Preventive Health Services during a Physician office visit, there is no Copayment or Coinsurance for the visit. If you receive both Preventive Health Services and other Covered Services during the Physician office visit, you may have a Copayment or Coinsurance for the visit.

7 Outpatient Prescription Drug Coverage:

Medicare Part D-creditable coverage-

This Plan's prescription drug coverage is on average equivalent to or better than the standard benefit set by the federal government for Medicare Part D (also called creditable coverage). Because this plan's prescription drug coverage is creditable, you do not have to enroll in Medicare Part D while you maintain this coverage; however, you should be aware that if you do not enroll in Medicare Part D within 63 days following termination of this coverage, you could be subject to Medicare Part D premium penalties.

8 Outpatient Prescription Drug Coverage:

Brand Drug coverage when a Generic Drug is available. If you, the Physician, or Health Care Provider, select a Brand Drug when a Generic Drug equivalent is available, you are responsible for the difference between the cost to Blue Shield for the Brand Drug and its Generic Drug equivalent plus the tier 1 Copayment or Coinsurance. This difference in cost will not count towards any Calendar Year pharmacy Deductible, medical Deductible, or the Calendar Year Out-of-Pocket Maximum.

Request for Medical Necessity Review. If you or your Physician believes a Brand Drug is Medically Necessary, either person may request a Medical Necessity Review. If approved, the Brand Drug will be covered at the applicable Drug tier Copayment or Coinsurance.

Short-Cycle Specialty Drug program. This program allows initial prescriptions for select Specialty Drugs to be filled for a 15-day supply with your approval. When this occurs, the Copayment or Coinsurance will be pro-rated.

Specialty Drugs. Specialty Drugs are only available from a Network Specialty Pharmacy, up to a 30-day supply.

Notes

9 Pediatric Dental Coverage:

Pediatric dental benefits are provided through Blue Shield's Dental Plan Administrator (DPA).

Orthodontic Covered Services. The Copayment or Coinsurance for Medically Necessary orthodontic Covered Services applies to a course of treatment even if it extends beyond a Calendar Year. This applies as long as the Member remains enrolled in the Plan.

10 Pediatric Vision Coverage:

Pediatric vision benefits are provided through Blue Shield's Vision Plan Administrator (VPA).

Coverage for frames. If frames are selected that are more expensive than the Allowable Amount established for frames under this Benefit, you pay the difference between the Allowable Amount and the provider's charge.

"Collection frames" are covered with no Member payment from Participating Providers. Retail chain Participating Providers do not usually display the frames as "collection," but a comparable selection of frames is maintained.

"Non-collection frames" are covered up to an Allowable Amount of \$150; however, if the Participating Provider uses:

- wholesale pricing, then the Allowable Amount will be up to \$99.06.
- warehouse pricing, then the Allowable Amount will be up to \$103.64.

Participating Providers using wholesale pricing are identified in the provider directory.

Plans may be modified to ensure compliance with State and Federal requirements.