

Summary of Benefits

Bronze Full PPO 6250/70 OffEx

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:

Full PPO Network

This Plan uses a specific network of Health Care Providers, called the Full PPO provider network. Providers in this network are called Participating Providers. You pay less for Covered Services when you use a Participating Provider than when you use a Non-Participating Provider. You can find Participating Providers in this network at blueshieldca.com.

Pharmacy Network:

Rx Ultra

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	When using any combination of Participating ³ and Non-Participating ⁴ Providers
Calendar Year medical and pharmacy Deductible	<i>Individual coverage</i>	\$6,250	\$12,500
<i>This Plan combines medical and pharmacy Deductibles into one Calendar Year Deductible</i>	<i>Family coverage</i>	\$6,250: individual \$12,500: Family	\$12,500: individual \$25,000: Family

Calendar Year Out-of-Pocket Maximum⁵

An Out-of-Pocket Maximum is the most a Member will pay for Covered Services each Calendar Year. Any exceptions are listed in the Notes section at the end of this Summary of Benefits.

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	When using any combination of Participating ³ or Non-Participating ⁴ Providers
<i>Individual coverage</i>	\$8,200	\$16,400
<i>Family coverage</i>	\$8,200: individual \$16,400: Family	\$16,400: individual \$32,800: Family

First Dollar Coverage:

1 office visits per Calendar Year

This Plan has first dollar coverage (FDC) for 1 office visits with Participating Providers. This means Blue Shield will pay for these Covered Services before you meet any Calendar Year Medical Deductible. These services are identified by a check mark (✓) in the Benefits chart below.

First dollar coverage is available for office visits to a participating Physician, participating Health Care Provider, or Mental Health Service Administrator (MHSA) Participating Provider, for any combination of these services:

- Primary care office visit (by a Primary Care Physician)
- Specialist care office visit
- Other practitioner office visit
- Podiatric service
- Urgent care
- Outpatient mental health and substance use disorder office visit

After you reach the maximum number of visits under the first dollar coverage benefit, additional office visits in the same Calendar Year are subject to any Calendar Year medical Deductible.

First dollar coverage is provided in addition to covered Preventive Health Services office visits. Covered Preventive Health Services are also paid by Blue Shield before you meet any Calendar Year medical Deductible.

Benefits⁶

Your payment

	When using a Participating Provider ³	CYD ² applies	FDC applies	When using a Non-Participating Provider ⁴	CYD ² applies
Preventive Health Services⁷					
Preventive Health Services	\$0			Not covered	
California Prenatal Screening Program	\$0			\$0	
Physician services					
Primary care office visit	\$70/visit	✓	✓	50%	✓
Specialist care office visit	\$75/visit	✓	✓	50%	✓
Physician home visit	\$70/visit	✓	✓	50%	✓
Physician or surgeon services in an outpatient facility	40%	✓		50%	✓
Physician or surgeon services in an inpatient facility	40%	✓		50%	✓
Other professional services					
Other practitioner office visit <i>Includes nurse practitioners, physician assistants, and therapists.</i>	\$70/visit	✓	✓	50%	✓
Acupuncture services	\$25/visit	✓		50%	✓
Chiropractic services <i>Up to 20 visits per Member, per Calendar Year.</i>	\$15/visit			50%	✓
Teladoc consultation	\$0			Not covered	

Benefits⁶

Your payment

	When using a Participating Provider³	CYD² applies	FDC applies	When using a Non-Participating Provider⁴	CYD² applies
Family planning					
<ul style="list-style-type: none"> Counseling, consulting, and education 	\$0			Not covered	
<ul style="list-style-type: none"> Injectable contraceptive; diaphragm fitting, intrauterine device (IUD), implantable contraceptive, and related procedure. 	\$0			Not covered	
<ul style="list-style-type: none"> Tubal ligation 	\$0			Not covered	
<ul style="list-style-type: none"> Vasectomy 	40%	✓		Not covered	
Podiatric services	\$75/visit	✓	✓	50%	✓
Pregnancy and maternity care					
Physician office visits: prenatal and initial postnatal	\$0			50%	✓
Physician services for pregnancy termination	40%	✓		50%	✓
Emergency services					
Emergency room services	50%	✓		50%	✓
<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>					
Emergency room Physician services	40%	✓		40%	✓
Urgent care center services	\$70/visit	✓	✓	50%	✓
Ambulance services	40%	✓		40%	✓
<i>This payment is for emergency or authorized transport.</i>					
Outpatient facility services					
Ambulatory Surgery Center	40%	✓		50% of up to \$350/day plus 100% of additional charges	✓
Outpatient Department of a Hospital: surgery	\$200/surgery plus 40%	✓		50% of up to \$350/day plus 100% of additional charges	✓

Benefits⁶

Your payment

	When using a Participating Provider³	CYD² applies	FDC applies	When using a Non-Participating Provider⁴	CYD² applies
Outpatient Department of a Hospital: treatment of illness or injury, radiation therapy, chemotherapy, and necessary supplies	40%	✓		50% of up to \$350/day plus 100% of additional charges	✓
Inpatient facility services					
Hospital services and stay	40%	✓		50% of up to \$2,000/day plus 100% of additional charges	✓
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	40%	✓		Not covered	
• Physician inpatient services	40%	✓		Not covered	
Bariatric surgery services, designated California counties					
<i>This payment is for bariatric surgery services for residents of designated California counties. For bariatric surgery services for residents of non-designated California counties, the payments for Inpatient facility services/ Hospital services and stay and Physician inpatient and surgery services apply for inpatient services; or, if provided on an outpatient basis, the outpatient facility services and Outpatient Physician services payments apply.</i>					
Inpatient facility services	40%	✓		Not covered	
Outpatient facility services	\$200/surgery plus 40%	✓		Not covered	
Physician services	40%	✓		Not covered	

	When using a Participating Provider ³	CYD ² applies	FDC applies	When using a Non-Participating Provider ⁴	CYD ² applies
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>					
<ul style="list-style-type: none"> Laboratory center 	40%	✓		50%	✓
<ul style="list-style-type: none"> Outpatient Department of a Hospital 	40%	✓		50% of up to \$350/day plus 100% of additional charges	✓
X-ray and imaging services					
<i>Includes diagnostic mammography.</i>					
<ul style="list-style-type: none"> Outpatient radiology center 	40%	✓		50%	✓
<ul style="list-style-type: none"> Outpatient Department of a Hospital 	40%	✓		50% of up to \$350/day plus 100% of additional charges	✓
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>					
<ul style="list-style-type: none"> Office location 	40%	✓		50%	✓
<ul style="list-style-type: none"> Outpatient Department of a Hospital 	40%	✓		50% of up to \$350/day plus 100% of additional charges	✓
Radiological and nuclear imaging services					
<ul style="list-style-type: none"> Outpatient radiology center 	40%	✓		50%	✓

Benefits⁶

Your payment

	When using a Participating Provider³	CYD² applies	FDC applies	When using a Non-Participating Provider⁴	CYD² applies
<ul style="list-style-type: none"> Outpatient Department of a Hospital 	\$100/visit plus 40%	✓		50% of up to \$350/day plus 100% of additional charges	✓
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	\$70/visit	✓		50%	✓
Outpatient Department of a Hospital	\$70/visit	✓		50% of up to \$350/day plus 100% of additional charges	✓
Durable medical equipment (DME)					
DME	50%	✓		Not covered	
Breast pump	\$0			Not covered	
Orthotic equipment and devices	40%	✓		Not covered	
Prosthetic equipment and devices	40%	✓		Not covered	
Home health care services					
	40%	✓		Not covered	
<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	40%	✓		Not covered	
<i>Includes home infusion drugs and medical supplies.</i>					
Home visits by an infusion nurse	40%	✓		Not covered	
Hemophilia home infusion services	40%	✓		Not covered	
<i>Includes blood factor products.</i>					

	When using a Participating Provider ³	CYD ² applies	FDC applies	When using a Non-Participating Provider ⁴	CYD ² applies
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	40%	✓		50%	✓
Hospital-based SNF	40%	✓		50% of up to \$2,000/day plus 100% of additional charges	✓
Hospice program services					
	\$0	✓		Not covered	
<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	50%	✓		Not covered	
• Self-management training	\$0			50%	✓
Dialysis services	40%	✓		50% of up to \$350/day plus 100% of additional charges	✓
PKU product formulas and Special Food Products	40%	✓		40%	✓
Allergy serum billed separately from an office visit	40%	✓		50%	✓

Mental Health and Substance Use Disorder Benefits

Your payment

<i>Mental health and substance use disorder Benefits are provided through Blue Shield's Mental Health Service Administrator (MHSA).</i>	When using a MHSA Participating Provider³	CYD² applies	FDC applies	When using a MHSA Non-Participating Provider⁴	CYD² applies
Outpatient services					
Office visit, including Physician office visit	\$70/visit	✓	✓	50%	✓
Teladoc behavioral health	\$0			Not covered	
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	40%	✓		50%	✓
Partial Hospitalization Program	40%	✓		50% of up to \$350/day plus 100% of additional charges	✓
Psychological Testing	40%	✓		50%	✓
Inpatient services					
Physician inpatient services	40%	✓		50%	✓
Hospital services	40%	✓		50% of up to \$2,000/day plus 100% of additional charges	✓
Residential Care	40%	✓		50% of up to \$2,000/day plus 100% of additional charges	✓

Prescription Drug Benefits^{8,9}

Your payment

	When using a Participating Pharmacy³	CYD² applies	When using a Non-Participating Pharmacy⁴	CYD² applies
<i>Retail pharmacy prescription Drugs</i>				
<i>Per prescription, up to a 30-day supply.</i>				
Contraceptive Drugs and devices	\$0		Not covered	
Tier 1 Drugs	\$20/prescription		Not covered	
Tier 2 Drugs	\$65/prescription	✓	Not covered	

Prescription Drug Benefits^{8,9}

Your payment

	When using a Participating Pharmacy ³	CYD ² applies	When using a Non-Participating Pharmacy ⁴	CYD ² applies
Tier 3 Drugs	\$90/prescription	✓	Not covered	
Tier 4 Drugs	30% up to \$500/prescription	✓	Not covered	
Mail service pharmacy prescription Drugs				
<i>Per prescription, up to a 90-day supply.</i>				
Contraceptive Drugs and devices	\$0		Not covered	
Tier 1 Drugs	\$40/prescription		Not covered	
Tier 2 Drugs	\$130/prescription	✓	Not covered	
Tier 3 Drugs	\$180/prescription	✓	Not covered	
Tier 4 Drugs	30% up to \$1,000/prescription	✓	Not covered	
Oral Anticancer Drugs	Applicable Tier 1, Tier 2, Tier 3, or Tier 4 Copayment up to \$250/prescription		Not covered	
<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	When using a Non-Participating Dentist ⁴	CYD ² applies
Pediatric dental¹⁰				
Diagnostic and preventive services				
• Oral exam	\$0		20%	
• Preventive – cleaning	\$0		20%	
• Preventive – x-ray	\$0		20%	
• Sealants per tooth	\$0		20%	
• Topical fluoride application	\$0		20%	
• Space maintainers - fixed	\$0		20%	
Basic services				
• Restorative procedures	20%		30%	
• Periodontal maintenance	20%		30%	

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 Dentist³	CYD² applies	When using a Non-Participating Dentist⁴	CYD² applies
Major services				
• Oral surgery	50%		50%	
• Endodontics	50%		50%	
• Periodontics (other than maintenance)	50%		50%	
• Crowns and casts	50%		50%	
• Prosthodontics	50%		50%	
Orthodontics (Medically Necessary)	50%		50%	

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 Provider³	CYD² applies	When using a Non-Participating Provider⁴	CYD² applies
Pediatric vision¹¹				
Comprehensive eye examination <i>One exam per Calendar Year.</i>				
• Ophthalmologic visit	\$0		All charges above \$30	
• Optometric visit	\$0		All charges above \$30	
Eyewear/materials <i>One eyeglass frame and eyeglass lenses, or contact lenses instead of eyeglasses, up to the Benefit per Calendar Year. Any exceptions are noted below.</i>				
• Contact lenses				
Non-elective (Medically Necessary) - hard or soft <i>Up to two pairs per eye per Calendar Year.</i>	\$0		All charges above \$225	
Elective (cosmetic/convenience)				
Standard and non-standard, hard <i>Up to a 3 month supply for each eye per Calendar Year based on lenses selected.</i>	\$0		All charges above \$75	
Standard and non-standard, soft <i>Up to a 6 month supply for each eye per Calendar Year based on lenses selected.</i>	\$0		All charges above \$75	

Pediatric Benefits

Your payment

Pediatric Benefits are available through the end of the month in which the Member turns 19.	When using a Participating Provider ³	CYD ² applies	When using a Non-Participating Provider ⁴	CYD ² applies
<ul style="list-style-type: none"> Eyeglass frames 				
<ul style="list-style-type: none"> <ul style="list-style-type: none"> Collection frames 	\$0		All charges above \$40	
<ul style="list-style-type: none"> <ul style="list-style-type: none"> Non-collection frames 	All charges above \$150		All charges above \$40	
<ul style="list-style-type: none"> Eyeglass lenses <i>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.</i> 				
<ul style="list-style-type: none"> <ul style="list-style-type: none"> Single vision 	\$0		All charges above \$25	
<ul style="list-style-type: none"> <ul style="list-style-type: none"> Lined bifocal 	\$0		All charges above \$35	
<ul style="list-style-type: none"> <ul style="list-style-type: none"> Lined trifocal 	\$0		All charges above \$45	
<ul style="list-style-type: none"> <ul style="list-style-type: none"> Lenticular 	\$0		All charges above \$45	
Optional eyeglass lenses and treatments				
<ul style="list-style-type: none"> Ultraviolet protective coating (standard only) 	\$0		Not covered	
<ul style="list-style-type: none"> Polycarbonate lenses 	\$0		Not covered	
<ul style="list-style-type: none"> Standard progressive lenses 	\$55		Not covered	
<ul style="list-style-type: none"> Premium progressive lenses 	\$95		Not covered	
<ul style="list-style-type: none"> Anti-reflective lens coating (standard only) 	\$35		Not covered	
<ul style="list-style-type: none"> Photochromic - glass lenses 	\$25		Not covered	
<ul style="list-style-type: none"> Photochromic - plastic lenses 	\$25		Not covered	
<ul style="list-style-type: none"> High index lenses 	\$30		Not covered	
<ul style="list-style-type: none"> Polarized lenses 	\$45		Not covered	
Low vision testing and equipment				
<ul style="list-style-type: none"> Comprehensive low vision exam <i>Once every 5 Calendar Years.</i> 	35%		Not covered	
<ul style="list-style-type: none"> Low vision devices <i>One aid per Calendar Year.</i> 	35%		Not covered	
Diabetes management referral	\$0		Not covered	

Prior Authorization

The following are some frequently-utilized Benefits that require prior authorization:

- Radiological and nuclear imaging services
- Outpatient mental health services, except office visits
- Inpatient facility services
- Pediatric vision non-elective contact lenses and low vision testing and equipment
- Hospice program services
- Some prescription Drugs (see blueshieldca.com/pharmacy)

Please review the Evidence of Coverage for more about Benefits that require prior authorization.

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

- First Dollar Coverage (FDC). This Plan also has first dollar coverage. See the section on first dollar coverage for office visits that are also paid by Blue Shield before you meet any Calendar Year combined medical and pharmacy Deductible. Covered Services with first dollar coverage are identified with a check mark (✓) in the "FDC applies" column in the Benefits chart above.

This Plan has a Participating Provider Calendar Year Deductible as well as a combined Participating Provider and Non-Participating Provider Calendar Year Deductible. This means that any amounts you pay towards your Participating Provider Calendar Year Deductible also count towards your combined Participating and Non-Participating Provider Calendar Year Deductible.

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. Once the individual Deductible or Family Deductible is reached, cost sharing applies until the Out-of-Pocket Maximum is reached.

Notes

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.

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).

"Allowable Amount" is defined in the EOC. In addition:

- Coinsurance is calculated from the Allowable Amount or Benefit maximum, whichever is less.
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4 Using Non-Participating Providers:

Non-Participating Providers do not have a contract to provide health care services to Members. When you receive Covered Services from a Non-Participating Provider, you are responsible for:

- the Copayment or Coinsurance (once any Calendar Year Deductible has been met), and
- any charges above the Allowable Amount, or
- any charges above the stated dollar amount, which is the Benefit maximum.

"Allowable Amount" is defined in the EOC. In addition:

- Coinsurance is calculated from the Allowable Amount or Benefit maximum, whichever is less.
 - Charges above the Allowable Amount or Benefit maximum do not count towards the Out-of-Pocket Maximum, and are your responsibility for payment to the provider. This out-of-pocket expense can be significant.
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5 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 Allowable Amount 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 the following Covered Services after the Calendar Year Out-of-Pocket Maximum is met:

- dialysis center Benefits: dialysis services from a Non-Participating Provider.
- charges for services that are not covered, charges above the Allowable Amount, 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.

This Plan has a Participating Provider OOPM as well as a combined Participating Provider and Non-Participating Provider OOPM. This means that any amounts you pay towards your Participating Provider OOPM also count towards your combined Participating and Non-Participating Provider OOPM.

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, except for Out-of-Network pediatric dental services. Cost sharing payments for pediatric dental services made by each individual child for Out-of-Network Covered Services do not accumulate to the Family Out-of-Pocket Maximum.

6 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,

Notes

you may owe an office visit Copayment in addition to an allergy serum Copayment when you visit the doctor for an allergy shot.

7 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.

8 Outpatient Prescription Drug Coverage:

Medicare Part D-non-creditable coverage-

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 Part D plan when you are initially eligible for Medicare, and from October 15th through December 7th of each subsequent year. You may also be eligible for a special enrollment period with Medicare when you lose creditable coverage. If you do not enroll in Medicare Part D when first eligible, you may be subject to payment of higher Part D premiums when you do enroll at a later date. For more information about this drug coverage, call the Customer Services telephone number on your Member identification card, Monday through Thursday, 8 a.m. to 5 p.m., or Friday 9 a.m. to 5 p.m.

9 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.

10 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.

11 Pediatric Vision Coverage:

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

Covered Services from Non-Participating Providers. There is no Copayment or Coinsurance up to the listed Allowable Amount. You pay all charges above the Allowable Amount.

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.

Notes

"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.

PENDING REGULATORY APPROVAL