blue california | COVERED CALIFORNIA For Small Business

Coverage Period: Beginning On or After 1/1/2027

Blue Shield Silver 70 HDHP PPO 2450/30% PCP + Child Dental Alt

Coverage for: Individual + Family | Plan Type: PSP

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit bsca.com/policies/M0046292_EOC.pdf or call **1-888-319-5999**. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at healthcare.gov/sbc-glossary or call **1-866-444-3272** to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	**$2,450** per individual / **$3,500** per family member / **$4,900** per family for participating providers; **$4,900** per individual / **$7,000** per family member / **$9,800** per family for non-participating providers.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Preventive care and services listed in your complete terms of coverage.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at healthcare.gov/coverage/preventive-care-benefits.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	**$8,700** per individual / **$8,700** per family member / **$17,400** per family for participating providers; **$17,400** per individual / **$17,400** per family member / **$34,800** per family for non-participating providers.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Copayments for certain services, premiums, balance-billing 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.
Will you pay less if you use a network provider?	Yes. See blueshieldca.com/fad or call **1-888-319-5999** for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

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All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	30% coinsurance	50% coinsurance	----------None----------
	Specialist visit	30% coinsurance	50% coinsurance	
	Preventive care/screening /immunization	No Charge; deductible does not apply	Not Covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	*Lab & Path*: 30% coinsurance *X-Ray & Imaging*: 30% coinsurance *Other Diagnostic Examination*: 30% coinsurance	*Lab & Path*: 50% coinsurance *X-Ray & Imaging*: 50% coinsurance *Other Diagnostic Examination*: 50% coinsurance	The services listed are at a freestanding location.
	Imaging (CT/PET scans, MRIs)	*Outpatient Radiology Center*: 30% coinsurance *Outpatient Hospital*: $100/visit + 30% coinsurance	*Outpatient Radiology Center*: 50% coinsurance *Outpatient Hospital*: 50% coinsurance subject to a benefit maximum of $350/day	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits.
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at blueshieldca.com/formulary	Tier 1	*Retail*: Level A: $25/prescription Level B: $30/prescription *Home delivery*: $50/prescription	*Retail*: Not Covered *Home delivery:* Not Covered	Preauthorization is required for select drugs. Failure to obtain preauthorization may result in non-payment of benefits. *Retail*: Covers up to a 30-day supply; 90-days may be covered with a copayment for each 30-day supply; *Home delivery*: Covers up to a 90-day supply.
	Tier 2	*Retail*: Level A: 30% coinsurance up to $250/prescription Level B: 40% coinsurance up to $250/prescription *Home delivery*: 30% coinsurance up to $500/prescription	*Retail*: Not Covered *Home delivery*: Not Covered	

*** For more information about limitations and exceptions, see the plan or policy document at bsca.com/policies/M0046292_EOC.pdf.**

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
	Tier 3	*Retail*: Level A: 30% coinsurance up to $250/prescription Level B: 40% coinsurance up to $250/prescription *Home delivery*: 30% coinsurance up to $500/prescription	*Retail*: Not Covered *Home delivery*: Not Covered	
	Tier 4	*Retail and Network Specialty Pharmacies*: Level A: 30% coinsurance up to $250/prescription Level B: 40% coinsurance up to $250/prescription *Home delivery*: 30% coinsurance up to $500/prescription	*Retail*: Not Covered *Home delivery*: Not Covered	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits. *Retail and Network Specialty Pharmacies*: Covers up to a 30-day supply; Specialty drugs must be obtained at a Network Specialty Pharmacy. *Home delivery*: Covers up to a 90-day supply.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	*Ambulatory Surgery Center*: $100/surgery + 30% coinsurance *Outpatient Hospital*: $250/surgery + 30% coinsurance	*Ambulatory Surgery Center*: 50% coinsurance subject to a benefit maximum of $350/day *Outpatient Hospital*: 50% coinsurance subject to a benefit maximum of $350/day	----------None----------
	Physician/surgeon fees	30% coinsurance	50% coinsurance	
If you need immediate medical attention	Emergency room care	*Facility Fee*: 30% coinsurance *Physician Fee*: 30% coinsurance	*Facility Fee*: 30% coinsurance *Physician Fee*: 30% coinsurance	----------None----------
	Emergency medical transportation	30% coinsurance	30% coinsurance	This payment is for emergency or authorized transport.
	Urgent care	30% coinsurance	50% coinsurance	----------None----------

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	30% coinsurance	50% coinsurance subject to a benefit maximum of $2,000/day	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits.
	Physician/surgeon fees	30% coinsurance	50% coinsurance	----------None----------
If you need mental health, behavioral health, or substance abuse services	Outpatient services	*Office Visit*: 30% coinsurance *Other Outpatient Services*: 30% coinsurance *Partial Hospitalization*: 30% coinsurance Neuropsychological and *Psychological Testing*: 30% coinsurance	*Office Visit*: 50% coinsurance *Other Outpatient Services*: 50% coinsurance *Partial Hospitalization*: 50% coinsurance subject to a benefit maximum of $350/day Neuropsychological and *Psychological Testing*: 50% coinsurance	Preauthorization is required except for office visits and office-based opioid treatment. Failure to obtain preauthorization may result in non-payment of benefits.
	Inpatient services	*Physician Inpatient Services*: 30% coinsurance *Hospital Services*: 30% coinsurance *Residential Care*: 30% coinsurance	*Physician Inpatient Services:* 50% coinsurance *Hospital Services:* 50% coinsurance subject to a benefit maximum of $2,000/day *Residential Care:* 50% coinsurance subject to a benefit maximum of $2,000/day	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits.
If you are pregnant	Office visits	No Charge; deductible does not apply	50% coinsurance	----------None----------
	Childbirth/delivery professional services	30% coinsurance	50% coinsurance	
	Childbirth/delivery facility services	30% coinsurance	50% coinsurance subject to a benefit maximum of $2,000/day	

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	30% coinsurance	Not Covered	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits. Coverage limited to 100 visits per member per Calendar Year.
	Rehabilitation services	*Office Visit*: 30% coinsurance *Outpatient Hospital*: 30% coinsurance	*Office Visit*: 50% coinsurance *Outpatient Hospital*: 50% coinsurance subject to a benefit maximum of $350/day	----------None----------
	Habilitation services	*Office Visit*: 30% coinsurance *Outpatient Hospital*: 30% coinsurance	*Office Visit*: 50% coinsurance *Outpatient Hospital*: 50% coinsurance subject to a benefit maximum of $350/day	
	Skilled nursing care	*Freestanding SNF*: 30% coinsurance *Hospital-based SNF*: 30% coinsurance	*Freestanding SNF*: 50% coinsurance *Hospital-based SNF*: 50% coinsurance subject to a benefit maximum of $2,000/day	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits. Coverage limited to 100 days per member per benefit period.
	Durable medical equipment	50% coinsurance	Not Covered; deductible does not apply	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits.
	Hospice services	No Charge	Not Covered	Preauthorization is required except for pre-hospice consultation. Failure to obtain preauthorization may result in non-payment of benefits.
If your child needs dental or eye care	Children's eye exam	No Charge; deductible does not apply	All charges above $30; deductible does not apply	Coverage limited to one exam per member per Calendar Year.
	Children's glasses	No Charge; deductible does not apply	All charges above $25; deductible does not apply	Coverage is limited to one eyeglass frame and eyeglass lenses or contact lenses instead of eyeglasses, up to the benefit per Calendar Year. The cost listed is for Single Vision.

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
	Children's dental check-up	No Charge; deductible does not apply	20% coinsurance; deductible does not apply	Coverage for prophylaxis services (cleaning) is limited to once in a six month period.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Cosmetic surgery
- Dental care (Adult)
- Hearing Aids
- Infertility Treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture
- Bariatric surgery
- Chiropractic Care
- Services related to Abortion

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice or assistance, contact: Blue Shield Customer Service at 1-888-319-5999 or the Department of Labor's Employee Benefits Security Administration at **1-866-444-EBSA (3272)** or dol.gov/ebsa/healthreform. Additionally, you can contact the California Department of Managed Health Care Help at 1-888-466-2219 or visit helpline@dmhc.ca.gov or visit http://www.healthhelp.ca.gov.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

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Language Access Services:

English: For assistance in English at no cost, call 1-866-346-7198.

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

Tagalog (Tagalog): Kung kailanganninyo ang libreng tulongsa Tagalog tumawag sa 1-866-346-7198.

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

Navajo (Dine): Diné k'ehjí doo bąąh ílínígó shíka' at'oowoł nínízingo, kwiji' hodíílnih 1-866-346-7198.

Vietnamese (Tiếng Việt): Đểđược hỗ trợ miễn phí tiếng Việt, vui lòng gọi đến số 1-866-346-7198.

Korean (한국어): 한국어도움이필요하시면, 1-866-346-7198 무료전화 로전화하십시오.

Armenian (Հայերեն): Հայերեն լեզվով անվճար օգնություն ստանալու համար խնդրում ենք զանգահարել 1-866-346-7198.

Russian (Русский): если нужна бесплатная помощь на русском языке, то позвоните 1-866-346-7198.

Japanese (日本語): 日本語支援が必要な場合1-866-346-7198に電話をかけてください。無料で提供します。

Persian (فارسی): برای دریافت کمک رایگان زبان فارسی،لطفاً با شماره تلفن 1-866-346-7198 تماس بگیرید.

Punjabi (ਪੰਜਾਬੀ): ਪੰਜਾਬੀ ਵਿਚ ਸਹਾਇਤਾ ਲਈ ਕਿਰਪਾ ਕਰਕੇ 1-866-346-7198 'ਤੇ ਕਾੱਲ ਕਰੋ।

Khmer (ភាសាខ្មែរ)៖ សូមជំនួយភាសាអង់គ្លេសដោយឥតគិតថ្លៃ សូមទាក់ទងមកលេខ 1-866-346-7198។

Arabic (العربية): لحصول على المساعدة في اللغة العربية مجانا، تفضل باتصال على هذا الرقم: 1-866-346-7198.

Hmong (Hnoob): Xav tau kev pab dawb lub Hmoob, thov hu rau 1-866-346-7198.

Hindi (हिन्दी): हिन्दी में बिना खर्च के सहायता के लिए, 1-866-346-7198 पर कॉल करें।

Thai (ไทย): สำหรับความช่วยเหลือเป็นภาษาไทยโดยไม่มีค่าใช้จ่ายโปรดโทร 1-866-346-7198

Laotian (ພາສາລາວ): ສໍາລັບການຊ່ວຍເຫຼືອເປັນພາສາລາວແບບບໍ່ເສຍຄ່າ, ກະລຸນາໂທ1-866-346-7198.

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

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*** For more information about limitations and exceptions, see the plan or policy document at bsca.com/policies/M0046292_EOC.pdf.**

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About these Coverage Examples:

This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of participating pre-natal care and a hospital delivery)

The plan's overall deductible	$2,450
Specialist coinsurance	30%
Hospital (facility) coinsurance	30%
Other coinsurance	30%

This EXAMPLE event includes services like:
Specialist office visits (*prenatal care)*
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (*ultrasounds and blood work)*
Specialist visit *(anesthesia)*

Total Example Cost	**$12,700**

In this example, Peg would pay:

Cost Sharing	
Deductibles	$2,450
Copayments	$10
Coinsurance	$3,000
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$5,520**

Managing Joe's Type 2 Diabetes
(a year of routine participating care of a well-controlled condition)

The plan's overall deductible	$2,450
Specialist coinsurance	30%
Hospital (facility) coinsurance	30%
Other coinsurance	30%

This EXAMPLE event includes services like:
Primary care physician office visits (*including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Durable medical equipment *(glucose meter)*

Total Example Cost	**$5,600**

In this example, Joe would pay:

Cost Sharing	
Deductibles	$2,450
Copayments	$80
Coinsurance	$1,000
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$3,550**

Mia's Simple Fracture
(participating emergency room visit and follow up care)

The plan's overall deductible	$2,450
Specialist coinsurance	30%
Hospital (facility) coinsurance	30%
Other coinsurance	30%

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic test *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$2,800**

In this example, Mia would pay:

Cost Sharing	
Deductibles	$2,450
Copayments	$0
Coinsurance	$100
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$2,550**

The **plan** would be responsible for the other costs of these EXAMPLE covered services.

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Evidence of Coverage

Small Group Plan

Blue Shield Silver 70 HDHP PPO 2450/30% PCP + Child Dental Alt

Provider Network: Full PPO HSA

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Summary of Benefits

Group Plan
PPO Savings Plan

Blue Shield Silver 70 HDHP PPO 2450/30% PCP + Child Dental Alt

This Summary of Benefits shows the amount you will pay for Covered Benefits 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 Benefits 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 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 Benefits under the Plan. Blue Shield pays for some Covered Benefits before the Calendar Year Deductible is met, as noted in the Benefits chart below.

		When using a Participating Provider[3]	When using a Non-Participating Provider[4]
Calendar Year medical and pharmacy Deductible	*Individual coverage*	$2,450	$4,900
This Plan combines medical and pharmacy Deductibles into one Calendar Year Deductible	*Family coverage*	$3,500: individual $4,900: Family	$7,000: individual $9,800: Family

Calendar Year Out-of-Pocket Maximum[5]

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

	When using a Participating Provider[3]	When using a Non-Participating Provider[4]
Individual coverage	$8,700	$17,400
Family coverage	$8,700: individual $17,400: Family	$17,400: individual $34,800: Family

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 Benefits.

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Benefits[6]	Your payment			
	When using a Participating Provider[3]	CYD[2] applies	When using a Non-Participating Provider[4]	CYD[2] applies
Preventive Health Services[7]				
Preventive Health Services	$0		Not covered	
California Prenatal Screening Program	$0		$0	
Physician services				
Primary care office visit	30%	✔	50%	✔
Specialist care office visit	30%	✔	50%	✔
Physician home visit	30%	✔	50%	✔
Physician or surgeon services in an Outpatient Facility	30%	✔	50%	✔
Physician or surgeon services in an inpatient facility	30%	✔	50%	✔
Other professional services				
Other practitioner office visit	30%	✔	50%	✔
Includes nurse practitioners, physician assistants, therapists, and podiatrists.				
Acupuncture services	$25/visit	✔	50%	✔
Chiropractic services	30%	✔	50%	✔
Up to 20 visits per Member, per Calendar Year.				
Teladoc Health consultation	$0		Not covered	
Family planning				
• Counseling, consulting, and education	$0		Not covered	
• Injectable contraceptive, diaphragm fitting, intrauterine device (IUD), implantable contraceptive, and related procedure.	$0		Not covered	
• Tubal ligation	$0		Not covered	
• Vasectomy	$0	✔	Not covered	
Medical nutrition therapy, not related to diabetes	30%	✔	50%	✔
Pregnancy and maternity care				
Physician office visits: prenatal and initial postnatal	$0		50%	✔
Abortion and abortion-related services	$0	✔	$0	✔
Emergency Services				
Emergency room services	30%	✔	30%	✔
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.				
Emergency room Physician services	30%	✔	30%	✔

Benefits[6]	Your payment			
	When using a Participating Provider[3]	CYD[2] applies	When using a Non-Participating Provider[4]	CYD[2] applies
Urgent care center services	30%	✔	50%	✔
Ambulance services *This payment is for emergency or authorized transport.*	30%	✔	30%	✔
Outpatient Facility services				
Ambulatory Surgery Center	$100/surgery plus 30%	✔	50% Subject to a Benefit maximum of $350/day	✔
Outpatient Department of a Hospital: surgery	$250/surgery plus 30%	✔	50% Subject to a Benefit maximum of $350/day	✔
Outpatient Department of a Hospital: treatment of illness or injury, radiation therapy, chemotherapy, and necessary supplies	30%	✔	50% Subject to a Benefit maximum of $350/day	✔
Inpatient facility services				
Hospital services and stay	30%	✔	50% Subject to a Benefit maximum of $2,000/day	✔
Transplant services *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.*				
• Special transplant facility inpatient services	30%	✔	Not covered	
• Physician inpatient services	30%	✔	Not covered	
Bariatric surgery services, designated California counties *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.*				
Inpatient facility services	30%	✔	Not covered	
Outpatient Facility services	$250/surgery plus 30%	✔	Not covered	
Physician services	30%	✔	Not covered	

Benefits[6]	Your payment			
	When using a Participating Provider[3]	CYD[2] applies	When using a Non-Participating Provider[4]	CYD[2] applies
Diagnostic x-ray, imaging, pathology, and laboratory services				
This payment is for Covered Benefits that are diagnostic, non-Preventive Health Services, and diagnostic radiological procedures. For the payments for Covered Benefits that are considered Preventive Health Services, see Preventive Health Services.				
Laboratory and pathology services *Includes diagnostic Papanicolaou (Pap) test.*				
• Laboratory center	30%	✔	50%	✔
• Outpatient Department of a Hospital	30%	✔	50% Subject to a Benefit maximum of $350/day	✔
Basic imaging services *Includes plain film X-rays, ultrasounds, and diagnostic mammography.*				
• Outpatient radiology center	30%	✔	50%	✔
• Outpatient Department of a Hospital	30%	✔	50% Subject to a Benefit maximum of $350/day	✔
Other outpatient non-invasive diagnostic testing *Testing to diagnose illness or injury such as vestibular function tests, EKG, cardiac monitoring, non-invasive vascular studies, sleep medicine testing, muscle and range of motion tests, EEG, and EMG.*				
• Office location	30%	✔	50%	✔
• Outpatient Department of a Hospital	30%	✔	50% Subject to a Benefit maximum of $350/day	✔
Advanced imaging services *Includes diagnostic radiological and nuclear imaging such as CT scans, MRIs, MRAs, and PET scans.*				
• Outpatient radiology center	30%	✔	50%	✔
• Outpatient Department of a Hospital	$100/visit plus 30%	✔	50% Subject to a Benefit maximum of $350/day	✔

Benefits[6]	Your payment			
	When using a Participating Provider[3]	CYD[2] applies	When using a Non-Participating Provider[4]	CYD[2] applies
Rehabilitative and Habilitative Services *Includes Physical Therapy, Occupational Therapy, Respiratory Therapy, and Speech Therapy services. There is no visit limit for Rehabilitative or Habilitative Services.*				
Office location	30%	✔	50%	✔
Outpatient Department of a Hospital	30%	✔	50% Subject to a Benefit maximum of $350/day	✔
Durable medical equipment (DME)				
DME	50%	✔	Not covered	
Breast pump	$0		Not covered	
Orthotic equipment and devices	30%	✔	Not covered	
Prosthetic equipment and devices	30%	✔	Not covered	
Home health care services *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.*	30%	✔	Not covered	
Home infusion and home injectable therapy services				
Home infusion agency services *Includes home infusion drugs, medical supplies, and visits by a nurse.*	$45/visit	✔	Not covered	
Hemophilia home infusion services *Includes blood factor products.*	$45/visit	✔	Not covered	
Skilled Nursing Facility (SNF) services *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.*				
Freestanding SNF	30%	✔	50%	✔
Hospital-based SNF	30%	✔	50% Subject to a Benefit maximum of $2,000/day	✔

Benefits[6]	Your payment			
	When using a Participating Provider[3]	**CYD[2] applies**	**When using a Non-Participating Provider[4]**	**CYD[2] applies**
Hospice program services *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.*	$0	✔	Not covered	
Other services and supplies				
Diabetes care services				
• Devices, equipment, and supplies	50%	✔	Not covered	
• Self-management training	$0		50%	✔
• Medical nutrition therapy	$0		50%	✔
Dialysis services	30%	✔	50% Subject to a Benefit maximum of $350/day	✔
PKU product formulas and special food products	30%	✔	30%	✔
Allergy serum billed separately from an office visit	30%	✔	50%	✔

Mental Health or Substance Use Disorder Benefits	Your payment			
	When using a Participating Provider[3]	**CYD[2] applies**	**When using a Non-Participating Provider[4]**	**CYD[2] applies**
Outpatient services				
Office visit, including Physician office visit	30%	✔	50%	✔
Teladoc Health mental 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				
• Office location, clinic, home, or other non-institutional facility setting	30%	✔	50%	✔
• Outpatient Department of a Hospital	30%	✔	50% Subject to a Benefit maximum of $350/day	✔
Office-based opioid treatment	30%	✔	50%	✔
Partial Hospitalization Program	30%	✔	50% Subject to a Benefit maximum of $350/day	✔
Neuropsychological and Psychological Testing	30%	✔	50%	✔
Inpatient services				
Physician inpatient services	30%	✔	50%	✔

Mental Health or Substance Use Disorder Benefits	Your payment			
	When using a Participating Provider[3]	**CYD[2] applies**	**When using a Non-Participating Provider[4]**	**CYD[2] applies**
Hospital services	30%	✔	50% Subject to a Benefit maximum of $2,000/day	✔
Residential Care	30%	✔	50% Subject to a Benefit maximum of $2,000/day	✔

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**
	Level A	**Level B**			
Retail pharmacy prescription Drugs					
Per prescription, up to a 30-day supply.					
Contraceptive Drugs and devices	$0	$0		Not covered	
Tier 1 Drugs	$25/prescription	$30/prescription	✔	Not covered	
Tier 2 Drugs	30% up to $250/prescription	40% up to $250/prescription	✔	Not covered	
Tier 3 Drugs	30% up to $250/prescription	40% up to $250/prescription	✔	Not covered	
Tier 4 Drugs	30% up to $250/prescription	40% up to $250/prescription	✔	Not covered	
Retail pharmacy prescription Drugs					
Per prescription, for a 90-day supply.					
Contraceptive Drugs and devices	$0	$0		Not covered	
Tier 1 Drugs	$75/prescription	$90/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 2 Drugs	30% up to $750/prescription	40% up to $750/prescription	✔	Not covered	
Tier 3 Drugs	30% up to $750/prescription	40% up to $750/prescription	✔	Not covered	
Tier 4 Drugs	30% up to $750/prescription	40% up to $750/prescription	✔	Not covered	
Home delivery pharmacy prescription Drugs					
Per prescription, for a 31-90-day supply.					
Contraceptive Drugs and devices	$0			Not covered	
Tier 1 Drugs	$50/prescription		✔	Not covered	
Tier 2 Drugs	30% up to $500/prescription		✔	Not covered	
Tier 3 Drugs	30% up to $500/prescription		✔	Not covered	
Tier 4 Drugs	30% up to $500/prescription		✔	Not covered	

Pediatric Benefits	Your payment			
Pediatric Benefits are available through the end of the month in which the Member turns 19.	When using a Participating Dentist[3]	CYD[2] applies	When using a Non-Participating Dentist[4]	CYD[2] applies
Pediatric dental[10]				
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%	
• Adjunctive general services	20%		30%	

Pediatric Benefits	Your payment			
Pediatric Benefits are available through the end of the month in which the Member turns 19.	**When using a Participating Dentist[3]**	**CYD[2] applies**	**When using a Non-Participating Dentist[4]**	**CYD[2] 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			
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**
Pediatric vision[11]				
Comprehensive eye examination *One exam per Calendar Year.*				
• Ophthalmologic visit	$0		All charges above $30	
• Optometric visit	$0		All charges above $30	
Contact lens fitting and evaluation *When you choose contact lenses instead of eyeglasses, one per Member every 12 months by a Participating Provider if administered at the same time as the comprehensive exam. There is a maximum of two follow up visits.*				
• Standard lenses	$0		Not covered	
• Non-standard lenses	All charges above $60		Not covered	
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		All charges above $225	
Up to two pairs per eye per Calendar Year.				
Elective (cosmetic/convenience)				
Standard and non-standard, hard	$0		All charges above $75	
Up to a 3 month supply for each eye per Calendar Year based on lenses selected.				

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**
Standard and non-standard, soft *Up to a 6 month supply for each eye per Calendar Year based on lenses selected.*	$0		All charges above $75	
• Eyeglass frames				
Collection frames	$0		All charges above $40	
Non-collection frames	All charges above $150		All charges above $40	
• 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		All charges above $25	
Lined bifocal	$0		All charges above $35	
Lined trifocal	$0		All charges above $45	
Lenticular	$0		All charges above $45	
Optional eyeglass lenses and treatments				
• Ultraviolet protective coating (standard only)	$0		Not covered	
• Polycarbonate lenses	$0		Not covered	
• Standard progressive lenses	$55		Not covered	
• Premium progressive lenses	$95		Not covered	
• Anti-reflective lens coating (standard only)	$35		Not covered	
• Photochromic - glass lenses	$25		Not covered	
• Photochromic - plastic lenses	$25		Not covered	
• High index lenses	$30		Not covered	
• Polarized lenses	$45		Not covered	
Low vision testing and equipment				
• Comprehensive low vision exam *Once every 5 Calendar Years.*	35%		Not covered	
• Low vision devices *One aid per Calendar Year.*	35%		Not covered	

Prior Authorization

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

- Advanced imaging services
- Outpatient mental health services, except office visits and office-based opioid treatment
- 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 Calendar Year Deductible is the amount you pay each Calendar Year before Blue Shield pays for Covered Benefits under the Plan.

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

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

This Plan has a separate Participating Provider Deductible and Non-Participating Provider 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. Once the individual Deductible or Family Deductible is reached, cost sharing applies until the Out-of-Pocket Maximum is reached. 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.

3 Using Participating Providers:

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

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

- Coinsurance is calculated from the Allowable Amount.

4 Using Non-Participating Providers:

Non-Participating Providers do not have a contract to provide health care services to Members. When you receive Covered Benefits 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.

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

- Coinsurance is calculated from the Allowable Amount, which is subject to any stated Benefit maximum.
- Charges above the Allowable Amount do not count towards the Deductible or 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 Benefits in a Calendar Year. Once you reach your Out-of-Pocket Maximum, Blue Shield will pay 100% of the Allowable Amount for Covered Benefits 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 Benefits 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 and charges above the Allowable Amount.

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

This Plan has a separate Participating Provider OOPM 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 Benefits do not accumulate to the Family Out-of-Pocket Maximum.

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6 Separate Member Payments When Multiple Covered Benefits are Received:

Each time you receive multiple Covered Benefits, 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 payment in addition to an allergy serum payment when you visit the doctor for an allergy shot.

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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 Benefits during the Physician office visit, you may have a Copayment or Coinsurance for the visit.

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8 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.

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9 Outpatient Prescription Drug Coverage:

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

See the Obtaining outpatient prescription Drugs at a Participating Pharmacy section of the EOC for more information about how a brand contraceptive may be covered without a Copayment or Coinsurance.

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.

Oral Anticancer Drugs. After the Deductible is met, you pay up to $250 for oral Anticancer Drugs from a Participating Pharmacy, up to a 30-day supply.

Retail pharmacy. You may receive up to a 90-day supply for maintenance Drugs at a Participating Pharmacy when you pay the applicable Copayment or Coinsurance for each 30-day supply.

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.

Home delivery. You pay the applicable 30-day retail pharmacy Copayment or Coinsurance for a 30-day supply or less from the home delivery pharmacy.

Insulin. You will not pay more than $35 for a 30-day supply of Formulary insulin Prescription Drugs from a Participating Pharmacy.

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10 Pediatric Dental Coverage:

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

Orthodontic Covered Benefits. The Copayment or Coinsurance for Medically Necessary orthodontic Covered Benefits 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.

Teledentistry. To the extent this Plan offers teledentistry, it is offered at no charge.

Administration of these plan designs must comply with requirements of the pediatric dental EHB benchmark plan, including coverage of services in circumstances of Medical Necessity as defined in the Early Periodic Screening, Diagnosis and Treatment (EPSDT) benefit.

These endnotes do not limit an issuer's obligations to comply with applicable federal, state, or local laws, rules, or regulations. In the event an issuer is subject to a newly enacted or amended law, rule, or regulation that conflicts with the requirements of these endnotes, an issuer shall comply with the law, rule, or regulation and any applicable guidance from its regulatory authority. Where these endnotes exceed requirements imposed by law, an issuer shall comply with the requirements in these endnotes.

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11 Pediatric Vision Coverage:

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

Covered Benefits 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.

"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 $103.64.

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

Introduction

Welcome! We are happy to have you as a Member of our Blue Shield of California (Blue Shield) health plan. This plan has been certified as a Qualified Health Plan by Covered California for Small Business (CCSB), the state's health insurance marketplace. When your Employer purchases a plan through CCSB, your Employer will send CCSB your enrollment information. Once you are enrolled, your Employer will be your primary point of contact for questions about Premiums and payment due dates. Blue Shield will be your primary point of contact for questions about Benefits, providers, and your Cost Share for Covered Benefits.

At Blue Shield, our mission is to ensure all Californians have access to high-quality health care at an affordable price. To achieve this mission, we pledge to:

- Provide personal service to you that is worthy of our family and friends; and
- Build deep, trusting relationships with providers to improve the quality of health care and lower the cost.

A Blue Shield health plan will help you pay for medical care and provide you with access to a network of doctors, Hospitals, and other Health Care Providers. The types of services that are covered, the providers you can see, and your share of cost when you receive care may vary depending on your plan.

About this Evidence of Coverage

The Evidence of Coverage describes the health care coverage that is provided under the Group Health Service Contract (Contract) between Blue Shield and your Employer. The Evidence of Coverage tells you:

- Your eligibility for coverage;
- When coverage begins and ends;
- How you can access care;
- Which services are covered under your plan;
- Which services are not covered under your plan;
- When and how you must get prior authorization for certain services; and
- Important financial concepts, such as Copayment, Coinsurance, Deductible, and Out-of-Pocket Maximum.

This Evidence of Coverage includes a *Summary of Benefits* section that lists your Cost Share for Covered Benefits. Use this summary to figure out what your cost will be when you receive care.

Please read this Evidence of Coverage carefully. Some topics in this document are complex. For additional explanation on these topics, you may be directed to a section at the back of the Evidence of Coverage called *Other important information about your plan*. Pay particular attention to sections that apply to any special health care needs you may have. Be sure to keep this Evidence of Coverage in your files for future reference.

Tables and images

In this Evidence of Coverage, you will see the following tables and images to highlight key information:

This table provides easy access to information
Phone numbers and addresses
Answers to commonly-asked questions
Examples to help you better understand important concepts

This box tells you where to find additional information about a specific topic.

This box alerts you to information that may require you to take action.

"You" means the Member

In this Evidence of Coverage, "you" or "your" means any Member enrolled in the plan, including the Subscriber and all Dependents. "Your Employer" means the Subscriber's Employer.

Capitalized words have a special meaning

Some words and phrases in this Evidence of Coverage may be new to you. Key terms with a special meaning within this Evidence of Coverage are capitalized in this document and explained in the *Definitions* section.

About this plan

This is a Preferred Provider Organization (PPO) plan. In a PPO plan, you have the flexibility to choose the providers you see. You can receive care from Participating Providers or Non-Participating Providers. See the *How to access care* section for information about Participating and Non-Participating Providers.

High deductible health plans

This plan is intended to qualify as a high deductible health plan. It is designed to be compatible with a health savings account (HSA). An HSA is a tax-advantaged savings account you can use to pay for medical expenses, including Cost Shares. Contributions to your HSA are taken from your paycheck before taxes and can be used tax-free for medical expenses. You can also save them on a tax-deferred basis for the future. Your HSA funds will roll over from year to year.

Please note that Blue Shield does not offer HSAs and you cannot sign up for an HSA directly through Blue Shield. If you are interested in learning more about HSAs, ask

your Employer or consult with a financial advisor. You can also read more about HSAs in the *Notices about your plan* section.

How to contact Customer Service

If you have questions at any time, we're here to help. Blue Shield's website and app are useful resources. Visit blueshieldca.com or use the Blue Shield mobile app to:

- Download forms;
- View or print a temporary ID card;
- Access recent claims;
- Find a doctor or other Health Care Provider; and
- Explore health topics and wellness tools.

Blue Shield contact information appears at the bottom of every page.

Contacting Customer Service

If you need information about	*You should contact*
Medical and prescription Drug Benefits, including prior authorization and claims submission	Blue Shield Customer Service: 1-855-258-3744 Blue Shield of California P.O. Box 272540 Chico, CA 95927-2540
Acupuncture and chiropractic services	American Specialty Health Plans of California, Inc. (ASH Plans): (800) 678-9133 (TTY: (877) 710-2746) American Specialty Health Plans of California, Inc. P.O. Box 509002 San Diego, CA 92150-9002
Prior authorization of radiological, spine surgery, and interventional pain management services Prior authorization of oncology services	Evolent: (888) 642-2583 (888) 999-7713

Contacting Customer Service

If you need information about	*You should contact*
Mental Health or Substance Use Disorder services, including prior authorization	Mental Health Customer Service: (877) 263-9952 Blue Shield of California P.O. Box 272540 Chico, CA 95927-2540
Pediatric dental Benefits	Dental Customer Service: (800) 605-8202 Blue Shield of California Dental Plan Administrator P.O. Box 272540 Chico, CA 95927-2540
Pediatric vision Benefits	Vision Customer Service: (877) 601-9083

If you are hearing impaired, you may contact Customer Service through Blue Shield's toll-free TTY number: 711.

Your bill of rights

	As a Blue Shield Member, you have the right to:
1	Receive information about your rights and responsibilities.
2	Receive information about your Plan, the services your Plan offers you, and the Health Care Providers available to care for you.
3	Make recommendations regarding the Plan's member rights and responsibilities policy.
4	Receive information about all health care services available to you, including a clear explanation of how to obtain them and whether the Plan may impose certain limitations on those services.
5	Know the costs for your care, and whether your deductible or out-of-pocket maximum have been met.
6	Choose a Health Care Provider in your Plan's network, and change to another doctor in your Plan's network if you are not satisfied.
7	Receive timely and geographically accessible health care.
8	Have a timely appointment with a Health Care Provider in your Plan's network, including one with a specialist.
9	Have an appointment with a Health Care Provider outside of your Plan's network when your Plan cannot provide timely access to care with an in-network Health Care Provider.
10	Certain accommodations for your disability, including: • Equal access to medical services, which includes accessible examination rooms and medical equipment at a Health Care Provider's office or facility. • Full and equal access, as other members of the public, to medical facilities. • Extra time for visits if you need it. • Taking your service animal into exam rooms with you.
11	Purchase health insurance or determine Medi-Cal eligibility through the California Health Benefit Exchange, Covered California.
12	Receive considerate and courteous care and be treated with respect and dignity.

	As a Blue Shield Member, you have the right to:
13	Receive culturally competent care, including but not limited to: • Trans-Inclusive Health Care, which includes all Medically Necessary services to treat gender dysphoria or intersex conditions. • To be addressed by your preferred name and pronoun.
14	Receive from your Health Care Provider, upon request, all appropriate information regarding your health problem or medical condition, treatment plan, and any proposed appropriate or Medically Necessary treatment alternatives. This information includes available expected outcomes information, regardless of cost or benefit coverage, so you can make an informed decision before you receive treatment.
15	Participate with your Health Care Providers in making decisions about your health care, including giving informed consent when you receive treatment. To the extent permitted by law, you also have the right to refuse treatment.
16	A discussion of appropriate or Medically Necessary treatment options for your condition, regardless of cost or benefit coverage.
17	Receive health care coverage even if you have a pre-existing condition.
18	Receive Medically Necessary treatment of a Mental Health or Substance Use Disorder.
19	Receive certain Preventive Health Services, including many without a co-pay, Coinsurance, or Deductible.
20	Have no annual or lifetime dollar limits on basic health care services.
21	Keep eligible Dependent(s) on your Plan.
22	Be notified of an unreasonable rate increase or change, as applicable.
23	Protection from illegal balance billing by a Health Care Provider.
24	Request from your Plan a second opinion by an Appropriately Qualified Health Care Provider.
25	Expect your Plan to keep your personal health information private by following its privacy policies, and state and federal laws.
26	Ask most Health Care Providers for information regarding who has received your personal health information.
27	Ask your Plan or your doctor to contact you only in certain ways or at certain locations.

	As a Blue Shield Member, you have the right to:
28	Have your medical information related to sensitive services protected.
29	Get a copy of your records and add your own notes. You may ask your doctor or health plan to change information about you in your medical records if it is not correct or complete. Your doctor or health plan may deny your request. If this happens, you may add a statement to your file explaining the information.
30	Have an interpreter who speaks your language at all points of contact when you receive health care services.
31	Have an interpreter provided at no cost to you.
32	Receive written materials in your preferred language where required by law.
33	Have health information provided in a usable format if you are blind, deaf, or have low vision.
34	Request continuity of care if your Health Care Provider or medical group leaves your Plan or you are a new Plan member.
35	Have an Advanced Health Care Directive.
36	Be fully informed about your Plan's grievances procedure and understand how to use it without fear of interruption to your health care.
37	File a complaint, grievance, or appeal in your preferred language about: • Your Plan or Health Care Provider. • Any care you receive, or access to care you seek. • Any covered service or benefit decision that your Plan makes. • Any improper charges or bills for care. • Any allegations of discrimination on the basis of gender identity or gender expression, or for improper denials, delays, or modifications of Trans-Inclusive Health Care, including Medically Necessary services to treat gender dysphoria or intersex conditions. • Not meeting your language needs.
38	Know why your Plan denies a service or treatment.
39	Contact the Department of Managed Health Care if you are having difficulty accessing health care services or have questions about your Plan.
40	Ask for an Independent Medical Review if your Plan denied, modified, or delayed a health care service.

Your responsibilities

	As a Blue Shield Member, you have the responsibility to:
1	Treat all Health Care Providers, Health Care Provider staff, and Plan staff with respect and dignity.
2	Share the information needed with your Plan and Health Care Providers, to the extent possible, to help you get appropriate care.
3	Participate in developing mutually agreed-upon treatment goals with your Health Care Providers and follow the treatment plans and instructions to the degree possible.
4	To the extent possible, keep all scheduled appointments, and call your Health Care Provider if you may be late or need to cancel.
5	Refrain from submitting false, fraudulent, or misleading claims or information to your Plan or Health Care Providers.
6	Notify your Plan if you have any changes to your name, address, or family members covered under your Plan.
7	Timely pay any premiums, copayments, and charges for non-covered services.
8	Notify your Plan as soon as reasonably possible if you are billed inappropriately.

How to access care

PLEASE READ THE FOLLOWING INFORMATION SO YOU WILL KNOW FROM WHOM OR WHAT GROUP OF PROVIDERS HEALTH CARE MAY BE OBTAINED.

Health care professionals and facilities

This plan covers care from Participating Providers and Non-Participating Providers. You do not need a referral. However, some services do require prior authorization. See the *Medical Management Programs* section for information about prior authorization.

Please note, services provided in a Hospital by house officers, residents, interns, or other professionals in training must be performed under the supervision of an attending Physician in association with an accredited clinical education program.

Participating Providers

Participating Providers have a contract with Blue Shield and agree to accept Blue Shield's Allowable Amount as payment in full for Covered Benefits. As a result, your Cost Share is less when you receive Covered Benefits from a Participating Provider.

Some services will not be covered unless you receive them from a Participating Provider. See the *Summary of Benefits* section to find out which Covered Benefits must be received from a Participating Provider.

If a provider leaves this plan's network, the status of the provider will change from Participating to Non-Participating.

Visit blueshieldca.com or use the Blue Shield mobile app and click on ***Find a Doctor*** for a list of your plan's ***Participating Providers***.

Non-Participating Providers

Non-Participating Providers do not have a contract with Blue Shield to accept Blue Shield's Allowable Amount as payment in full for Covered Benefits. Except for Emergency Services, services received at a Participating Provider facility (Hospital, Ambulatory Surgery Center, laboratory, radiology center, imaging center, or certain other outpatient settings) under certain conditions, and services provided by a 988 center, Mobile Crisis Team, or other provider of Behavioral Health Crisis Services, you will pay more for Covered Benefits from a Non-Participating Provider.

Non-Participating Providers at a Participating Provider facility

When you receive care at a Participating Provider facility, some Covered Benefits may be provided by a Non-Participating Provider. Your Cost Share will be the same as the amount due to a Participating Provider under similar circumstances, and you will not be responsible for additional charges above the

Allowable Amount, unless the Non-Participating Provider provides you written notice of what they may charge and you consent to those terms.

Common types of providers
Primary Care Physicians (PCPs)
Other primary care providers, such as nurse practitioners and physician assistants
Physician Specialists, such as dermatologists and cardiologists
Physical, occupational, and speech therapists
Mental health providers, such as psychiatrists, psychologists, and licensed clinical social workers
Hospitals
Freestanding labs and radiology centers
Ambulatory Surgery Centers

Benefit Administrators

Blue Shield contracts with Benefit Administrators to manage the Benefits listed in the table below through their own network of providers. Benefit Administrators authorize services, process claims, and address complaints and grievances for those Benefits on behalf of Blue Shield. If you receive a Covered Benefit from a Benefit Administrator, you should interact with the Benefit Administrator in the same way you would otherwise interact with Blue Shield.

Blue Shield's Benefit Administrators	
Benefit Administrator	***Benefit***
Dental Plan Administrator (DPA)	Pediatric dental Benefits
Vision Plan Administrator (VPA)	Pediatric vision Benefits
ASH Plans	Acupuncture and chiropractic services

ID cards

Blue Shield will provide the Subscriber and any enrolled Dependents with identification cards (ID cards). Only you can use your ID card to receive Benefits. Your ID card is important for accessing health care, so please keep it with you at all times. Temporary ID cards are available at blueshieldca.com or on the Blue Shield mobile app.

Canceling appointments

If you are unable to keep an appointment, you should notify the provider at least 24 hours before your scheduled appointment. Some offices charge a fee for missed appointments unless it is due to an emergency or you give 24-hour advance notice.

Continuity of care

Continuity of care may be available if:

- Blue Shield no longer contracts with your Former Participating Provider for the services you are receiving; or
- You are a newly-covered Member whose previous health plan was withdrawn from the market.

Continuity of care may also be available to you when your Employer terminates its contract with Blue Shield and contracts with a new health plan (insurer) that does not include your Blue Shield Participating Provider in its network.

If your Former Participating Provider is no longer available to you for one of the reasons noted above, Blue Shield will notify you of the option to continue treatment with your Former Participating Provider.

You can request to continue treatment with your Former Participating Provider in the situations described above if you are currently receiving the following care:

Continuity of care with a Former Participating Provider

Qualifying conditions	***Timeframe***
Undergoing a course of institutional or inpatient care	90 days from the date of receipt of notice of the termination of the Former Participating Provider's contract, the Employer's contract, or until the treatment concludes, whichever is sooner
Acute conditions	As long as the condition lasts
Maternal mental health condition	12 months after the condition's diagnosis or 12 months after the end of the pregnancy, whichever is later

Continuity of care with a Former Participating Provider	
Qualifying conditions	***Timeframe***
Ongoing pregnancy care, including care immediately after giving birth	Up to 12 months
Recommended surgery or procedure documented to occur within 180 days	Within 180 days
Ongoing treatment for a child up to 36 months old	Up to 12 months
Serious chronic condition	Up to 12 months
Terminal illness	The duration of the terminal illness

If a condition falls within a qualifying condition under federal and state law, the more generous time frames would be followed.

To request continuity of care, visit blueshieldca.com and fill out the Continuity of Care Application. Blue Shield will confirm your eligibility and may review your request for Medical Necessity.

Under Federal law, the Former Participating Provider must accept Blue Shield's Allowable Amount as payment in full for the first 90 days of your ongoing care. Once the provider accepts and your request is authorized, you may continue to see the Former Participating Provider at the Participating Provider Cost Share.

See the *Your payment information* section for more information about the Allowable Amount.

Second medical opinion

You can consult a Participating or Non-Participating Provider for a second medical opinion in situations including but not limited to:

- You have questions about the reasonableness or necessity of the treatment plan;
- There are different treatment options for your medical condition;
- Your diagnosis is unclear;
- Your condition has not improved after completing the prescribed course of treatment;
- You need additional information before deciding on a treatment plan; or
- You have questions about your diagnosis or treatment plan.

You do not need prior authorization from Blue Shield or your PCP for a second medical opinion.

Care outside of California

If you need medical care while traveling outside of California, you're covered. Blue Shield has relationships with health plans in other states, Puerto Rico, and the U.S. Virgin Islands through the BlueCard® Program. The Blue Cross Blue Shield Association can help you access care from participating and non-participating providers in those geographic areas.



See the ***Out-of-area services*** section for more information about receiving care while outside of California. To find participating providers while outside of California, visit ***bcbs.com***.

Emergency Services



If you have a medical emergency, ***call 911 or seek immediate medical attention*** at the nearest hospital.

The Benefits of this plan will be provided anywhere in the world for treatment of an Emergency Medical Condition or a Psychiatric Emergency Medical Condition. Emergency Services are covered at the Participating Provider Cost Share, even if you receive treatment from a Non-Participating Provider.

After you receive care, Blue Shield will review your claim for Emergency Services to determine if your condition was in fact an Emergency Medical Condition or a Psychiatric Emergency Medical Condition. If you did not require Emergency Services and did not reasonably believe an emergency existed, you will be responsible for the Participating or Non-Participating Provider Cost Share for that non-emergency Covered Benefit.

For the lowest out-of-pocket expenses, you can go to a Participating Physician's office for emergency room follow-up services, such as suture removal and wound checks.

If you cannot find a Participating Provider

Call Customer Service if you need help finding a Participating Provider who can provide the care you need close to home. If a Participating Provider is not available, you can ask to see a Non-Participating Provider at the Participating Provider Cost Share. If the services cannot reasonably be obtained from a Participating Provider, we will approve your request and you will only be responsible for the Participating Provider Cost Share.

Other ways to access care

For non-emergencies, it may be faster and easier to access care in one of the following ways. For more information, visit blueshieldca.com or use the Blue Shield mobile app.

Retail-based health clinics

Retail-based health clinics are conveniently located within stores and pharmacies. They are staffed with nurse practitioners who can provide basic medical care on a walk-in basis.

The Cost Share for Covered Benefits at a Participating retail-based health clinic is the same as the Cost Share at your PCP's office.

Teladoc Health

Teladoc Health, a Third-Party Corporate Telehealth Provider, provides health consultations by phone or secure online video. Teladoc Health general medical Physicians can diagnose and treat basic non-emergency medical conditions, and

can also prescribe certain medication. Teladoc Health mental health consultations are available for Members age 13 and older. Members under age 13 may obtain telebehavioral health services for Mental Health or Substance Use Disorders from a Participating Provider. Teladoc Health is a supplemental service that is not intended to replace care from your PCP or other Participating Provider.

How to access Teladoc Health

Teladoc Health service	***Ways to access***	***Availability***
General medical	Phone: 1-800-835-2362 Online: blueshieldca.com/teladochealth	24 hours a day, 7 days a week by phone or secure online video Consultations can be requested on-demand or by scheduled appointment
Mental health	Phone: 1-800-835-2362 Online: blueshieldca.com/teladochealth	7 a.m. to 9 p.m., 7 days a week by scheduled appointment only Consultations must be scheduled online and cannot be requested by phone

Telebehavioral health services

Online telebehavioral health services for Mental Health or Substance Use Disorders available through Participating Providers are a Covered Benefit regardless of your age. Telebehavioral health includes counseling services, psychotherapy, and medication management with a mental health provider. If you are currently receiving telebehavorial health services for Mental Health or Substance Use Disorders, you can continue to receive those services with a Participating Provider rather than switching to a Third-Party Corporate Telehealth Provider. Visit blueshieldca.com and click on Find a Doctor to find a Participating Provider.

Urgent care centers

Urgent care centers are free-standing facilities that provide many of the same basic medical services as a doctor's office, often with extended hours but similar Cost Share.

If your condition is not an emergency, but you need treatment that cannot be delayed, you can visit an urgent care center to receive care that is typically faster and costs less than an emergency room visit.

Ambulatory Surgery Centers

Many of the more common, uncomplicated, outpatient surgical procedures can be performed at an Ambulatory Surgery Center. Your cost at an Ambulatory Surgery Center may be less than it would be for the same outpatient surgery performed at a Hospital.

Evaluations and services under the CARE Act

Blue Shield covers the cost of developing an evaluation and the provision of all health care services for an enrollee when required or recommended pursuant to a CARE (Community Assistance, Recovery, and Empowerment) agreement or CARE plan approved by a court in accordance with the CARE Act. The evaluation and services, other than prescription Drugs, are covered at no charge whether they are provided by a Participating or Non-Participating Provider.

Timely access to care

Participating Providers agree to provide timely access to care. This means that when you call for an appointment, you will see your provider within a reasonable timeframe. Blue Shield's access standards are listed below.

When your appointment will occur	
Urgent appointments	***Appointment will occur***
Services that do not require prior authorization	Within 48 hours
Services that do require prior authorization	Within 96 hours
Urgent pediatric dental care	Within 72 hours
Non-urgent appointments	***Appointment will occur***
Primary Care Physician office visit	Within 10 business days
Specialist office visit	Within 15 business days
Mental or substance use disorder health provider (who is not a Physician) office visit	Within 10 business days

When your appointment will occur	
Follow-up appointments with a mental or substance use disorder health provider (who is not a Physician)	Within 10 business days of the prior appointment for those undergoing a course of treatment for an ongoing Mental Health or Substance Use Disorder condition
Other services to diagnose or treat a health condition	Within 15 business days
Non-urgent pediatric dental care	Within 30 business days
Preventitve pediatric dental care	Within 40 business days
Phone inquiries	***Appointment will occur***
Access to a health care professional for phone triage or screening services by calling Customer Service	24 hours a day, seven days a week

Call Customer Service if you need help finding a Participating Provider or if a Participating Provider is not available. Please see the *If you cannot find a Participating Provider* section for more information.

Contact ***Customer Service*** to schedule ***interpreter services*** for your appointment. For more information about interpreter services, see the ***Language access services*** notice.

Health advice and education

Blue Shield provides several ways for you to get health advice and access to health education and wellness services. These resources are available to you at no extra cost.

NurseHelp 24/7SM

You can contact a registered nurse 24 hours a day, seven days a week through the NurseHelp 24/7SM program. Nurses are available to help you select appropriate care and answer questions about:

- Symptoms you are experiencing;
- Minor illnesses and injuries;
- Medical tests and medications;
- Chronic conditions; and
- Preventive care.

Call (877) 304-0504 or log in to your account at blueshieldca.com and use the chat feature to connect with a nurse. This service is free and confidential.

NurseHelp 24/7 SM is not meant to replace the advice and care you receive from your Physician or other health care professional.

LifeReferrals 24/7SM

The LifeReferrals 24/7 SM program offers you access to support services 24 hours a day, seven days a week, including assessments and referrals for consultations for health and psychosocial issues. Professional counselors can provide confidential telephone or in-person support by approved appointment. You are limited to three consultations with a professional counselor every six months.

This bundle of services also includes referrals, resources, and support for additional topics such as:

- Legal services;
- Financial counseling;
- Mediation;
- Child and family care;
- Adult and elder care;
- Chronic conditions and illnesses;
- Income tax preparation; and
- Identity theft assistance.

Call (800) 985-2405 to obtain services or access online tools and resources by visiting lifereferrals.com. These services are free and confidential.

Health and wellness resources

Your Blue Shield coverage gives you access to a variety of health education and wellness services, such as:

- Prenatal and other health education programs;
- Healthy lifestyle programs to help you get more active, quit smoking, lower stress, and much more; and
- A health update newsletter.

Visit blueshieldca.com to explore these resources.

Medical Management Programs

The Medical Management Programs are services that can help you coordinate your care and treatment. They include utilization management and care management. Blue Shield uses utilization management to help you and your providers identify the most appropriate and cost-effective way to use the Benefits of this plan. Care management and palliative care can help you access the care you need to manage serious health conditions and complex treatment plans.



For written information about ***Blue Shield's Utilization Management Program***, visit blueshieldca.com.

Prior authorization

Coverage for some Benefits requires pre-approval from Blue Shield. This process is called prior authorization. Prior authorization requests are determined by Blue Shield. The requests are reviewed for Medical Necessity, available plan Benefits, and clinically appropriate setting. The prior authorization process also identifies Benefits that are only covered from Participating Providers or in a specific clinical setting.

If you see a Participating Provider, your provider must obtain prior authorization when required. When prior authorization is required but not obtained, Blue Shield may deny payment to your provider. You are not responsible for Blue Shield's portion of the Allowable Amount if this occurs, only your Cost Share.

If you see a Non-Participating Provider, you or your provider must obtain prior authorization when required. When prior authorization is required but not obtained, and the services provided are determined not to be a Benefit of the plan or not Medically Necessary, Blue Shield may deny payment and you will be responsible for all billed charges.

You do not need prior authorization for Emergency Services or emergency Hospital admissions at Participating or Non-Participating facilities. In addition, you do not need prior authorization for services, other than prescription Drugs, provided under a court-approved CARE agreement or CARE plan. For non-emergency inpatient services, your provider should request prior authorization at least five business days before admission.

Visit blueshieldca.com and click on Prior Authorization List for more details about medical and surgical services and select prescription Drugs that require prior authorization.

Prescription Drugs administered by a Health Care Provider

Drugs administered by a Health Care Provider in a Physician's office, an infusion center, the Outpatient Department of a Hospital, or provided at home through a home infusion agency, are covered under the medical benefit and require prior

authorization. Prescription Drugs intended for outpatient use must be obtained from a Participating Pharmacy as described in the *Prescription Drug Benefits* section.

The prior authorization process for self-administered prescription Drugs available at a retail, specialty, or home delivery pharmacy is explained in the *Prescription Drug Benefits* section.

Benefits are provided for COVID-19 therapeutics approved or granted emergency use authorization by the U.S. Food and Drug Administration for treatment of COVID-19 when prescribed or furnished by a Health Care Provider acting within their scope of practice and the standard of care. Once you reach your Deductible, coverage is provided without a Cost Share for services provided by a Participating Provider.

For a disease for which the Governor of the State of California has declared a public health emergency, therapeutics approved or granted emergency use authorization by the U.S. Food and Drug Administration for that disease will be covered without a Cost Share.

Frequently-utilized services that require prior authorization

Benefit	***Services that require prior authorization***
Medical and prescription Drug	• Surgery • Prescription Drugs administered by a Health Care Provider • Non-emergency inpatient facility services, such as Hospitals and Skilled Nursing Facilities • Non-emergency ambulance services • Routine patient care received while enrolled in a clinical trial • Hospice program enrollment
Advanced imaging	• CT (Computerized Tomography) scan • MRI (Magnetic Resonance Imaging) • MRA (Magnetic Resonance Angiography) • PET (Positron Emission Tomography) scan • Diagnostic cardiac procedure utilizing nuclear medicine
Mental Health or Substance Use Disorder	• Non-emergency Mental Health or Substance Use Disorder Hospital admissions, including acute and residential care • Behavioral Health Treatment • Electroconvulsive therapy • Neuropsychological and Psychological testing • Partial Hospitalization Program • Intensive Outpatient Program • Transcranial magnetic stimulation

Frequently-utilized services that require prior authorization	
Benefit	***Services that require prior authorization***
Pediatric dental	• A course of treatment that is expected to cost more than $250
Pediatric vision	• Non-elective (Medically Necessary) contact lenses • Low Vision testing and equipment

When a decision will be made about your prior authorization request	
Prior authorization or exception request	***Time for decision***
Routine medical, Mental Health or Substance Use Disorder, dental, and vision requests	Within five business days, but not to exceed seven calendar days
Expedited medical, Mental Health or Substance Use Disorder, dental, and vision requests	Within 72 hours
Routine prescription Drug requests	Within 72 hours
Expedited prescription Drug requests	Within 24 hours

Once a decision is made for routine Mental Health or Substance Use Disorder requests, a written notice will be sent to you and your provider within five calendar days. For urgent Mental Health or Substance Use Disorder requests, a written notice will be sent to you and your provider within 72 hours.

Expedited requests include urgent medical and exigent pharmacy requests. Once the decision is made, your provider will be notified within 24 hours. Written notice will be sent to you and your provider within two business days.

While you are in the Hospital (inpatient utilization review)

When you are admitted to the Hospital, your stay will be monitored for continued Medical Necessity. If it is no longer Medically Necessary for you to receive an inpatient level of care, Blue Shield will send a written notice to you, your provider, and the Hospital. If you choose to stay in the Hospital past the date indicated in this notice, you will be financially responsible for all inpatient charges after that date. Exceptions to inpatient utilization review include maternity and mastectomy care.

For maternity, the minimum length of an inpatient stay is 48 hours for a normal, vaginal delivery and 96 hours for a C-section. The provider and mother together may decide that a shorter length of stay is adequate.

For mastectomy, you and your provider determine the Medically Necessary length of stay after the surgery.

After you leave the Hospital (discharge planning)

You may still need care at home or in another facility after you are discharged from the Hospital. Blue Shield will work with you, your provider, and the Hospital's discharge planners to determine the most appropriate and cost-effective way to provide this care.

Using your Benefits effectively (care management)

Care management helps you coordinate your health care services and make the most efficient use of your plan Benefits. Its goal is to help you stay as healthy as possible while managing your health condition, to avoid unnecessary emergency room visits and repeated hospitalizations, and to help you with the transition from Hospital to home. A Blue Shield care management nurse may contact you to see how we might help you manage your health condition. You may also request care management support by calling Customer Service. A case manager can:

- Help you identify and access appropriate services;
- Instruct you about self-management of your health care conditions; and
- Identify community resources to lend support as you learn to manage a chronic health condition.

Alternative services may be offered when they are medically appropriate and only utilized when you, your provider, and Blue Shield mutually agree. The availability of these services is specific to you for a set period of time based on your health condition. Blue Shield does not give up the right to administer your Benefits according to the terms of this Evidence of Coverage or to discontinue any alternative services when they are no longer medically appropriate. Blue Shield is not obligated to cover the same or similar alternative services for any other Member in any other instance.

Managing a serious illness (palliative care services)

Blue Shield covers palliative care services if you have a serious illness. Palliative care provides relief from the symptoms, pain, and stress of a serious illness to help improve the quality of life for you and your family.

Palliative care services include access to Physicians and case managers who are specially trained to help you:

- Manage your pain and other symptoms;
- Maximize your comfort, safety, autonomy, and well-being;
- Navigate a course of care;
- Make informed decisions about therapy;
- Develop a survivorship plan; and
- Document your quality-of-life choices.

Your payment information

Paying for coverage

Your Employer is responsible for a monthly payment to CCSB for health care coverage for the Subscriber and any enrolled Dependents. This monthly payment is a Premium. Any amount the Subscriber must contribute to the Premium is set by your Employer.

The contract states the monthly Premiums for this plan for the Subscriber and any enrolled Dependents.

Paying for Covered Benefits

Your Cost Share is the amount you pay for Covered Benefits. It is your portion of the Blue Shield Allowable Amount.

Your Cost Share includes any:

- Deductible;
- Copayment amount; and
- Coinsurance amount.



See the ***Summary of Benefits*** section for your ***Cost Share*** for Covered Benefits.

Allowable Amount

The Allowable Amount is the maximum amount Blue Shield will pay for Covered Benefits, or the provider's billed charge for those Covered Benefits, whichever is less. Blue Shield's payment to the provider is the difference between the Allowable Amount and your Cost Share.

Participating Providers agree to accept the Allowable Amount as payment in full for Covered Benefits, except as stated in the *Exception for other coverage* and *Reductions – third party liability* sections. When you see a Participating Provider, you are responsible for your Cost Share.Generally, Blue Shield will pay its portion of the Allowable Amount and you will pay your Cost Share. If there is a payment dispute between Blue Shield and a Participating Provider over Covered Benefits you receive, the Participating Provider must resolve that dispute with Blue Shield. You are not required to pay for Blue Shield's portion of the Allowable Amount. You are only required to pay your Cost Share for those services.

Non-Participating Providers do not agree to accept the Allowable Amount as payment in full for Covered Benefits. When you see a Non-Participating Provider, you are responsible for:

- Your Cost Share; and
- All charges over the Allowable Amount.

Calendar Year Deductible

The Deductible is the amount you pay each Calendar Year for Covered Benefits before Blue Shield begins payment. Blue Shield will pay for some Covered Benefits before you meet your Deductible.

Amounts you pay toward your Deductible count toward your Out-of-Pocket Maximum.

Amounts you pay over the Allowable Amount do not count toward your Deductible.

Some plans do not have a Deductible. For plans that do, there may be separate Deductibles for:

- An individual Member and an entire Family;
- Participating Providers and Non-Participating Providers; and
- Medical and pharmacy Benefits.

If you have a Family plan, there is an individual Deductible within the Family Deductible. This means an individual family member can meet the individual Deductible before the entire Family meets the Family Deductible.

If you have an individual plan and you enroll a Dependent, your plan will become a Family plan. Any amount you have paid toward the Deductible for your individual plan will be applied to both the individual Deductible and the Family Deductible for your new plan.

See the *Summary of Benefits* section for details on which Covered Benefits are subject to the Deductible and how the Deductible works for your plan.

Prior carrier Deductible credit

If you pay all or part of a Deductible for another Employer-sponsored health plan in the same Calendar Year you enroll in this plan, that amount will be applied to this plan's Deductible if:

- You were enrolled in an Employer-sponsored health plan with another carrier during the same Calendar Year this contract becomes effective and you enroll as of the original effective date of coverage under this contract;
- You were enrolled in another Blue Shield plan sponsored by the same Employer which this plan is replacing; or
- You were enrolled in another Blue Shield plan sponsored by the same Employer and you are transferring to this plan during open enrollment.

Copayment and Coinsurance

A Covered Benefit may have a Copayment or a Coinsurance. A Copayment is a specific dollar amount you pay for a Covered Benefit. A Coinsurance is a percentage of the Allowable Amount you pay for a Covered Benefit.

Your provider will ask you to pay your Copayment or Coinsurance at the time of service. For Covered Benefits that are subject to your plan's Deductible, you are also responsible for all costs up to the Allowable Amount until you reach your Deductible.

You will continue to pay the Copayment or Coinsurance for each Covered Benefit you receive until you reach your Out-of-Pocket Maximum.

Calendar Year Out-of-Pocket Maximum

The Out-of-Pocket Maximum is the most you are required to pay in Cost Share for Covered Benefits in a Calendar Year. Your Cost Share includes any applicable Deductible, Copayment, and Coinsurance and these amounts count toward your Out-of-Pocket Maximum, except as listed below. Once you reach your Out-of-Pocket Maximum, Blue Shield will pay 100% of the Allowable Amount for Covered Benefits for the rest of the Calendar Year. If you want information about your Out-of-Pocket Maximum, you can call Customer Service.

Some plans may have a separate Out-of-Pocket Maximum for:

- An individual Member and an entire Family;
- Participating Providers and Non-Participating Providers; and
- Participating Providers and combined Participating and Non-Participating Providers.

If you have a Family plan, there is an individual Out-of-Pocket Maximum within the Family Out-of-Pocket Maximum. This means an individual family member can meet the individual Out-of-Pocket Maximum before the entire Family meets the Family Out-of-Pocket Maximum.

If you have an individual plan and you enroll a Dependent, your plan will become a Family plan. Any amount you have paid toward the Out-of-Pocket Maximum for your individual plan will be applied to both the individual Out-of-Pocket Maximum and the Family Out-of-Pocket Maximum for your new plan.

The following do not count toward your Out-of-Pocket Maximum:

- Charges for services that are not covered; and
- Charges over the Allowable Amount.

You will continue to be responsible for these costs even after you reach your Out-of-Pocket Maximum.

See the *Summary of Benefits* section for details on how the Out-of-Pocket Maximum works for your plan.

Accrual balance

Blue Shield provides a summary of your accrual balances toward your Calendar Year Deductible, if any, and Out-of-Pocket Maximum for every month in which your Benefits were used until the full amount has been met. This summary will be mailed to you unless you opt to receive it electronically or have already opted out of paper mailings. You can opt back in to receive paper mailings at any time or elect to receive your balance summary electronically by logging into your member portal online and updating your communication preferences, or by calling Customer Service at the number on the back of your ID card. You can also check your accrual balances at any time by logging into your member portal online, which is updated daily, or calling Customer Service. Your accrual balance information is updated once a claim is received and processed and may not reflect recent services.

Cost Share concepts in action

To recap, you are responsible for all costs for Covered Benefits until you reach any applicable Deductible. Once you reach any applicable Deductible, Blue Shield will

pay the Allowable Amount for Covered Benefits, minus your Copayment or Coinsurance amounts, until you reach your Out-of-Pocket Maximum. Once you reach your Out-of-Pocket Maximum, Blue Shield will pay 100% of the Allowable Amount for Covered Benefits. Exceptions are described above.

EXAMPLE
Cost to visit the doctor

Now that you know the basics, here is an example of how your Cost Share works. Please note, the DOLLAR AMOUNTS IN THE EXAMPLE ARE EXAMPLES ONLY AND DO NOT REFLECT ACTUAL DOLLAR AMOUNTS FOR YOUR PLAN.

Example: You visit the doctor for a sore throat. You have received Covered Benefits throughout the year and have already met your $500 Deductible. However, you have not yet met your $1,000 Out-of-Pocket Maximum.

Deductible: **$500**

Amount paid to date toward Deductible: **$500**

Out-of-Pocket Maximum: **$1,000**

Amount paid to date toward Out-of-Pocket Maximum: **$500**

Participating Provider Copayment: **$30**

Non-Participating Provider Copayment: **$40**

Blue Shield Allowable Amount for the doctor's visit: **$100**

Non-Participating Provider billed charge for the doctor's visit: **$140**

	Participating Provider	***Non-Participating Provider***
You pay	**$30** ($30 Copayment)	**$80** ($40 Copayment plus $40 for charges over Allowable Amount)
Blue Shield pays	$70 (Allowable Amount minus your Cost Share)	$60 (Allowable Amount minus your Cost Share)
Total payment to the doctor	$100 (Allowable Amount)	$140 (Billed charge)

In this example, because you have already met your Deductible, you are responsible for:

- Participating Provider: the Copayment; or

- Non-Participating Provider: the Copayment plus all charges over the Allowable Amount.

Claims

When you receive health care services, a claim must be submitted to request payment for Covered Benefits. A claim must be submitted even if you have not yet met your Deductible. Blue Shield uses claims information to track dollar amounts that count toward your Deductible.

When you see a Participating Provider, your provider submits the claim to Blue Shield. When you see a Non-Participating Provider, you must submit the claim to Blue Shield or the Benefit Administrator. Claim forms are available at blueshieldca.com/covered-california-policies or by contacting the Benefit Administrator.

How to submit a claim

Type of claim	*What to submit*	*Where to submit it*	*Due date*
Medical services	• Blue Shield claim form; and • The itemized bill from your provider	Blue Shield of California P.O. Box 272540 Chico, CA 95927	Within one year of the service date
Pharmacy services	• Prescription Drug claim form; and • Related receipts or the pharmacy's bill	Blue Shield of California 1606 Ave. Ponce de Leon San Juan, PR 00909-4830	Within one year of the service date
Mental Health or Substance Use Disorder services	• Blue Shield claim form; and • The itemized bill from your provider	Blue Shield of California P.O. Box 272540 Chico, CA 95927	Within one year of the service date
Pediatric dental services	• Dental claim form; and • Related receipts or the provider's bill	Blue Shield of California Dental Plan Administrator P.O. Box 30567 Salt Lake City, UT 84130-0567	Within one year of the service date
Pediatric vision services	• Vision claim form; and • Related receipts or the provider's bill	Blue Shield of California Vision Plan Administrator Attn: OON Claims P.O. Box 8504 Mason, OH 45040-7111	Within one year of the service date

Claim processing and payments

Blue Shield or the Benefit Administrator will process your claim within 30 calendar days of receipt if it is not missing any required information. If your claim is missing any required information, you or your provider will be notified and asked to submit the missing information. Blue Shield cannot process your claim until we receive the missing information. Once the missing information is received, Blue Shield will have 30 calendar days to process your claim.

Once your claim is processed, you will receive an explanation of your Benefits. For each service, the explanation will list your Cost Share and the payment made by Blue Shield or the Benefit Administrator to the provider.

When you receive Covered Benefits from a Non-Participating Provider, Blue Shield or the Benefit Administrator may send the payment to the Subscriber, or directly to the Non-Participating Provider.



The Subscriber must make sure ***the Non-Participating Provider*** receives the ***full billed amount*** for non-emergency services, whether or not Blue Shield makes payment to the Non-Participating Provider.

Your coverage

This section explains eligibility and enrollment for this plan. It also describes the terms of your coverage, including information about effective dates and the different ways your coverage can end.

Eligibility for this plan

To be eligible for coverage as a Subscriber, you must meet all of your Employer's eligibility requirements and complete any waiting period established by your Employer.

Dependent eligibility

To be eligible for coverage as a Dependent, you must:

- Be listed on the enrollment form completed by the Subscriber; and
- Be the Subscriber's spouse, Domestic Partner, or be under age 26 and the child of the Subscriber, spouse, or Domestic Partner.
    - For the Subscriber's spouse to be eligible for this plan, the Subscriber and spouse must not be legally separated.
    - For the Subscriber's Domestic Partner to be eligible for this plan, the Subscriber and Domestic Partner must have a registered domestic partnership (except as otherwise permitted by your Employer).
    - "Child" includes a stepchild, newborn, child placed for adoption, child placed in foster care, and child for whom the Subscriber, spouse, or Domestic Partner is the legal guardian. It does not include a grandchild unless the Subscriber, spouse, or Domestic Partner has adopted or is the legal guardian of the grandchild.
    - A child age 26 or older can remain enrolled as a Dependent if the child is disabled, incapable of self-support because of a mental or physical disability, and chiefly dependent on the Subscriber for economic support.
        - The Dependent child's disability must have begun before the period he or she would become ineligible for coverage due to age.

Enrollment and effective dates of coverage

As the Subscriber, you can enroll in coverage for yourself and your Dependents during your initial enrollment period, your Employer's annual open enrollment period, or if you qualify for a special enrollment period.

You are eligible for coverage as a Subscriber on the day following the date you complete any applicable waiting period established by your Employer. Coverage starts at 12:01 a.m. Pacific Time on the effective date of coverage. The Benefits of this plan are not available before the effective date of coverage. This Contract has a 12-month term that begins on your Employer's effective date of coverage.

Open enrollment period

The open enrollment period is the time when most people apply for coverage or change coverage. You will have an annual open enrollment period set by your

Employer. Your Employer will notify its Employees of the open enrollment period each year.

Special enrollment period

A special enrollment period is a time outside open enrollment when you can apply for coverage or change coverage. A special enrollment period begins with a Qualifying Event.

A special enrollment period gives you at least 30 days from a Qualifying Event to apply for or change coverage for yourself or your Dependents. See the *Special enrollment period* section for more information. You should notify your Employer as soon as possible if you experience a Qualifying Event that requires a change in your coverage.

Common Qualifying Events
Change in Dependents
Loss of coverage under another employer health plan or other health insurance
Loss of eligibility in a government program

For a complete list of Qualifying Events, see ***Special enrollment period*** on page 103 in the ***Other important information about your plan*** section.

Effective date of coverage for most special enrollment periods

If enrolled during initial enrollment or open enrollment, a Dependent will have the same effective date of coverage as the Subscriber. However, a Dependent may have a different effective date of coverage if added during a special enrollment period. Generally, if the Employee or Dependents qualify for a special enrollment period, coverage will begin no later than the 1st of the month following the date Blue Shield receives the request for special enrollment from your Employer.

Effective date of coverage for a new Dependent child

Coverage starts immediately for a:

- Newborn;
- Adopted child;
- Child placed for adoption;
- Child placed in foster care; or
- Child for whom the Subscriber, spouse, or Domestic Partner is the court-appointed legal guardian.

> For coverage to continue beyond 31 days, the Subscriber must ***notify CCSB and request that the child be added as a Dependent within 30 days*** of birth, adoption, placement for adoption, placement in foster care, or the date of court-ordered guardianship.

If both partners in a marriage or Domestic Partnership are eligible Employees and Subscribers, they are not eligible to be Dependents of each other. You may enroll a child as a Dependent of either parent but not both.

A child will be considered adopted for the purpose of Dependent eligibility when one of the following happens:

- The child is legally adopted;
- The child is placed for adoption and there is evidence of the Subscriber, spouse, or Domestic Partner's right to control the child's health care; or
- The Subscriber, spouse, or Domestic Partner is granted legal authority to control the child's health care.

The child's eligibility as a Dependent will continue while waiting for a legal decree of adoption unless the child is removed from the Subscriber, spouse, or Domestic Partner's home before the decree is issued.

Plan changes

Blue Shield has the right to change the Benefits and terms of this plan as the law permits. This includes, but is not limited to, changes to:

- Terms and conditions;
- Benefits;
- Cost Shares;
- Premiums; and
- Limitations and exclusions.

Blue Shield will give your Employer written notice of Premium or coverage changes. We will send this notice at least 60 days prior to plan renewal or the effective date of the Benefit change. Your Employer is responsible for letting you know of any changes. Benefits provided after the effective date of any change will be subject to the change. There is no vested right to obtain the original Benefits.

Coordination of benefits

When you are covered by more than one group health plan, payments for allowable expenses will be coordinated between the two plans. Coordination of benefits determines which plan will pay first when both plans have responsibility for paying the medical claim. For more information, see the *Coordination of benefits, continued* section.

When coverage ends

Your coverage will end if:

- Your Employer cancels or does not renew coverage;
- The Subscriber cancels coverage; or

- Blue Shield or CCSB cancels or rescinds coverage.

There is no right to receive the Benefits of this plan after coverage ends, except as described in the *Extension of Benefits, Continuity of care,* and *Continuation of group coverage* sections.

If your Employer cancels coverage

Your Employer may cancel coverage at any time. To cancel coverage, your Employer must provide written notice to Blue Shield, CCSB, and its Employees.

If the Subscriber cancels coverage

If the Subscriber decides to cancel coverage, coverage will end at 11:59 p.m. Pacific Time on a date determined by your Employer.

Reinstatement

If the Subscriber voluntarily cancels coverage, the Subscriber can contact the Employer for reinstatement options.

If Blue Shield or CCSB cancels coverage

Blue Shield or CCSB can cancel coverage if:

- You are no longer eligible for coverage in this plan;
- Your Employer fails to meet Blue Shield or CCSB's Employer eligibility, participation, and contribution requirements;
- Blue Shield terminates this plan; or
- You or your Employer commit fraud or intentional misrepresentation of material fact.

Blue Shield will provide 30 days' advance written notice of cancellation of coverage to your Employer if your Employer fails to meet Blue Shield or CCSB's Employer eligibility, participation, and contribution requirements. It is your Employer's responsibility to provide a copy of the notice to its Employees.

Cancellation for Employer's nonpayment of Premiums

Blue Shield or CCSB can cancel coverage if your Employer does not pay the required Premiums in full and on time. Your Employer is responsible for all Premiums during the term of coverage, including the 30-day grace period. If Blue Shield or CCSB cancels coverage due to nonpayment of Premiums, Blue Shield will send a Notice of End of Coverage to you and your Employer no later than five calendar days after the date coverage ends.

Cancellation or rescission for fraud or intentional misrepresentation of material fact

Blue Shield may cancel or rescind your coverage if you, your Dependent, or your Employer commit fraud or intentional misrepresentation of material fact. Blue Shield will send the Notice of Cancellation, Rescission or Nonrenewal to your Employer prior to any rescission. Your Employer must provide you with a copy of the Notice of Cancellation, Rescission or Nonrenewal. Rescission voids the Contract as if it never

existed. Cancellation is effective on the date specified in the Notice of Cancellation, Recission or Nonrenewal and the Notice of End of Coverage.

Extension of Benefits

If you become Totally Disabled while covered under this plan and continue to be Totally Disabled on the date the Contract terminates, Blue Shield will extend Benefits directly related to the condition, illness, or injury causing your Total Disability until one of the following occurs:

- 12 months from the effective date of termination;
- The date you are no longer Totally Disabled; or
- The date on which a replacement carrier provides coverage for your Total Disability.

Your extension of Benefits will be subject to all the limitation and restrictions of this plan.

You will not receive an extension of Benefits unless a Physician provides Blue Shield with written certification of your Total Disability within 90 days of the effective date of termination. After that, the Physician must continue to provide written certification of your Total Disability at reasonable intervals Blue Shield determines.

Continuation of group coverage

Please examine your options carefully before declining this coverage.

You can continue coverage under this group plan when your Employer is subject to either Title X of the Consolidated Omnibus Budget Reconciliation Act (COBRA), as amended, or the California Continuation Benefits Replacement Act (Cal-COBRA).

Your benefits under the group continuation of coverage provisions will be identical to the Benefits you would have received as an active Employee if the qualifying event had not occurred. Any changes in the coverage available to active Employees will also apply to group continuation coverage.

COBRA

You may elect to continue group coverage under this plan if you would otherwise lose coverage because of a COBRA qualifying event. Please contact your Employer for detailed information about COBRA continuation coverage, including eligibility, election of coverage, and Premiums.

Cal-COBRA

If you enroll in COBRA and exhaust the time limit for COBRA group continuation coverage, you may be able to continue your group coverage under Cal-COBRA for a combined total (COBRA plus Cal-COBRA) of 36 months.

You will not be eligible for benefits under Cal-COBRA if, at the time of the Cal-COBRA qualifying event, you are entitled to benefits under Medicare or are covered under another group health plan. Medicare entitlement means that you are eligible for Medicare benefits and enrolled in Part A only.

Cal-COBRA qualifying event

A Cal-COBRA qualifying event is an event that, except for the election of continuation coverage, would result in a loss of coverage for the Subscriber or eligible Dependents:

- The death of the Subscriber;
- Termination of the Subscriber's employment (except termination for gross misconduct which is not a qualifying event);
- Reduction in hours of the Subscriber's employment;
- Divorce or legal separation of the Subscriber from the covered spouse;
- Termination of the Subscriber's domestic partnership with a covered Domestic Partner;
- Loss of Dependent status by a covered Dependent;
- The Subscriber's entitlement to Medicare (This only applies to a covered Dependent); and
- With respect to any of the above, such other qualifying event as may be added to Cal-COBRA.

A child born to or placed for adoption with a covered Subscriber or Domestic Partner during the Cal-COBRA group coverage continuation period may be immediately added as a Dependent provided the Employer is properly notified of the birth or placement for adoption, and the child is enrolled within 30 days of the birth or placement for adoption.

Notification of a qualifying event

You are responsible for notifying Blue Shield in writing of the Subscriber's death or Medicare entitlement, of divorce, legal separation, termination of a domestic partnership, or a Dependent's loss of Dependent status under this plan. This notice must be given within 60 days of the date of the qualifying event. Failure to provide such notice within 60 days will disqualify you from receiving continuation coverage under Cal-COBRA.

Your Employer is responsible for notifying Blue Shield in writing of the Subscriber's termination or reduction of hours of employment within 30 days of the qualifying event.

When Blue Shield is notified that a qualifying event has occurred, Blue Shield will, within 14 days, provide you with written notice of your right to continue group coverage under this plan. You must then give Blue Shield notice in writing of your election of continuation coverage within 60 days of the date of the notice of your right to continue group coverage, or the date coverage terminates due to the qualifying event, whichever is later. The written election notice must be delivered to Blue Shield by first-class mail or other reliable means.

If you do not notify Blue Shield within 60 days, your coverage will terminate on the date you would have lost coverage because of the qualifying event.

If this plan replaces a previous group plan that was in effect with your Employer, and you had elected Cal-COBRA continuation coverage under the previous plan, you may continue coverage under this plan for the balance of your Cal-COBRA eligibility period. To begin Cal-COBRA coverage with Blue Shield, you

must notify us within 30 days of the date you were notified of the termination of your previous group plan.

Duration and extension of group continuation coverage

COBRA enrollees who reach the maximum coverage period available under COBRA may elect to continue coverage under Cal-COBRA for a combined maximum period of 36 months from the date continuation of coverage began under COBRA. You must notify Blue Shield of your Cal-COBRA election at least 30 days before COBRA termination. Your Cal-COBRA coverage will begin immediately after the COBRA coverage ends.

You must exhaust all available COBRA coverage before you can become eligible to continue coverage under Cal-COBRA.

Cal-COBRA enrollees will be eligible to continue Cal-COBRA coverage under this plan for up to a maximum of 36 months, regardless of the type of qualifying event.

In no event will continuation of group coverage under COBRA, Cal-COBRA, or a combination of COBRA and Cal-COBRA be extended for more than 36 months from the date of the qualifying event that originally entitled you to continue your group coverage under this plan.

Payment of Premiums

Premiums for continuing coverage will be 110 percent of the applicable group Premium rate, except if you are eligible to continue Cal-COBRA coverage beyond 18 months because of a Social Security disability determination. In that case, the Premiums for months 19 through 36 will be 150 percent of the applicable group Premium rate.

Cal-COBRA enrollees must submit Premiums directly to Blue Shield. The initial Premiums must be paid within 45 days of the date you provided written notification to Blue Shield of your election to continue coverage and must be sent to Blue Shield by first-class mail or other reliable means. You must pay the entire amount due within the 45-day period or you will be disqualified from Cal-COBRA continuation coverage.

Effective date of the continuation of group coverage

If your initial group continuation coverage is Cal-COBRA rather than COBRA, your Cal-COBRA coverage will begin on the date your coverage under this plan would otherwise end due to a qualifying event. Your coverage will continue for up to 36 months unless terminated due to an event described in the *Termination of group continuation coverage* section.

Termination of group continuation coverage

The continuation of group coverage will cease if any one of the following events occurs prior to the expiration of the applicable period of continuation of group coverage:

- Termination of the Contract (if your Employer continues to provide any group benefit plan for Employees, you may be able to continue coverage with another plan);
- Failure to pay Premiums in full and on time to Blue Shield. Coverage will end as of the end of the period for which Premiums were paid;
- You become covered under another group health plan;
- You become entitled to Medicare; or
- You commit fraud or deception in the use of the services of this Plan.

Continuation of group coverage while on leave

Employers are responsible to ensure compliance with state and federal laws regarding leaves of absence, including the California Family Rights Act, the Family and Medical Leave Act, the Uniformed Services Employment and Re-employment Rights Act, and Labor Code requirements for Medical Disability.

Family leave

The California Family Rights Act of 1991 and the federal Family & Medical Leave Act of 1993 allow you to continue your coverage under this plan while you are on family leave. Your Employer is solely responsible for notifying their Employee of the availability and duration of family leaves.

Military leave

The Uniformed Services Employment and Re-employment Rights Act of 1994 (USERRA) allows you to continue your coverage under this plan while you are on military leave. If you are planning to enter the Armed Forces, you should contact your Employer for information about your rights under the (USERRA).

Your Benefits

This section describes the Benefits your plan covers. They are listed in alphabetical order so they are easy to find.

Blue Shield provides coverage for Medically Necessary services and supplies only. Experimental or Investigational services and supplies are not covered.

All Benefits are subject to:

- Your Cost Share;
- Any Benefit maximums;
- The provisions of the Medical Management Programs; and
- The terms, conditions, limitations, and exclusions of this Evidence of Coverage.

You can receive many outpatient Benefits in a variety of settings, including your home, a Physician's office, an urgent care center, an Ambulatory Surgery Center, or a Hospital. Blue Shield's Medical Management Programs work with your provider to ensure that your care is provided safely and effectively in a setting that is appropriate to your needs. Your Cost Share for outpatient Benefits may vary depending on where you receive them.

See the *Exclusions and limitations* section for more information about Benefit exclusions and limitations.



See the ***Summary of Benefits*** section for your ***Cost Share*** for Covered Benefits.

Acupuncture services

For all acupuncture services, Blue Shield has contracted with American Specialty Health Plans of California, Inc. (ASH Plans) to act as the Plan's acupuncture services administrator.

Benefits are available for acupuncture services for the treatment of nausea or as part of a comprehensive pain management program for the treatment of chronic pain. Acupuncture services must be provided by a Physician, licensed acupuncturist, or other appropriately licensed or certified Health Care Provider.

Contact ASH Plans with questions about acupuncture services, ASH Participating Providers, or acupuncture Benefits.

Allergy testing and immunotherapy Benefits

Benefits are available for allergy testing and immunotherapy services.

Benefits include:

- Allergy testing on and under the skin such as prick/puncture, patch and scratch tests;
- Preparation and provision of allergy serum; and

- Allergy serum injections.

This Benefit does not include:

- Blood testing for allergies.

Ambulance services and Emergency Medical Services programs

Benefits are available for ambulance services provided by a state-licensed ambulance or psychiatric transport van.

Benefits include:

- Emergency ambulance transportation (surface and air) when used to transport you from the place of illness or injury to the closest medical facility that can provide appropriate medical care; and
- Non-emergency, prior-authorized ambulance transportation (surface and air) from one medical facility to another.

Ambulance services are covered at the Participating Provider Cost Share, even if you receive services from a Non-Participating Provider.

Benefits are also available for Covered Benefits provided by community paramedicine programs, triage to alternate destination programs, and mobile integrated health programs developed by local Emergency Medical Services (EMS) agencies. Covered Benefits provided by these EMS programs are covered at the Participating Provider Cost Share, even if you receive treatment from a Non-Participating Provider.

Examples of transportation that is not provided by a licensed ambulance or psychiatric transport van include transportation by car, taxi, bus, gurney van, or wheelchair van.

Bariatric surgery Benefits

Benefits are available for bariatric surgery services. These Benefits include facility and Physician services for the surgical treatment of morbid obesity.

Services for residents of designated California counties

Blue Shield has a network of Participating Providers for bariatric surgery services in certain designated counties within California. If you live in a designated county, services are only covered if you receive them from one of these Participating Providers.

Bariatric surgery services designated counties		
Imperial	Orange	San Diego
Kern	Riverside	Santa Barbara
Los Angeles	San Bernardino	Ventura

Travel expense reimbursement for residents of designated counties

You may be eligible for reimbursement of your travel expenses for bariatric surgery services if you meet the following conditions:

- Live in a designated county;
- Live at least 50 miles away from the nearest bariatric surgery services provider in the network; and
- Submit receipts and any other documentation of your expenses to Blue Shield.

Reimbursable bariatric surgery travel expenses

Expense type	*Maximum reimbursement*	*Limitations & exclusions*
Transportation to and from the facility	$130/roundtrip	• Maximum of 3 roundtrips (pre-surgery, surgery, follow-up) • 1 companion is covered for a maximum of 2 roundtrips (surgery & surgery follow-up)
Hotel accommodations	$100/day	• Maximum of 2 trips, 2 days/trip (pre-surgery & post-surgery follow-up) for you and 1 companion • 1 companion alone may be reimbursed for a maximum of 4 days during your surgery admission • Hotel stays are limited to 1 double-occupancy room. Only the room is covered. All other hotel expenses are excluded
Related reasonable expenses	$25/day/Member	• Maximum of 4 days/trip • Expenses for tobacco, alcohol, drugs, phone, television, delivery, and recreation are excluded

Services for residents of non-designated counties

If you do not reside in a designated county, bariatric surgery services are covered like other surgery services from Participating or Non-Participating Providers. See the *Hospital services* and *Physician and other professional services* sections for more information.

Blue Shield does not reimburse travel expenses associated with bariatric surgery services for residents of non-designated counties.

Chiropractic services

For all chiropractic services, Blue Shield has contracted with ASH Plans to act as the Plan's chiropractic services administrator.

Benefits are provided for chiropractic services performed by a chiropractor or other appropriately licensed or certified Health Care Provider. The chiropractic Benefit includes the initial examination, subsequent office visits, adjustments, and plain film X-ray services in a chiropractor's office.

Benefits are limited to a per Member per Calendar Year visit maximum as shown on the Summary of Benefits.

Clinical trials for treatment of cancer or Life-Threatening diseases or conditions Benefits

Benefits are available for routine patient care when you have been accepted into an Approved Clinical Trial for treatment of cancer or a Life-Threatening disease or condition. A Life-Threatening disease or condition is a disease or condition that is likely to result in death unless its progression is interrupted.

The clinical trial must have therapeutic intent and the treatment must meet one of the following requirements:

- Your Participating Provider determines that your participation in the clinical trial would be appropriate based on either the trial protocol or medical and scientific information provided by you; or
- You provide medical and scientific information establishing that your participation in the clinical trial would be appropriate.

Coverage for routine patient care received while participating in a clinical trial requires prior authorization. Routine patient care is care that would otherwise be covered by the plan if those services were not provided in connection with an Approved Clinical Trial. The *Summary of Benefits* section lists your Cost Share for Covered Benefits. These Cost Share amounts are the same whether or not you participate in a clinical trial. Routine patient care does not include:

- The investigational item, device, or service itself;
- Drugs or devices not approved by the U.S. Food and Drug Administration (FDA);
- Travel, housing, companion expenses, and other non-clinical expenses;
- Any item or service that is provided solely to satisfy data collection and analysis needs and that is not used in the direct clinical management of the patient;
- Services that, except for the fact that they are being provided in a clinical trial, are specifically excluded under the plan;
- Services normally provided by the research sponsor free for any enrollee in the trial; or
- Any service that is clearly inconsistent with widely accepted and established standards of care for a particular diagnosis.

Diabetes care services

Benefits are available for devices, equipment, supplies, and self-management training to help manage your diabetes. Services will be covered when provided by a Physician, registered dietician, registered nurse, or other appropriately-licensed Health Care Provider who is certified as a diabetes educator.

Devices, equipment, and supplies

Covered diabetic devices, equipment, and supplies include:

- Blood glucose monitors, including continuous blood glucose monitors and those designed to help the visually impaired, and all related necessary supplies;
- Insulin pens, syringes, pumps, and all related necessary supplies;
- Blood and urine testing strips and tablets;
- Lancets and lancet puncture devices;
- Podiatric footwear and devices to prevent or treat diabetes-related complications;
- Medically Necessary foot care; and
- Visual aids, excluding eyewear and video-assisted devices, designed to help the visually impaired with proper dosing of insulin.

Your plan also covers the replacement of a covered item after the expiration of its life expectancy.

Examples of routine foot care items and services that are personal or comfort items and not Medically Necessary, include:

- Callus treatment;
- Corn paring or excision;
- Toenail trimming;
- Over-the-counter shoe inserts or arch supports; or
- Any type of massage procedure on the foot.

Self-management training and medical nutrition therapy

Benefits are available for outpatient training, education, and medical nutrition therapy when directed or prescribed by your Physician. These services can help you manage your diabetes and properly use the devices, equipment, and supplies available to you. With self-management training, you can learn to monitor your condition and avoid frequent hospitalizations and complications.

Diagnostic X-ray, imaging, pathology, laboratory, and other testing services

Benefits are available for imaging, pathology, and laboratory services for preventive screening or to diagnose or treat illness or injury.

Benefits include:

- Basic diagnostic imaging services, such as plain film X-rays, ultrasounds, and mammography;
- Advanced diagnostic radiological and nuclear imaging, including CT, PET, MRI, and MRA scans;

- COVID-19 diagnostic testing, screening testing, and related healthcare services. Medical Necessity requirements do not apply for COVID-19 screening testing;
- Reimbursement for over-the-counter at-home COVID-19 tests. The reimbursement is allowed for up to 8 tests per Member per month, subject to a maximum reimbursement of $12 per test. Prior to being reimbursed by Blue Shield, you must meet your Deductible. See the *Claims* section for information about how to submit a claim for repayment for this Benefit;
- Biomarker testing for the purposes of diagnosis, treatment, appropriate management, or ongoing monitoring of your disease or condition to guide treatment decisions. Benefits must be prior authorized;
- Clinical pathology services;
- Laboratory services;
- Other areas of non-invasive diagnostic testing, including respiratory, neurological, vascular, cardiological, genetic, cardiovascular, and cerebrovascular; and
- Prenatal diagnosis of genetic disorders of the fetus in cases of high-risk pregnancy.

Laboratory or imaging services performed as part of a preventive health screening are covered under the Preventive Health Services Benefit.

Once you reach your Deductible, coverage is provided without a Cost Share for services provided by a Participating Provider.

Blue Shield encourages Members to seek services from Participating Providers to avoid paying extra fees. Some Non-Participating Providers may charge extra fees that are not covered by Blue Shield. Any fees not covered by Blue Shield will be the Member's responsibility. See the *How to access care* section for information about Participating and Non-Participating Providers.

Dialysis Benefits

Benefits are available for dialysis services at a freestanding dialysis center, in the Outpatient Department of a Hospital, in a Physician office setting, or in your home.

Benefits include:

- Renal dialysis;
- Hemodialysis;
- Peritoneal dialysis; and
- Self-management training for home dialysis.

Benefits do not include:

- Comfort, convenience, or luxury equipment; or
- Non-medical items, such as generators or accessories to make home dialysis equipment portable.

Durable medical equipment

Benefits are available for durable medical equipment (DME) and supplies needed to operate the equipment. DME is intended for repeated use to treat an illness or injury, to improve the function of movable body parts, or to prevent further deterioration of your

medical condition. Items such as orthotics and prosthetics are only covered when necessary for activities of daily living.

Benefits include:

- Mobility devices, such as wheelchairs;
- Peak flow meter for the self-management of asthma;
- Glucose monitor including continuous blood glucose monitor, and all related necessary supplies for the self-management of diabetes;
- Apnea monitors for the management of newborn apnea;
- Home prothrombin monitor for specific conditions;
- Oxygen and respiratory equipment;
- Disposable medical supplies used with DME and respiratory equipment;
- Required dialysis equipment and medical supplies;
- Medical supplies that support and maintain gastrointestinal, bladder, or bowel function, such as ostomy supplies;
- Over-the-counter at-home COVID-19 tests and sexually transmitted disease home testing kits;
- DME rental fees, up to the purchase price;
- Pasteurized donor human milk; and
- Breast pumps.

Benefits do not include:

- Environmental control and hygienic equipment, such as air conditioners, humidifiers, dehumidifiers, or air purifiers;
- Exercise equipment;
- Routine maintenance, repair, or replacement of DME due to loss or misuse, except when authorized;
- Self-help or educational devices;
- Speech or language assistance devices, except as specifically listed;
- Wigs;
- Adult eyewear;
- Video-assisted visual aids for diabetics;
- Generators;
- Any other equipment not primarily medical in nature; or
- Backup or alternate equipment.

Asthma inhalers and inhaler spacers are covered under the Prescription Drug Benefit.

See the *Diabetes care services* section for more information about devices, equipment, and supplies for the management and treatment of diabetes.

Orthotic equipment and devices

Benefits are available for orthotic equipment and devices you need to perform activities of daily living. Orthotics are orthopedic devices used to support, align, prevent, or correct deformities or to improve the function of movable body parts.

Benefits include:

- Shoes only when permanently attached to orthotic devices;
- Special footwear required for foot disfigurement caused by disease, disorder, accident, or developmental disability;

- Knee braces for postoperative rehabilitation following ligament surgery, instability due to injury, and to reduce pain and instability for patients with osteoarthritis;
- Custom-made rigid orthotic shoe inserts ordered by a Physician or podiatrist and used to treat mechanical problems of the foot, ankle, or leg by preventing abnormal motion and positioning when improvement has not occurred with a trial of strapping or an over-the-counter stabilizing device;
- Device fitting and adjustment;
- Device replacement at the end of its expected lifespan; and
- Repair due to normal wear and tear.

Benefits do not include:

- Orthotic devices intended to provide additional support for recreational or sports activities;
- Orthopedic shoes and other supportive devices for the feet, except as listed;
- Backup or alternate items; or
- Repair or replacement due to loss or misuse.

Prosthetic equipment and devices

Benefits are available for prosthetic appliances and devices used to replace a part of your body that is missing or does not function, and related supplies.

Benefits include:

- Tracheoesophageal voice prosthesis (e.g. Blom-Singer device) and artificial larynx for speech after a laryngectomy;
- Artificial limbs and eyes;
- Internally-implanted devices such as pacemakers, intraocular lenses, cochlear implants, osseointegrated hearing devices, and hip joints, if surgery to implant the device is covered;
- Contact lenses to treat eye conditions such as keratoconus or keratitis sicca, aniridia, or to treat aphakia following cataract surgery when no intraocular lens has been implanted;
- Supplies necessary for the operation of prostheses;
- Device fitting and adjustment;
- Device replacement at the end of its expected lifespan; and
- Repair due to normal wear and tear.

Benefits do not include:

- Speech or language assistance devices, except as listed;
- Dental implants;
- Backup or alternate items; or
- Repair or replacement due to loss or misuse.

Emergency Benefits

Benefits are available for Emergency Services received in the emergency room of a Hospital or other emergency room licensed under state law. The Emergency Benefit also includes Hospital admission when inpatient treatment of your Emergency Medical Condition or a Psychiatric Emergency Medical Condition is Medically Necessary. You

can access Emergency Services for an Emergency Medical Condition or a Psychiatric Emergency Medical Condition at any Hospital, even if it is a Non-Participating Hospital.



If you have a medical emergency, ***call 911 or seek immediate medical attention*** at the nearest hospital.

Benefits include:

- Physician services;
- Emergency room facility services; and
- Inpatient Hospital services to stabilize your Emergency Medical Condition or a Psychiatric Emergency Medical Condition.

Emergency Services and follow-up health care treatment are provided without a Cost Share for Members treated following a rape or sexual assault for the first nine months after the Member begins treatment. Follow-up health care treatment includes medical or surgical services for the diagnosis, prevention, or treatment of medical conditions arising from an instance of rape or sexual assault.

Your Cost Share waiver will apply after you meet any applicable Deductible. The Cost Share waiver is applicable to follow-up health care treatment provided by a Participating Provider, any provider of Emergency Services, or a Non-Participating Provider when Blue Shield has approved your request to receive services from the Non-Participating Provider at the Participating Provider Cost Share. For more information, please reference *If you cannot find a Participating Provider* section. The Cost Share waiver will only apply to services the treating provider has identified in their claim submission using accurate diagnosis codes specific to rape or sexual assault.

After your condition stabilizes

Once your Emergency Medical Condition or a Psychiatric Emergency Medical Condition has stabilized, it is no longer considered an emergency. Upon stabilization, you may:

- Be released from the emergency room if you do not need further treatment;
- Receive additional inpatient treatment at the Participating Hospital; or
- Transfer to a Participating Hospital for additional inpatient treatment if you received treatment of your Emergency Medical Condition or a Psychiatric Emergency Medical Condition at a Non-Participating Hospital.

Stabilization is medical treatment necessary to assure, with reasonable medical probability, that no material deterioration of the condition is likely to result from, or occur during, your release from medical care or transfer from a facility. With respect to a pregnant woman who is having contractions, when there is inadequate time to safely transfer her to another Hospital before delivery or the transfer may pose a threat to the health or safety of the woman or unborn child, stabilize means delivery, including the placenta. Post-stabilization care is Medically Necessary treatment received after the treating Physician determines the Emergency Medical Condition or a Psychiatric Emergency Medical Condition is stabilized.

If you are admitted to the Hospital for Emergency Services, you should notify Blue Shield within 24 hours or as soon as possible after your condition has stabilized.

Family planning and Infertility Benefits

Family planning

Benefits are available for family planning services without illness or injury.

Benefits include:

- Counseling, consulting, and education;
- Office-administered contraceptives;
- Physician office visits for office-administered contraceptives;
- Clinical services related to the provision or use of contraceptives, including consultations, examinations, procedures, device insertion, ultrasound, anesthesia, patient education, referrals, and counseling;
- Follow-up services related to contraceptive Drugs, devices, products, and procedures, including but not limited to management of side effects, counseling for continued adherence, and device removal;
- Voluntary tubal ligation and other similar sterilization procedures; and
- Vasectomy services and procedures.

Benefits do not include family planning services from Non-Participating Providers.

Family planning services may also be covered under the Preventive Health Services Benefit and the Prescription Drug Benefit.

Infertility Benefits

Benefits are provided for the diagnosis and treatment of the cause of Infertility, including professional, Hospital, Ambulatory Surgery Center, and ancillary services to diagnose and treat the cause of Infertility.

Unless selected as an optional Benefit by your Employer, Benefits do not include any services related to assisted reproductive technology (including associated services such as radiology, laboratory, medications, and procedures) including but not limited to:

- Harvesting or stimulation of the human ovum;
- In vitro fertilization;
- Gamete intrafallopian Transfer (GIFT) procedure;
- Zygote intrafallopian Transfer (ZIFT);
- Intracytoplasmic sperm injections (ICSI);
- Preimplantation genetic screening;
- Donor services or procurement and storage of donor embryos, oocytes, ovarian tissue, or sperm;
- Any type of artificial insemination;
- Services or medications to treat low sperm count;
- Services incident to or resulting from procedures for a surrogate mother who is otherwise not eligible for covered pregnancy and maternity care under a Blue Shield health plan;
- Services incident to reversal of surgical sterilization, except for Medically Necessary treatment of medical complications of the reversal procedure.

Fertility preservation services

Fertility preservation services are covered for Members undergoing treatment or receiving Covered Benefits that may directly or indirectly cause iatrogenic Infertility. Under these circumstances, Standard Fertility Preservation Services, including retrieval and cryopreservation and storage of sperm, oocytes, gonadal tissue, and embryos, are a Covered Benefit and do not fall under the scope of Infertility Benefits described in the *Family Planning and Infertility Benefits* section.

Blue Shield will provide written notice explaining the covered storage period within 30 business days after receipt of a claim for cryopreservation services.

Blue Shield will provide written notice 90 calendar days prior to the expiration of the storage periods.

Home health services

Benefits are available for home health services. These services include home health agency services, home infusion and injectable medication services, and hemophilia home infusion services.

Home health agency services

Benefits are available from a Participating home health care agency for diagnostic and treatment services received in your home under a written treatment plan approved by your Physician.

Benefits include:

- Intermittent home care for skilled services from:
  - Registered nurses;
  - Licensed vocational nurses;
  - Physical therapists;
  - Occupational therapists;
  - Speech and language pathologists;
  - Licensed clinical social workers; and
  - Home Health Aides;
- Related medical supplies.

Intermittent home care is for skilled services you receive:

- Fewer than seven days per week; or
- Daily, for fewer than eight hours per day, up to 21 days.

Benefits are limited to a visit maximum as shown in the *Summary of Benefits* section for home health agency visits. For this Benefit, coverage includes:

- Up to three visits per day, two hours maximum per visit, with a registered nurse, licensed vocational nurse, physical therapist, occupational therapist, speech and language pathologist, or licensed clinical social worker. A visit of two hours or less is considered one visit. Nursing visits cannot be combined to provide Continuous Nursing Services.
- Up to four hours maximum per visit with a Home Health Aide. A visit of four hours or less is considered one visit.

Benefits do not include:

- Continuous Nursing Services provided by a registered nurse or a licensed vocational nurse, on a one-to-one basis, in an inpatient or home setting. These services may also be described as "shift care" or "private-duty nursing."

Home infusion and injectable medication services

Benefits are available through a Participating home infusion agency for home infusion, enteral, and injectable medication therapy.

Benefits include:

- Home infusion agency Skilled Nursing visits;
- Infusion therapy provided in an infusion suite associated with a Participating home infusion agency;
- Administration of parenteral nutrition formulations and solutions;
- Administration of enteral nutrition formulas and solutions;
- Medical supplies used during a covered visit; and
- Medications injected or administered intravenously.

See the *PKU formulas and special food products* section for more information.

There is no Calendar Year visit maximum for home infusion agency services.

This Benefit does not include:

- Insulin;
- Insulin syringes; and
- Services related to hemophilia, which are described below.

Hemophilia home infusion services

Benefits are available for hemophilia home infusion products and services for the treatment of hemophilia and other bleeding disorders. Benefits must be prior authorized and provided in the home or in an infusion suite managed by a Participating Hemophilia Home Infusion Provider.

Benefits include:

- 24-hour service;
- Home delivery of hemophilia infusion products;
- Blood factor product;
- Supplies for the administration of blood factor product; and
- Nursing visits for training or administration of blood factor products.

There is no Calendar Year visit maximum for hemophilia home infusion agency services.

Benefits do not include:

- In-home services to treat complications of hemophilia replacement therapy; or
- Self-infusion training programs, other than nursing visits to assist in administration of the product.

Most Participating home health care and home infusion agencies are not Participating Hemophilia Home Infusion Providers. A list of Participating Hemophilia Home Infusion Providers is available at blueshieldca.com.

Hospice program services

Benefits are available through a Participating Hospice Agency for specialized care if you have been diagnosed with a terminal illness with a life expectancy of one year or less. When you enroll in a Hospice program, you agree to receive all care for your terminal illness through the Hospice Agency. Hospice program enrollment is prior authorized for a specified period of care based on your Physician's certification of eligibility. The period of care begins the first day you receive Hospice services and ends when the specified timeframe is over or you choose to receive care for your terminal illness outside of the Hospice program.

The authorized period of care is for two 90-day periods followed by unlimited 60-day periods, depending on your diagnosis. Your Hospice care continues through to the next period of care when your Physician recertifies that you have a terminal illness. The Hospice Agency works with your Physican to ensure that your Hospice enrollment continues without interruption. You can change your Participating Hospice Agency only once during each period of care.

A Hospice program provides interdisciplinary care designed to ease your physical, emotional, social, and spiritual discomfort during the last phases of life, and support your primary caregiver and your family. Hospice services are available 24 hours a day through the Hospice Agency.

While enrolled in a Hospice program, you may continue to receive Covered Benefits that are not related to the care and management of your terminal illness from the appropriate Health Care Provider. However, all care related to your terminal illness must be provided through the Hospice Agency. You may discontinue your Hospice enrollment when an acute Hospital admission is necessary, or at any other time. You may also enroll in the Hospice program again when you are discharged from the Hospital, or at any other time, with Physician recertification.

Benefits include:

- Pre-Hospice consultation to discuss care options and symptom management;
- Advance care planning;
- Skilled Nursing Services;
- Medical direction and a written treatment plan approved by a Physician;
- Continuous Nursing Services provided by registered or licensed vocational nurses, eight to 24 hours per day;
- Home Health Aide services, supervised by a nurse;
- Homemaker services, supervised by a nurse, to help you maintain a safe and healthy home environment;
- Medical social services;
- Dietary counseling;
- Volunteer services by a Hospice agency;
- Short-term inpatient, Hospice house, or Hospice care, if required;
- Drugs, medical equipment, and supplies;

- Physical therapy, occupational therapy, and speech-language pathology services to control your symptoms or help your ability to perform activities of daily living;
- Respiratory therapy;
- Occasional, short-term inpatient respite care when necessary to relieve your primary caregiver or family members, up to five days at a time;
- Bereavement services for your family; and
- Social services, counseling, and spiritual services for you and your family.

Benefits do not include:

- Services provided by a Non-Participating Hospice Agency, except in certain circumstances where there are no Participating Hospice Agencies in your area and services are prior authorized.
- Domiciliary care, which is a supervised living arrangement in a home-like environment for adults who are unable to live alone because of age-related impairments or physical, mental, or visual disabilities.
- Custodial care, which is assistance with activities of daily living, including but not limited to, help in walking, getting in and out of bed, bathing, dressing, preparation and feeding of special diets, and supervision of medications that are ordinarily self-administered.

However, the Plan does cover assistance with activities of daily living (activities related to independence in normal everyday living, recreational, leisure, or sports activities are not considered activities of daily living) that are incidental to Covered Benefits provided as part of a Hospice program.

Hospital services

Benefits are available for inpatient care in a Hospital.

Benefits include:

- Room and board, such as:
  - Semiprivate Hospital room, or private room if Medically Necessary;
  - Specialized care units, including adult intensive care, coronary care, pediatric and neonatal intensive care, and subacute care;
  - General and specialized nursing care; and
  - Meals, including special diets.
- Other inpatient Hospital services and supplies, including:
  - Inpatient care in a Hospital that is not solely for X-ray, laboratory or any other outpatient diagnostic studies, or for medical observation;
  - Operating, recovery, labor and delivery, and other specialized treatment rooms;
  - Anesthesia, oxygen, medicines, and IV solutions;
  - Clinical pathology, laboratory, radiology, and diagnostic services and supplies;
  - Dialysis services and supplies;
  - Blood and blood products;
  - Medical and surgical supplies, surgically implanted devices, prostheses, and appliances;
  - Radiation therapy, chemotherapy, and associated supplies;

  - Therapy services, including physical, occupational, respiratory, and speech therapy;
  - Acute detoxification;
  - Acute inpatient rehabilitative services; and
  - Emergency room services resulting in admission.

Benefits do not include:

- Domiciliary care, which is a supervised living arrangement in a home-like environment for adults who are unable to live alone because of age-related impairments or physical, mental, or visual disabilities.
- Custodial care, which is assistance with activities of daily living, including but not limited to, help in walking, getting in and out of bed, bathing, dressing, preparation and feeding of special diets, and supervision of medications that are ordinarily self-administered.

However, the Plan does cover assistance with activities of daily living (activities related to independence in normal everyday living, recreational, leisure, or sports activities are not considered activities of daily living) that are incidental to Covered Benefits provided as Inpatient Hospital care.

Medical treatment of the teeth, gums, jaw joints, and jaw bones

Benefits are available for outpatient, Hospital, and professional services provided for treatment of the jaw joints and jaw bones, including adjacent tissues.

Benefits include:

- Treatment of odontogenic and non-odontogenic oral tumors (benign or malignant);
- Stabilization of natural teeth after traumatic injury independent of disease, illness, or any other cause;
- Surgical treatment of temporomandibular joint syndrome (TMJ);
- Non-surgical treatment of TMJ;
- Orthognathic surgery to correct a skeletal deformity;
- Dental and orthodontic services directly related to cleft palate repair;
- Dental services to prepare the jaw for radiation therapy for the treatment of head or neck cancers; and
- General anesthesia and associated facility charges during dental treatment due to the Member's underlying medical condition or clinical status when:
  - The Member is younger than seven years old; or
  - The Member is developmentally disabled; or
  - The Member's health is compromised and general anesthesia is Medically Necessary.

Benefits do not include:

- Diagnostic dental services such as oral examinations, oral pathology, oral medicine, X-rays, and models of the teeth, except when related to surgical and non-surgical treatment of TMJ;
- Preventive dental services such as cleanings, space maintainers, and habit control devices except as covered under the Preventive Health Services Benefit;

- Periodontal care such as hard and soft tissue biopsies and routine oral surgery including removal of teeth;
- Reconstructive or restorative dental services such as crowns, fillings, and root canals;
- Orthodontia for any reason other than cleft palate repair;
- Dental implants for any reason other than cleft palate repair;
- Any procedure to prepare the mouth for dentures or for the more comfortable use of dentures;
- Alveolar ridge surgery of the jaws if performed primarily to treat diseases related to the teeth, gums, or periodontal structures, or to support natural or prosthetic teeth; or
- Fluoride treatments for any reason other than preparation of the oral cavity for radiation therapy or for Benefits covered under Preventive Health Services.

Mental Health or Substance Use Disorder Benefits

Blue Shield administers Mental Health or Substance Use Disorder services for Members in California. See the *Out-of-area services* section for an explanation of how Benefits are administered for out-of-state services.

Mental Health or Substance Use Disorder Benefits include Medically Necessary basic health care services and intermediate services, at the full range of levels of care, including but not limited to residential treatment, Partial Hospitalization Program, and Intensive Outpatient Program, and prescription Drugs.

A Participating Provider must get prior authorization from Blue Shield for all non-emergency Hospital admissions for Mental Health or Substance Use Disorder services, and for certain outpatient Mental Health or Substance Use Disorder services. See the *Medical Management Programs* section for more information about prior authorization.

To find a Participating Provider, visit blueshieldca.com and click on Find a Doctor.

If you are unable to schedule an appointment with a Participating Provider for Mental Health or Substance Use Disorder services, contact Mental Health Customer Service. We will help you schedule an appointment with a Participating Provider and, within five calendar days of your initial request, provide written notice that if we are unable to find a Participating Provider, we will help you schedule an appointment with a Non-Participating Provider. If there is no available Participating Provider for any Covered Benefits, you will only be responsible for paying the Participating Provider Cost Share for these services. Mental Health Customer Service may work with you to transition to a Participating Provider when one becomes available.

Upon request to Mental Health Customer Service, and at no cost to you, Mental Health Customer Service will provide the clinical review criteria and any training material or resources used to conduct utilization reviews for Mental Health or Substance Use Disorder benefits and services.

Office visits

Benefits are available for professional services for the diagnosis and treatment of Mental Health or Substance Use Disorders. You can receive these services at an office visit, including Physician office visit, or in an individual, Family, or group professional outpatient setting, or as a telebehavioral health service.

Benefits include therapy, counseling, and medication management.

Other Outpatient Mental Health and Substance Use Disorder Services

In addition to office visits, Benefits are available for other outpatient services for the diagnosis and treatment of Mental Health or Substance Use Disorders. You can receive these other outpatient services in a facility, office, clinic, home, or other non-institutional setting.

For Behavioral Health Crisis Services rendered by a Non-Participating Provider, you will pay the same Cost Share for Covered Benefits received from a Participating Provider. Prior authorization is not required for the Medically Necessary treatment of a Mental Health or Substance Use Disorder provided by a 988 center, Mobile Crisis Team, or other Behavioral Health Crisis Services.

Other Outpatient Mental Health and Substance Use Disorder Services include, but are not limited to:

- Behavioral Health Treatment – professional services and treatment programs, including applied behavior analysis and evidence-based intervention programs, prescribed by a Physician or licensed psychologist and provided under a treatment plan approved by Blue Shield to develop or restore, to the maximum extent practicable, the functioning of an individual with pervasive developmental disorder or autism;
- Behavioral Health Crisis Services and other services provided by a 988 center, a Mobile Crisis Team, or other provider of Behavioral Health Crisis Services, regardless of whether the service is rendered by a Participating or Non-Participating Provider;
- Electroconvulsive therapy – the passing of a small electric current through the brain to induce an anesthesia-controlled seizure, used in the treatment of severe psychiatric conditions;
- Intensive Outpatient Program – outpatient care for Mental Health or Substance Use Disorders when your condition requires structure, monitoring, and medical/psychological intervention for nine to nineteen hours a week;
- Office-based opioid treatment – substance use disorder maintenance therapy, including methadone maintenance treatment;
- Partial Hospitalization Program – an outpatient treatment program that may be in a free-standing or Hospital-based facility and provides services that are at a minimum 20 hours per week;
- Neuropsychological and Psychological Testing – testing to diagnose a mental health condition and/or to assess the health of certain brain functions; and
- Transcranial magnetic stimulation – a non-invasive method of delivering magnetic stimulation to the brain for the treatment of severe depression.

Benefits do not include treatment not supported by current Generally Accepted Standards of Mental Health and Substance Use Disorder Care, including:

- Outdoor, youth, or wilderness programs and accommodations;
- Equine assisted therapy;
- Treatment for the purpose of providing respite or day care;
- Educational services; or
- Any other treatment or other facilities that provide primarily a supportive environment and address long-term social needs.

In addition, Benefits do not include reimbursement of a parent, legal guardian, or conservator for participation in such treatment or programs.

Inpatient Services

Benefits are available for inpatient facility and professional services for the treatment of Mental Health or Substance Use Disorders in:

- A Hospital; or
- A free-standing residential treatment center that provides 24-hour care when you do not require acute inpatient care.

Medically Necessary inpatient substance use disorder withdrawal management (detoxification) is covered under the Hospital services Benefit.

This Plan does not cover domiciliary care, which is a supervised living arrangement in a home-like environment for adults who are unable to live alone because of age-related impairments or physical, mental, or visual disabilities. In addition, this Plan does not cover custodial care, which is assistance with activities of daily living, including but not limited to, help in walking, getting in and out of bed, bathing, dressing, preparation and feeding of special diets, and supervision of medications that are ordinarily self-administered.

However, the Plan does cover assistance with activities of daily living (activities related to independence in normal everyday living, recreational, leisure, or sports activities are not considered activities of daily living) that are incidental to Covered Benefits provided as Mental Health or Substance Use Disorder services.

Pediatric dental Benefits

Pediatric dental Benefits are available through the end of the month in which the covered Member turns 19 years old. A contracted Dental Plan Administrator (DPA) administers Blue Shield's pediatric dental Benefits. The DPA's network of DPA Participating Providers renders Dental Care Services to Members. The DPA also serves as the claims administrator for processing claims received from DPA Non-Participating Providers.

If you have any questions about DPA Participating Providers or Benefits, visit blueshieldca.com, use the Blue Shield mobile app, or contact dental customer service at (800) 605-8202.

Pediatric dental Benefits covered by this plan are described in the *Pediatric dental Benefits table*.

See the *Pediatric dental exclusions* and *Pediatric dental limitations* sections for information on exclusions and limitations for your Pediatric dental Benefits.

DPA Participating Providers

The status of a DPA Participating Provider may change. To receive Benefits at the DPA Participating Provider Cost Share, it is your responsibility to confirm that your Dentist is a DPA Participating Provider before you access Covered Benefits. To confirm that your Dentist is a DPA Participating Provider, visit blueshieldca.com, use the Blue Shield mobile app, or contact dental customer service at (800) 605-8202.

DPA Non-Participating Providers

This plan allows you to access most pediatric dental Benefits from DPA Non-Participating Providers. The *Summary of Benefits* section tells you which pediatric dental Benefits can be obtained from DPA Non-Participating Providers.

Coordination of dental Benefits

This plan includes an embedded pediatric dental Benefit. For purposes of coordinating Benefits, if you purchase a Family dental plan that includes a supplemental pediatric dental plan, the embedded pediatric dental Benefits covered under this plan will be paid first. For the purposes of coordinating Benefits, this medical plan is your primary pediatric dental Benefit plan and the Family pediatric dental plan is the secondary pediatric dental Benefit plan.

Alternate Benefits provision

An alternate benefits provision allows a Benefit to be paid based on an alternate procedure that is professionally acceptable and more cost-effective. This plan's alternate benefits provision is as follows: if dental standards indicate that a condition can be treated by a less costly alternative to the service proposed by the attending Dentist, the DPA will pay for Benefits based upon the less costly service. Any difference in cost between the proposed service and the less costly alternative is your financial responsibility.

Emergency Dental Conditions

Benefits are available for stabilization of an Emergency Dental Condition. Services for an Emergency Dental Condition are covered at the Participating Provider Cost Share, even if you receive treatment from a Non-Participating Provider. For the lowest out-of-pocket expenses, you can go to a DPA Participating Provider for follow-up dental care you need after your condition has stabilized.

Pediatric vision Benefits

Benefits are available for pediatric vision services from ophthalmologists, optometrists, and opticians.

Pediatric vision Benefits are available through the end of the month in which the covered Member turns 19 years old. A contracted Vison Plan Administrator (VPA) administers Blue Shield's pediatric vision Benefits. The VPA's network of VPA Participating Providers renders vision services to Members. The VPA also serves as the claims administrator for processing claims received from VPA Participating Providers and Non-Participating Providers.

If you have any questions about VPA Participating Providers or Benefits, visit blueshieldca.com, use the Blue Shield mobile app, or contact vision customer service at (877) 601-9083.

Benefits include:

- One comprehensive eye exam per Calendar Year. A comprehensive exam is a general evaluation of the complete visual system. It includes a history, a general medical observation, an external and ophthalmoscopic exam, an

evaluation of gross visual fields, a basic sensorimotor exam, and a refractive exam. If indicated, it can include biomicroscopy, tonometry, or an exam for cycloplegia or mydriasis. The presence of trauma, severe inflammation, or other contraindication may prevent the provider from performing a complete exam. Dilation is included if professionally indicated. The comprehensive exam may occur in one session, or more than one if Medically Necessary.

  - When you choose standard or non-standard contact lenses instead of eyeglasses, you are eligible for contact lens fitting and evaluation services once in a consecutive 12-month period by a VPA Particpating Provider if administered at the same time as the covered comprehensive examination up to the Benefit Allowance with a maximum of two follow up visits. For non-standard specialty contact lenses (including, but not limited to, toric, multifocal, and gas permeable lenses), you are responsible for the difference between the amount Blue Shield pays and the amount billed by the VPA Participating Provider.

- One of the following in a Calendar Year:
  - One pair of eyeglass lenses which include choice of glass, plastic, or polycarbonate lenses, all lens powers (single vision, bifocal, trifocal, lenticular), fashion and gradient tinting, ultraviolet protective coating, and oversized and glass-grey #3 prescription sunglass lenses (Note: Polycarbonate lenses are covered in full for children, monocular patients, and patients with prescriptions > +/- 6.00 diopters);
  - Elective contact lenses that are chosen for cosmetic or convenience purposes and are not Medically Necessary; or
  - Non-elective (Medically Necessary) contact lenses prescribed following cataract surgery, or when contact lenses are the only means to correct visual acuity to 20/40 for keratoconus, 20/60 for anisometropia, or for certain conditions of myopia (12 or more diopters), or hyperopia (7 or more diopters) astigmatism (over 3 diopters). Contact lenses may also be Medically Necessary in the treatment of the following conditions: pathological myopia, aphakia, aniseikonia, aniridia, corneal disorders, post-traumatic disorders, and irregular astigmatism. A report from the provider and prior authorization from the VPA is required.
- One eyeglass frame in a Calendar Year.
- Low Vision testing once in a consecutive five Calendar Year period. The need for Low Vision testing is determined during a comprehensive eye exam. Low Vision testing may be obtained only from a VPA Participating Provider specializing in Low Vision care.
  - A VPA Participating Provider may prescribe optical devices, such as high-power eyeglasses, magnifiers, or telescopes, to maximize the remaining usable vision. One optical device per Calendar Year is covered. A report from the provider conducting the initial exam and prior authorization from the VPA are required for both the exam and any prescribed optical device.

Benefits do not include:

- Any eye exam required by as a condition of employment.

- Orthoptics or vision training, subnormal vision aids, or non-prescription lenses for glasses when no Vision Prescription Change is indicated.
- Replacement or repair of lost or broken lenses or frames, except as listed in this Evidence of Coverage.
- Medical or surgical treatment of the eyes, except as covered under the Hospital services and Physician and other professional services Benefits.

VPA Participating Providers

The status of a VPA Participating Provider may change. To receive Benefits at the VPA Participating Provider Cost Share, it is your responsibility to confirm that your provider is a VPA Participating Provider before you access Covered Benefits. To confirm that your provider is a VPA Participating Provider, visit blueshieldca.com, use the Blue Shield mobile app, or contact vision customer service at (877) 601-9083.

VPA Non-Participating Providers

This plan allows you to access most pediatric vision Benefits from VPA Non-Participating Providers. The *Summary of Benefits* section tells you which pediatric vision Benefits can be obtained from VPA Non-Participating Providers.

Physician and other professional services

Benefits are available for services performed by a Physician, surgeon, or other Health Care Provider to diagnose or treat a medical condition.

Benefits include:

- Office visits for examination, diagnosis, counseling, education, consultation, and treatment;
- Specialist office visits;
- Urgent care center visits;
- Second medical opinions;
- Administration of injectable medications that must be administered by a Health Care Provider;
- Administration of radiopharmaceutical medications;
- Outpatient services;
- Inpatient services in a Hospital, Skilled Nursing Facility, residential treatment center, or emergency room;
- Home visits;
- Telehealth consultations, provided remotely via communication technologies, for examination, diagnosis, counseling, education, and treatment. Coverage for these services will be on the same basis and to the same extent as a service conducted in person;
- and
- Teladoc Health general medical consultations.

See the *Mental Health or Substance Use Disorder Benefits* section for information on Mental Health or Substance Use Disorder office visits and Other Outpatient Mental Health and Substance Use Disorder services.

Medical nutrition therapy

Benefits are provided for office visits for medical nutrition therapy for conditions other than diabetes. Treatment must be prescribed by a Physician and provided by a Registered Dietitian Nutritionist or other appropriately-licensed or certified Health Care Provider. You can continue to receive medical nutrition therapy as long as your treatment is Medically Necessary. Blue Shield may periodically review the provider's treatment plan and records for Medical Necessity. See the *Diabetes care services* section for information about medical nutrition therapy for diabetes.

PKU formulas and special food products

Benefits are available for formulas and special food products if you are diagnosed with phenylketonuria (PKU). The items must be part of a diet prescribed and managed by a Physician or appropriately-licensed Health Care Provider.

Benefits include:

- Enteral formulas;
- Parenteral nutrition formulations; and
- Special food products for the dietary treatment of PKU.

Benefits do not include:

- Grocery store foods including shakes, snack bars, used by the general population;
- Additives such as thickeners, enzyme products; or
- Food that is naturally low in protein, unless specially formulated to have less than one gram of protein per serving.

Podiatric services

Benefits are available for the diagnosis and treatment of conditions of the foot, ankle, and related structures. These services, including surgery, are generally provided by a licensed doctor of podiatric medicine.

Pregnancy and maternity care

Benefits are available for maternity care services.

Benefits include:

- Prenatal care;
- Postnatal care;
- Involuntary complications of pregnancy;
- Inpatient Hospital services including labor, delivery, and postpartum care;
- Elective newborn circumcision within 18 months of birth; and
- Abortion and abortion-related services, including preabortion and followup services.

See the *Diagnostic X-ray, imaging, pathology, and laboratory services* and *Preventive Health Services* sections for information about coverage of genetic testing and diagnostic procedures related to pregnancy and maternity care.

The Newborns' and Mothers' Health Protection Act requires health plans to provide a minimum Hospital stay for the mother and newborn child of 48 hours after a normal,

vaginal delivery and 96 hours after a C-section. The attending Physician, in consultation with the mother, may determine that a shorter length of stay is adequate. If your Hospital stay is shorter than the minimum stay, you can receive a follow-up visit with a Health Care Provider whose scope of practice includes postpartum and newborn care. This follow-up visit may occur at home or as an outpatient, as necessary. This visit will include parent education, assistance and training in breast or bottle feeding, and any necessary physical assessments for the mother and child. Prior authorization is not required for this follow-up visit.

Prescription Drug Benefits

Benefits are available for Outpatient Prescription Drugs. Outpatient Prescription Drugs are self-administered Drugs approved by the U.S. Food and Drug Administration (FDA) for sale to the public through retail or mail-order pharmacies that are prescribed and are not provided for use on an inpatient basis. Drugs also include diabetic testing supplies, self-applied continuous blood glucose monitors, and all related necessary supplies. Please note, Drugs used for hemophilia, blood or blood products are examples of Drugs that are not considered to be safe for self-administration. These products and Drugs may be covered under the Home health services, Home infusion and injectable medication services, Hospice program services, or Family Planning sections.

A Physician or Health Care Provider must prescribe all Drugs covered under this Benefit, including over-the-counter items. You must obtain all Drugs from a Participating Pharmacy, except as noted below. Drugs, items, and services that are not covered under this Benefit are listed in the *Exclusions and limitations* section.

Some Drugs, most Specialty Drugs, and prescriptions for Drugs exceeding specific quantity limits require prior authorization to be covered. The prior authorization process is described in the *Prior authorization/exception request/step therapy process* section. You or your Physician may request prior authorization from Blue Shield.

Prescription Drug information is available by logging into your member portal at blueshieldca.com and selecting "Price Check My Rx." This tool can show you:

- Your eligibility for a prescription Drug;
- The current cost of the prescription Drug;
- Any available lower cost alternative(s) to the prescription Drug based on your plan Formulary and the pharmacy that fills your prescription;
- Any limits, restrictions, or requirements for each Drug, if applicable; and
- Your current plan Formulary.

"Price Check My Rx" prices are based on your Deductible and Out-of-Pocket Maximum accruals (if applicable) at the time you view the prescription Drug price. Costs may be different at the time you fill your prescription due to claims processing. You or your Physician or Health Care Provider can also request this Prescription Drug information by calling Customer Service.

Benefits are provided for COVID-19 therapeutics approved or granted emergency use authorization by the U.S. Food and Drug Administration for treatment of COVID-19 when prescribed or furnished by a Health Care Provider acting within their scope of practice and the standard of care. Once you reach your Deductible, coverage is provided without a Cost Share for services provided by a Participating Provider.

For a disease for which the Governor of the State of California has declared a public health emergency, therapeutics approved or granted emergency use authorization by the U.S. Food and Drug Administration for that disease will be covered without a Cost Share.

Outpatient Drug Formulary

Blue Shield's Drug Formulary is a list of FDA-approved Generic and Brand Drugs. This list helps Physicians or Health Care Providers prescribe Medically Necessary and cost-effective Drugs. Drugs not listed on the Formulary may be covered when approved by Blue Shield through the exception request process.

Blue Shield's Formulary is established and maintained by Blue Shield's Pharmacy and Therapeutics (P&T) Committee. This committee consists of Physicians and pharmacists responsible for evaluating Drugs for relative safety, effectiveness, evidence-based health benefit, and comparative cost. The committee also reviews new Drugs, dosage forms, usage, and clinical data to update the Formulary four times a year. Your Physician or Health Care Provider might prescribe a Drug even though it is not included in the Blue Shield Formulary.

The Formulary is divided into Drug tiers. The tiers are described in the chart below. Your Copayment or Coinsurance will vary based on the Drug tier. Drugs are placed into tiers based on recommendations made by the P&T Committee.

Formulary Drug tiers

Drug Tier	*Description*
Tier 1	• Most Generic Drugs and low-cost preferred Brand Drugs
Tier 2	• Non-preferred Generic Drugs • Preferred Brand Drugs • Any other Drugs recommended by the P&T Committee based on drug safety, efficacy, and cost
Tier 3	• Non-preferred Brand Drugs • Drugs recommended by the P&T Committee based on drug safety, efficacy, and cost • Drugs that generally have a preferred and often less costly therapeutic alternative at a lower tier
Tier 4	• Drugs that the FDA or drug manufacturer requires to be distributed through Network Specialty Pharmacies • Drugs that require you to have special training or clinical monitoring • Drugs that cost the plan more than $600 (net of rebates) for a one-month supply

Visit ***blueshieldca.com/pharmacy***, use the Blue Shield mobile app, or contact Customer Service for more information on the ***Drug Formulary*** or to request a printed copy of the Formulary.

Obtaining Outpatient Prescription Drugs at a Participating Pharmacy

You must present a Blue Shield ID card at a Participating Pharmacy to obtain prescription Drugs. You can obtain prescription Drugs at any retail Participating Pharmacy unless the Drug is a Specialty Drug. See the *Obtaining Specialty Drugs from a Network Specialty Pharmacy* section for more information. If you obtain Drugs at a Non-Participating Pharmacy, Blue Shield will deny the claim and will not pay anything toward the cost of the Drugs, unless they are for a covered emergency.

Visit ***blueshieldca.com/pharmacy*** or use the Blue Shield mobile app to locate a ***retail Participating Pharmacy***.

You must pay the applicable Copayment or Coinsurance for each prescription Drug purchased from a Participating Pharmacy. When the Participating Pharmacy's contracted rate is less than your Copayment or Coinsurance, you only pay the contracted rate. This amount will apply to any applicable Deductible and Out-of-Pocket Maximum. Contraceptive Drugs and devices obtained from a Participating Pharmacy are covered without a Copayment or Coinsurance, except for brands that have a generic equivalent. If your Physician or Health Care Provider determines that the covered Generic Drug is not appropriate for you, the brand name equivalent contraceptive will be covered without a Copayment or Coinsurance upon submission of an exception request.

Drugs not listed on the Formulary may be covered if Blue Shield approves an exception request. If an exception request is approved, Drugs that are categorized as Tier 4 will be covered at the Tier 4 Copayment or Coinsurance. For all other Drugs that are approved as an exception, the Tier 3 Copayment or Coinsurance applies. If an exception is denied, the non-Formulary Drug is not covered and you are responsible for the entire cost of the Drug.

If you, your Physician, or your Health Care Provider selects a Brand Drug when a Generic Drug equivalent or Biosimilar Drug is available, you pay the difference in cost, plus the applicable tier Copayment or Coinsurance of the Brand Drug. This is calculated by taking the difference between the Participating Pharmacy's contracted rate for the Brand Drug and the Generic Drug equivalent or Biosimilar Drug, plus the applicable tier Copayment or Coinsurance of the Brand Drug. For example, you select Brand Drug A when there is an equivalent Generic Drug A or Biosimilar Drug A available. The Participating Pharmacy's contracted rate for Brand Drug A is $300 and the contracted rate for Generic Drug A or Biosimilar Drug A is $100. You would be responsible for paying the $200 difference in cost, plus the applicable tier Copayment or Coinsurance of the Brand Drug. This difference in cost does not apply to your Deductible or your Out-of-Pocket Maximum responsibility.

If you, your Physician, or your Health Care Provider believes the Brand Drug is Medically Necessary, you can request an exception to paying the difference in cost between the Brand Drug and Generic Drug equivalent or Biosimilar Drug through the Blue Shield prior authorization process. The request is reviewed for Medical Necessity. If the request is approved, you pay only the applicable tier Copayment or Coinsurance for the Brand Drug.

See the *Prior authorization/exception request/step therapy process* section for more information on the prior authorization process and exception requests.

Blue Shield created a Patient Review and Coordination (PRC) program to help reduce harmful prescription drug misuse and the potential for abuse. Examples of harmful misuse include obtaining an excessive number of prescription medications or obtaining very high doses of prescription opioids from multiple providers or pharmacies within a 90-day period. If Blue Shield determines a Member is using prescription drugs in a potentially harmful, abusive manner, Blue Shield may, subject to certain exemptions and upon 90 days' advance notice, restrict a Member to obtaining all non-emergent outpatient prescriptions drugs at a single pharmacy home. This restriction applies for a 12-month period and may be renewed. The pharmacy home, a single Participating Pharmacy, will be assigned by Blue Shield or a Member may request to select a pharmacy home. Blue Shield may also require prior authorization for all opioid medications if sufficient medical justification for their use has not been provided. Members that disagree with their enrollment in the PRC program can file an appeal or submit a grievance to Blue Shield as described in the *Grievance Process* section. Members selected for participation in the PRC will receive a brochure with full program details, including participation exemptions. Any interested Member can request a PRC program brochure by calling Customer Service at the number listed on their Identification Card.

Obtaining extended day supply of Outpatient Prescription Drugs at a retail Participating Pharmacy

You also have an option to receive up to a 90-day supply of prescription Drugs at a Participating Pharmacy when you take maintenance Drugs on a regular basis to treat an ongoing chronic condition. If your Physician or Health Care Provider writes a prescription for less than a 90-day supply, the pharmacy will only dispense the amount prescribed.

You must pay the applicable retail pharmacy Drug Copayment or Coinsurance for each prescription Drug.

Visit blueshieldca.com for additional information about how to get a 90-day supply of prescription Drugs from retail pharmacies.

Obtaining Outpatient Prescription Drugs at a Non-Participating Pharmacy in an emergency

When you receive Drugs from a Non-Participating pharmacy for a covered emergency, you must pay for the prescription in full and then submit a claim form for reimbursement. See the *Claims* section under *Your payment information* for more information.

Obtaining Outpatient Prescription Drugs from the home delivery Participating Pharmacy

You have an option to receive prescription Drugs from the home delivery pharmacy when you take maintenance Drugs on a regular basis to treat an ongoing chronic condition. This allows you to receive up to a 90-day supply of the Drug. You may enroll in this program online or by phone. If your Physician or Health Care Provider submits a prescription for less than a 90-day supply, the home delivery pharmacy will only dispense the amount prescribed. Specialty Drugs are not available from the home delivery pharmacy.

You must pay the applicable Copayment or Coinsurance listed in the *Summary of Benefits* for each prescription Drug.

Visit blueshieldca.com or use the Blue Shield mobile app for additional information about how to get prescription Drugs from the home delivery pharmacy.

Obtaining Specialty Drugs from a Network Specialty Pharmacy

Specialty Drugs are Drugs that require coordination of care, close monitoring, or extensive patient training for self-administration that cannot be met by a retail pharmacy, and that are available at a Network Specialty Pharmacy. Specialty Drugs may also require special handling or manufacturing processes (such as biotechnology), restriction to certain Physicians or pharmacies, or reporting of certain clinical events to the FDA. Specialty Drugs generally have a higher cost.

Specialty Drugs are only available from a Network Specialty Pharmacy. If you obtain a Specialty Drug anywhere other than at a Network Specialty Pharmacy, you may be responsible for the entire cost of the Drug. A Network Specialty Pharmacy provides Specialty Drugs by mail or, at your request, will transfer the Specialty Drug to an associated retail store for pickup.

A Network Specialty Pharmacy offers 24-hour clinical services, coordination of care with Physicians, and reporting of certain clinical events associated with select Drugs to the FDA.

To be covered, most Specialty Drugs require prior authorization by Blue Shield, as described in the *Prior authorization/exception request/step therapy process* section.

Drug manufacturers or other third parties may offer Drug discounts or copayment assistance for certain Drugs. These types of programs can lower your out-of-pocket costs. If you receive any discounts at a Network Specialty Pharmacy, only the amount you pay will be applied to any applicable Deductible and Out-of-Pocket Maximum.

Visit blueshieldca.com for a complete list of Specialty Drugs or to select a Network Specialty Pharmacy.

Prior authorization/exception request/step therapy process

Some Drugs and Drug quantities require approval based on Medical Necessity before they are eligible for coverage under this Benefit. This process is prior authorization.

The following Drugs require prior authorization:

- Some Formulary Drugs, preferred Drugs, non-preferred Drugs, compounded medications, and most Specialty Drugs;
- Drugs for the Medically Necessary treatment of Class III obesity when prior authorized. You are required to enroll in a comprehensive weight loss program that includes a reduced calorie diet, physical activity, and behavior therapy. You will need to be in this type of program for a reasonable period of time, prior to and while on the weight loss Drug;
- Drugs exceeding the maximum allowable quantity based on Medical Necessity and appropriateness of therapy; and
- A Brand Drug, when a Generic Drug equivalent or Biosimilar Drug is available, and you, your Physician, or your Health Care Provider is requesting coverage of the Brand Drug without paying the difference in cost between the Brand Drug and the Generic Drug equivalent or Biosimilar Drug. See the *Obtaining Outpatient Prescription Drugs at a Participating Pharmacy* section for more information about how a brand contraceptive may be covered without a Copayment or Coinsurance.

You pay the Tier 3 Copayment or Coinsurance for covered compounded medications.

You, your Physician, or your Health Care Provider may request prior authorization for the Drugs listed above by submitting supporting information to Blue Shield. If the request does not include all necessary supporting information, Blue Shield will notify the requestor within 72 hours in routine circumstances or within 24 hours in exigent circumstances. Once Blue Shield receives all required supporting information, Blue Shield will provide prior authorization approval or denial within 72 hours of receipt in routine circumstances or 24 hours in exigent circumstances. Exigent circumstances exist when you have a health condition that may seriously jeopardize your life, health, or ability to regain maximum function, or you are undergoing a current course of treatment using a non-Formulary Drug. Approvals for prior authorizations can be granted for up to one year, however, the timeframe may be greater or less, depending on the medication.

To request coverage for a non-Formulary Drug, you, your representative, your Physician, or your Health Care Provider may submit an exception request to Blue Shield. You can submit an exception request by calling Customer Service. Once all required supporting information is received, Blue Shield will approve or deny the exception request, based on Medical Necessity, within 72 hours in routine circumstances or 24 hours in exigent circumstances. See the *Obtaining Outpatient Prescription Drugs at a Participating Pharmacy* section for more information about how a brand contraceptive may be covered without a Copayment or Coinsurance.

Step therapy is the process of beginning therapy for a medical condition with Drugs considered first-line treatment or that are more cost-effective, then progressing to Drugs that are the next line in treatment or that may be less cost-effective. Step therapy requirements are based on how the FDA recommends that a Drug should be used, nationally recognized treatment guidelines, medical studies, information from the Drug manufacturer, and the relative cost of treatment for a condition. If your Physician or Health Care Provider believes that step therapy coverage requirements for a prescription need not be met and that the Drug is Medically

Necessary, the step therapy exception process must be used and timeframes previously described (within 72 hours in routine circumstances or within 24 hours in exigent circumstances) will also apply.

If Blue Shield denies a request for prior authorization or an exception request, you, your representative, your Physician, or your Health Care Provider can file a grievance with Blue Shield, as described in the *Grievance process* section.

Limitation on quantity of Drugs that may be obtained per prescription or refill

Except as otherwise stated in this section, you may receive up to a 30-day supply of Outpatient Prescription Drugs. If a Drug is available only in supplies greater than 30 days, you must pay the applicable retail Copayment or Coinsurance for each additional 30-day supply.

If you, your Physician, or your Health Care Provider request a partial fill of a Schedule II Controlled Substance prescription, your Copayment or Coinsurance will be pro-rated. The remaining balance of any partially filled prescription cannot be dispensed more than 30 days from the date the prescription was written.

Blue Shield has a short cycle Specialty Drug program. With your agreement, designated Specialty Drugs may be dispensed for a 15-day trial supply at a pro-rated Copayment or Coinsurance for the initial prescription. This program allows you to receive a 15-day supply of the Specialty Drug to help determine whether you will tolerate it before you obtain the full 30-day supply. This program can help you save money if you cannot tolerate the Specialty Drug. The Network Specialty Pharmacy will contact you to discuss the advantages of the program, which you can elect at that time. You, your Physician, or your Health Care Provider may choose a full 30-day supply for the first fill.

If you agree to a 15-day trial, the Network Specialty Pharmacy will contact you prior to dispensing the remaining 15-day supply to confirm that you are tolerating the Specialty Drug.



Visit ***blueshieldca.com/pharmacy*** for a list of ***Specialty Drugs*** in the ***short cycle Specialty Drug program***.

You may receive up to a 90-day supply of Drugs at a Participating Pharmacy or from the home delivery pharmacy. If your Physician or Health Care Provider writes a prescription for less than a 90-day supply, the pharmacy will dispense that amount and you are responsible for the applicable Copayment or Coinsurance listed in the *Summary of Benefits* section. Refill authorizations cannot be combined to reach a 90-day supply.

Select over-the-counter drugs with a United States Preventive Services Task Force (USPSTF) rating of A or B may be covered at a quantity greater than a 30-day supply.

You may receive up to a 12-month supply of hormonal contraceptive Drugs.

You may refill covered prescriptions at a Medically Necessary frequency.

Special programs

Blue Shield may offer programs to support the use of more cost-effective and clinically appropriate prescription Drugs. Such programs may lower your out-of-pocket cost for a limited time if you participate.

Preventive Health Services

Benefits are available for Preventive Health Services such as screenings, checkups, and counseling to prevent health problems or detect them at an early stage. Blue Shield only covers Preventive Health Services when you receive them from a Participating Provider.

Benefits include:

- Evidence-based items, drugs, or services that had in effect on January 1, 2025 a rating of A or B in the recommendations of the United States Preventive Services Task Force (USPSTF), which the California Department of Public Health can modify or supplement. Examples of recommendations are:
  - Screening for cancer, such as colorectal cancer, cervical cancer, breast cancer, and prostate cancer;
  - Screening for HPV;
  - Screening for osteoporosis; and
  - Health education;
- Immunizations that had in effect on January 1, 2025 a recommendation from either the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention, or the Recommended Childhood Immunization Schedule/United States, jointly adopted by the American Academy of Pediatrics, the Advisory Committee on Immunization Practices, and the American Academy of Family Physicians, as of January 1, 2025, which the California Department of Public Health can modify or supplement;
- Sexually transmitted disease home testing kits, including any laboratory costs of processing the kit. A Physician or other Health Care Provider's order must be provided for coverage;
- Evidence-informed preventive care and screenings for infants, children, and adolescents as listed in the comprehensive guidelines, as periodically updated, supported by the Health Resources and Services Administration as of January 1, 2025, which the California Department of Public Health can modify or supplement. This includes screening for risk of lead exposure and blood lead levels in children at risk for lead poisoning;
- Adverse Childhood Experiences screenings;
- California Prenatal Screening Program; and
- Additional preventive care and screenings for women not described above as provided for in comprehensive guidelines supported by the Health Resources and Services Administration as of January 1, 2025, which the California Department of Public Health can modify or supplement. See the *Family planning Benefits* section for more information.

If there is a new recommendation or guideline in any of the resources described above, Blue Shield will have at least one year to implement coverage. The new recommendation will be covered as a Preventive Health Service in the plan year that begins after that year. However, for COVID-19 Preventive Health Services and

Preventive Health Services for a disease for which the Governor of the State of California has declared a public health emergency, a new recommendation will be covered within 15 business days.

Visit ***blueshieldca.com/preventive*** for more information about ***Preventive Health Services***.

Reconstructive Surgery Benefits

Benefits are available for Reconstructive Surgery services.

Benefits include:

- Surgery to correct or repair abnormal structures of the body caused by congenital defects, developmental abnormalities, trauma, infection, tumors, or disease to:
  - Improve function; or
  - Create a normal appearance to the extent possible;
- Dental and orthodontic surgery services directly related to cleft palate repair; and
- Surgery and surgically-implanted prosthetic devices in accordance with the Women's Health and Cancer Rights Act of 1998 (WHCRA).

Benefits do not include:

- Cosmetic surgery, which is surgery that is performed to alter or reshape normal structures of the body to improve appearance;
- Reconstructive Surgery when there is a more appropriate procedure that will be approved; or
- Reconstructive Surgery to create a normal appearance when it offers only a minimal improvement in appearance.

In accordance with the WHCRA, Reconstructive Surgery, and surgically implanted and non-surgically implanted prosthetic devices (including prosthetic bras), are covered for either breast to restore and achieve symmetry following a mastectomy, and for the treatment of the physical complications of a mastectomy, including lymphedemas. For coverage of prosthetic devices following a mastectomy, see the *Durable medical equipment* section. Medically Necessary services will be determined by your attending Physician in consultation with you.

Benefits will be provided in accordance with guidelines established by Blue Shield and developed in conjunction with plastic and reconstructive surgeons, except as required under the WHCRA.

Rehabilitative and habilitative services

Benefits are available for outpatient rehabilitative and habilitative services. Rehabilitative services help to restore the skills and functional ability you need to perform activities of daily living when you are disabled by injury or illness. Habilitative services are therapies that help you learn, keep, or improve the skills or functioning you need for activities of daily living.

These services include physical therapy, occupational therapy, and speech therapy. Your Physician or Health Care Provider must prepare a treatment plan. Treatment must be provided by an appropriately-licensed or certified Health Care Provider. You can continue to receive rehabilitative or habilitative services as long as your treatment is Medically Necessary.

Blue Shield may periodically review the provider's treatment plan and records for Medical Necessity.

See the *Hospital services* section for information about inpatient rehabilitative Benefits.

See the *Home health services* and *Hospice program services* sections for information about coverage for rehabilitative and habilitative services provided in the home.

Physical therapy

Physical therapy uses physical agents, therapeutic treatment, and modalities to develop, improve, and maintain your musculoskeletal, neuromuscular, and respiratory systems. Physical agents, therapeutic treatments, and modalities include but are not limited to:

- Ultrasound;
- Heat;
- Range of motion testing;
- Targeted exercise; and
- Massage when performed as part of a rehabilitative or habilitative physical therapy treatment plan by a licensed or certified Health Care Provider.

Occupational therapy

Occupational therapy uses physical agents, therapeutic treatment, and modalities to develop, improve, and maintain the skills you need for activities of daily living, such as dressing, eating, and drinking. Physical agents, therapeutic treatments, and modalities include but are not limited to:

- Ultrasound;
- Heat;
- Range of motion testing;
- Targeted exercise; and
- Massage when performed as part of a rehabilitative or habilitative occupational therapy treatment plan by a licensed or certified Health Care Provider.

Speech therapy

Speech therapy is used to develop, improve, and maintain vocal or swallowing skills that have not developed according to established norms or have been impaired by a diagnosed illness or injury. Benefits are available for outpatient speech therapy for the treatment of:

- A communication impairment;
- A swallowing disorder;
- An expressive or receptive language disorder; and
- An abnormal delay in speech development.

Skilled Nursing Facility (SNF) services

Benefits are available for treatment in the Skilled Nursing unit of a Hospital or in a free-standing Skilled Nursing Facility (SNF) when you are receiving Skilled Nursing or rehabilitative services. This Benefit also includes care at the Subacute Care level.

Benefits must be prior authorized and are limited to a day maximum per benefit period, as shown in the *Summary of Benefits* section. A benefit period begins on the date you are admitted to the facility. A benefit period ends 60 days after you are discharged from the facility or you stop receiving Skilled Nursing services. A new benefit period can only begin after an existing benefit period ends.

This Plan does not cover domiciliary care, which is a supervised living arrangement in a home-like environment for adults who are unable to live alone because of age-related impairments or physical, mental, or visual disabilities. In addition, this Plan does not cover custodial care, which is assistance with activities of daily living, including but not limited to, help in walking, getting in and out of bed, bathing, dressing, preparation and feeding of special diets, and supervision of medications that are ordinarily self-administered.

However, the Plan does cover assistance with activities of daily living (activities related to independence in normal everyday living, recreational, leisure, or sports activities are not considered activities of daily living) that are incidental to Covered Benefits provided as Skilled Nursing services.

Transplant services

Benefits are available for tissue and kidney transplants and special transplants.

Tissue and kidney transplants

Benefits are available for facility and professional services provided in connection with human tissue and kidney transplants when you are the transplant recipient.

Benefits include services incident to obtaining the human transplant material from a living donor or a tissue/organ transplant bank.

Special transplants

Benefits are available for special transplants only if:

- The procedure is performed at a special transplant facility contracting with Blue Shield, or if you access this Benefit outside of California, the procedure is performed at a transplant facility designated by Blue Shield; and
- You are the recipient of the transplant.

Special transplants are:

- Human heart transplants;
- Human lung transplants;
- Human heart and lung transplants in combination;
- Human liver transplants;
- Human kidney and pancreas transplants in combination;
- Human bone marrow transplants, including autologous bone marrow transplantation (ABMT) or autologous peripheral stem cell transplantation

used to support high-dose chemotherapy when such treatment is Medically Necessary and is not Experimental or Investigational;
- Pediatric human small bowel transplants; and
- Pediatric and adult human small bowel and liver transplants in combination.

Donor services

Transplant Benefits include coverage for donation-related services for a living donor, including a potential donor, or a transplant organ bank. Donor services must be directly related to a covered transplant for a Member of this plan.

Donor services include:

- Donor evaluation;
- Harvesting of the organ, tissue, or bone marrow; and
- Treatment of medical complications for 90 days after the evaluation or harvest procedure.

Urgent care services

Benefits are available for urgent care services you receive at an urgent care center or during an after-hours office visit. You can access urgent care instead of going to the emergency room if you have a medical condition that is not Life-Threatening but prompt care is needed to prevent serious deterioration of your health.

See the *Out-of-area services* section for information on urgent care services outside California.

Exclusions and limitations

The Plan does not cover the services or supplies listed below that are excluded from coverage or exceed limitations as described in this Evidence of Coverage (EOC).

These exclusions and limitations do not apply to Medically Necessary basic health care services required to be covered under California or federal law, including but not limited to Medically Necessary treatment of a Mental Health or Substance Use Disorder, as well as preventive services required to be covered under California or federal law.

These exclusions and limitations do not apply when covered by the Plan or required by law.

This section has the following tables:

- General exclusions and limitations (for medical Benefits);
- Outpatient Prescription Drug exclusions and limitations;
- Pediatric dental exclusions; and
- Pediatric dental limitations.

	General exclusions and limitations
1	Acupuncture Services. This Plan does not cover acupuncture services, except as described in this EOC in the *Acupuncture services* section or as required by law.
2	Chiropractic Services. This Plan does not cover chiropractic services, except as described in this EOC in the *Chiropractic services* section or as required by law.
3	Clinical Trials. This Plan does not cover clinical trials, except Approved Clinical Trials as described in this EOC in the *Clinical trials for treatment of cancer or Life-Threatening diseases or conditions Benefits* section or as required by law. Coverage of Approved Clinical Trials does not include the following: • The investigational drug, item, or service itself. • Drugs, items, devices, and services provided solely to satisfy data collection and analysis needs that are not used in the direct clinical management of the Member. • Drugs, items, devices, and services specifically excluded from coverage in this EOC, except for drugs, items, devices, and services required to be covered pursuant to state and federal law. • Drugs, items, devices, and services customarily provided free of charge to a clinical trial participant by the research sponsor. This exclusion does not limit, prohibit, or modify a Member's rights to the Experimental or Investigational services independent review process as described in this EOC in the *Independent Medical Review* section, or to the Independent Medical Review (IMR) from the Department of Managed Health

	General exclusions and limitations
	Care (DMHC) as described in this EOC in the *California Department of Managed Health Care review* section.
4	Cosmetic Services, Supplies, or Surgeries. This Plan does not cover cosmetic services, supplies, or surgeries that slow down or reverse the effects of aging, or alter or reshape normal structures of the body in order to improve appearance rather than function except as described in this EOC in the *Reconstructive Surgery Benefits* section, or as required by law. The Plan does not cover any services, supplies, or surgeries for the promotion, prevention, or other treatment of hair loss or hair growth except as described in this EOC in the *Reconstructive Surgery Benefits* section, or as required by law. This exclusion does not apply to the following: • Medically Necessary treatment of complications resulting from cosmetic surgery, such as infections or hemorrhages. • Reconstructive surgery as described in this EOC in the *Reconstructive Surgery Benefits* section. For gender dysphoria, reconstructive surgery of primary and secondary sex characteristics to improve function, or create a normal appearance to the extent possible, for the gender with which a Member identifies, in accordance with the standard of care as practiced by physicians specializing in reconstructive surgery who are competent to evaluate the specific clinical issues involved in the care requested as described in this EOC in the *Reconstructive Surgery Benefits* section.
5	Custodial or Domiciliary Care. This Plan does not cover custodial care, which involves assistance with activities of daily living, including but not limited to, help in walking, getting in and out of bed, bathing, dressing, preparation and feeding of special diets, and supervision of medications that are ordinarily self-administered or domiciliary care, which involves a supervised living arrangement in a home-like environment for adults who are unable to live alone because of age-related impairments or physical, mental, or visual disabilities except as described in this EOC or as required by law. This exclusion does not apply to the following: • Assistance with activities of daily living that requires the regular services of or is regularly provided by trained medical or health professionals. • Assistance with activities of daily living that is provided as part of covered hospice, skilled nursing facility, inpatient hospital care, or services provided in a healthcare facility, including Mental Health or Substance Use Disorder services.
6	Dietary or Nutritional Supplements. This Plan does not cover dietary or nutritional supplements, except as described in this EOC in the *PKU formulas and special food products* section or as required by law.

	General exclusions and limitations
7	Disposable Supplies for Home Use. This Plan does not cover disposable supplies for home use, such as bandages, gauze, tape, antiseptics, dressings, diapers, and incontinence supplies, except as described in this EOC in the *Durable medical equipment*, *Home health services*, *Hospice program services*, and *Prescription Drug Benefits* sections, or as required by law.
8	Experimental or Investigational services. This Plan does not cover Experimental Services or Investigational Services, except as required by law. Experimental Services means drugs, equipment, procedures or services that are in a testing phase undergoing laboratory and/or animal studies prior to testing in humans. Experimental Services are not undergoing a clinical investigation. Investigational Services means those drugs, equipment, procedures or services for which laboratory and/or animal studies have been completed and for which human studies are in progress but: o Testing is not complete; and o The efficacy and safety of such services in human subjects are not yet established; and o The service is not in wide usage. The determination that a service is an Experimental Service or Investigational Service is based on: • Reference to relevant federal regulations, such as those contained in Title 42, Code of Federal Regulations, Chapter IV (Health Care Financing Administration) and Title 21, Code of Federal Regulations, Chapter I (Food and Drug Administration); • Consultation with provider organizations, academic and professional specialists pertinent to the specific service; • Reference to current medical literature. However, if the Plan denies or delays coverage for your requested service on the basis that it is an Experimental Service or Investigational Service and you meet all the qualifications set out below, the Plan must provide an opportunity for you to request an external, independent review. Qualifications 1. You must have a Life-Threatening or Seriously Debilitating condition. 2. Your Health Care Provider must certify to the Plan that you have a Life Threatening or Seriously Debilitating condition for which standard therapies have not been effective in improving your condition, or are otherwise medically inappropriate, or there is no more beneficial standard therapy covered by the Plan. 3. Either (a) your Health Care Provider, who has a contract with or is employed by the Plan, has recommended a drug, device, procedure, or other therapy that the Health Care Provider certifies in writing is likely to be more beneficial to you than any available standard therapies, or (b) you or your Health Care

General exclusions and limitations

	Provider, who is a licensed, board-certified, or board-eligible physician qualified to practice in the area of practice appropriate to treat your condition, has requested a therapy that, based on two documents from acceptable medical and scientific evidence, is likely to be more beneficial for you than any available standard therapy. 4. You have been denied coverage by the Plan for the recommended or requested service. 5. If not for the Plan's determination that the recommended or requested service is an Experimental Service or Investigational Service, it would be covered. External, Independent Review Process If the Plan denies coverage of the recommended or requested therapy and you meet all of the qualifications, the Plan will notify you within five business days of its decision and your opportunity to request external review of the Plan's decision. If your Health Care Provider determines that the proposed service would be significantly less effective if not promptly initiated, you may request expedited review and the experts on the external review panel will render a decision within seven days of your request. If the external review panel recommends that the Plan cover the recommended or requested service, coverage for the services will be subject to the terms and conditions generally applicable to other benefits to which you are entitled. DMHC's Independent Medical Review (IMR) This exclusion does not limit, prohibit, or modify a Member's rights to an IMR from the DMHC as described in this EOC in the *Independent Medical Review* section. In certain circumstances, you do not have to participate in the Plan's grievance or appeals process before requesting an IMR of denials for Experimental Services or Investigational Services. In such cases you may immediately contact the DMHC to request an IMR of this denial. See the *California Department of Managed Health Care review* section.
9	Hearing Aids. This Plan does not cover hearing aids, except as required by law. The Hearing Aid Coverage for Children Program (HACCP) offers state-funded hearing aid coverage to eligible children and youth, ages 0-20. To learn more and apply, visit www.dhcs.ca.gov/HACCP.
10	Immunizations. This Plan does not cover non-Medically Necessary or non-preventive immunizations solely for foreign travel or occupational purposes, except as required by law.
11	Non-licensed or Non-certified Providers. This Plan does not cover treatments or services rendered by a non-licensed or non-certified Health Care Provider, except as described in this EOC in the *Mental Health or Substance Use Disorder Benefits* section or as required by law.

	General exclusions and limitations
	This exclusion does not apply to Medically Necessary treatment of a Mental Health or Substance Use Disorder furnished or delivered by, or under the direction of, a Health Care Provider acting within the scope of practice of the provider's license or certification under applicable state law.
12	Personal or Comfort Items. This Plan does not cover personal or comfort items, such as internet, telephones, personal hygiene items, food delivery services, or services to help with personal care, except as required by law.
13	Private Duty Nursing. This Plan does not cover private duty nursing in the home, hospital, or long-term care facility, except as described in this EOC in the *Hospice program services* section or as required by law.
14	Reversal of Voluntary Sterilization. This Plan does not cover reversal of voluntary sterilization, except for Medically Necessary treatment of medical complications, except as required by law.
15	Routine Physical Examination. The Plan does not cover physical examinations for the sole purpose of travel, insurance, licensing, employment, school, camp, court-ordered examinations, pre-participation examination for athletic programs, or other non-preventive purpose, except as required by law.
16	Surrogate Pregnancy. This Plan does not cover testing, services, or supplies for a person who is not covered under this Plan for a surrogate pregnancy, except as required by law.
17	Therapies. This Plan does not cover the following physical and occupational therapies, except as described in this EOC in the *Rehabilitative and habilitative services* section or as required by law: • Massage therapy, unless it is a component of a treatment plan; • Training or therapy for the treatment of learning disabilities or behavioral problems; • Social skills training or therapy; and • Vocational, educational, recreational, art, dance, music, or reading therapy.
18	Travel and Lodging. This Plan does not cover transportation, mileage, lodging, meals, and other Member-related travel costs, except for licensed ambulance or psychiatric transport as described in this EOC in the *Ambulance services* section, as otherwise described in this EOC in the *Bariatric surgery Benefits* and *Transplant services* sections, or as required by law.
19	Weight Control Programs and Exercise Programs. This Plan does not cover weight control programs and exercise programs, except as described in this EOC in the *Diabetes care services* section or as required by law.

	General exclusions and limitations
20	Adult Vision Services. This Plan does not cover Vision Services for Members age 19 and older, except as described in this EOC in the *Prosthetic equipment and devices* section or as required by law.
21	Pediatric Vision Services. This Plan does not cover the following vision services for Members up to age 19 except as described in this EOC in *Pediatric vision Benefits* section or as required by law. The exclusions and limitations for covered pediatric vision services are provided in the Pediatric vision Benefits section.
22	Adult Dental Services. This Plan does not cover dental services or supplies for Members age 19 and older, except as described in this EOC in the *Medical treatment of the teeth, gums, or jaw joints and jaw bones* and *Hospital services* sections or as required by law.
23	Pediatric Dental Services. This Plan does not cover dental services or supplies for Members up to age 19, except as described in this EOC in *Pediatric dental Benefits* section or as required by law. The exclusions and limitations for covered pediatric dental services are provided below in the *Pediatric dental exclusion and limitations tables*.

	Outpatient Prescription Drug exclusions and limitations
1	When prescribed for cosmetic services. For purposes of this exclusion, cosmetic means drugs solely prescribed for the purpose of altering or affecting normal structure of the body to improve appearance rather than function.
2	When prescribed solely for the treatment of hair loss, athletic performance, cosmetic purposes, anti-aging for cosmetic purposes, and mental performance. The exclusion does not apply to drugs for mental performance when they are Medically Necessary to treat diagnosed mental illness or medical conditions affecting memory, including, but not limited to, treatment of the conditions or symptoms of dementia or Alzheimer's disease.
3	When prescribed solely for the purpose of losing weight, except when Medically Necessary for the treatment of Class III obesity. Enrollment in a comprehensive weight loss program, if covered by the Plan, may be required for a reasonable period of time prior to or concurrent with receiving the Prescription Drug.
4	When prescribed solely for the purpose of shortening the duration of the common cold.

	General exclusions and limitations
5	Prescription Drugs available over the counter or for which there is an over-the-counter equivalent (the same active ingredient, strength, and dosage form as the Prescription Drug). This exclusion does not apply to: • Insulin, • Over-the-counter drugs as covered under preventive services, (e.g., over-the-counter FDA-approved contraceptive drugs), • Over-the-counter drugs for reversal of an opioid overdose, or • An entire class of Prescription Drugs when one drug within that class becomes available over the counter.
6	Replacement of lost or stolen drugs.
7	Drugs when prescribed by non-contracting providers for non-covered procedures and which are not authorized by a plan or a plan provider, except when coverage is otherwise required in the context of Emergency Services and Care.
8	Drugs that have been prescribed for one or more uses that are different from the use for which the drug is approved for marketing by the FDA (i.e., off-label use), if the conditions required by law are not met.

	Pediatric dental exclusions
1	Additional treatment costs incurred because a dental procedure is unable to be performed in the Dentist's office due to the general health and physical limitations of the Member.
2	General anesthesia or intravenous/conscious sedation unless specifically listed as a Benefit in the *Summary of Benefits* section or on the pediatric dental Benefits table, or administered by a Dentist for a covered oral surgery.
3	Cosmetic dental care.
4	Treatment for which payment is made by any governmental agency, including any foreign government.
5	Services of Dentists or other practitioners of healing arts not associated with the plan, except upon referral arranged by a Dental Provider and authorized by the DPA, or when required in a covered emergency.
6	Hospital charges of any kind.
7	Procedures, appliances, or restorations to correct congenital or developmental malformations, unless specifically listed in the *Summary of Benefits* section or on the pediatric dental Benefits table.
8	Malignancies.
9	Drugs not normally supplied in a dental office.
10	Dental Care Services administered by a pediatric Dentist, except when: • The Member child's primary Dental Provider is a pediatric Dentist; or • The Member child is referred to a pediatric Dentist by the primary Dental Provider.
11	The cost of precious metals used in any form of dental Benefits.
12	Loss or theft of dentures or bridgework.
13	Charges for second opinions, unless previously authorized by the DPA.

Pediatric dental limitations	
Preventive **(D1000-D1999)**	• Fluoride treatment (D1206 and D1208) is only a Benefit for prescription-strength fluoride products; • Fluoride treatments do not include treatments that use fluoride with prophylaxis paste or the topical application of fluoride to the prepared portion of a tooth prior to restoration and applications of aqueous sodium fluoride; and • The application of fluoride is only a Benefit for caries control and is reimbursed when covered as a full mouth treatment regardless of the number of teeth treated.
Restorative **(D2000-D2999)**	• Restorative services provided solely to replace tooth structure lost due to attrition, abrasion, erosion, or for cosmetic purposes; • Restorative services when the prognosis of the tooth is questionable due to non-restorability or periodontal involvement; • Restorations for primary teeth near exfoliation; • Replacement of otherwise satisfactory amalgam restorations with resin-based composite restorations, unless a specific allergy has been documented by a medical specialist (allergist) on his or her professional letterhead or prescription; • Prefabricated crowns for primary teeth near exfoliation; • Prefabricated crowns for abutment teeth for cast metal framework partial dentures (D5213 and D5214); • Prefabricated crowns provided solely to replace tooth structure lost due to attrition, abrasion, erosion, or for cosmetic purposes; • Prefabricated crowns when the prognosis of the tooth is questionable due to non-restorability or periodontal involvement; • Prefabricated crowns when a tooth can be restored with an amalgam or resin-based composite restoration; • Restorative services provided solely to replace tooth structure lost due to attrition, abrasion, erosion, or for cosmetic purposes; • Laboratory crowns when the prognosis of the tooth is questionable due to non-restorability or periodontal involvement; and • Laboratory processed crowns when the tooth can be restored with an amalgam or resin-based composite.
Endodontic **(D3000-D3999)**	• Endodontic procedures when the prognosis of the tooth is questionable due to non-restorability or periodontal involvement;

Pediatric dental limitations

	• Endodontic procedures when extraction is appropriate for a tooth due to non-restorability, periodontal involvement, or for a tooth that is easily replaced by an addition to an existing or proposed prosthesis in the same arch; and • Endodontic procedures for third molars, unless the third molar occupies the first or second molar positions or is an abutment for an existing fixed or removable partial denture with cast clasps or rests.
Periodontal (D4000-D4999)	• Tooth-bounded spaces shall only be counted in conjunction with osseous surgeries (D4260 and D4261) that require a surgical flap. Each tooth-bounded space shall only count as one tooth space regardless of the number of missing natural teeth in the space.
Prosthodontic (D5000-D5899)	• Prosthodontic services provided solely for cosmetic purposes; • Temporary or interim dentures to be used while a permanent denture is being constructed; • Spare or backup dentures; • Evaluation of a denture on a maintenance basis; • Preventative, endodontic, or restorative procedures for teeth to be retained for overdentures. Only extractions for the retained teeth are covered; • Partial dentures to replace missing third molars; • Laboratory relines (D5760 and D5761) for resin-based partial dentures (D5211and D5212); • Laboratory relines (D5750, D5751, D5760, and D5761) within 12 months of chairside relines (D5730, D5731, D5740, and D5741); • Chairside relines (D5730, D5731, D5740, and D5741) within 12 months of laboratory relines (D5750, D5751, D5760, and D5761); • Tissue conditioning (D5850 and D5851) is only covered to heal unhealthy ridges prior to a definitive prosthodontic treatment; and • Tissue conditioning (D5850 and D5851) is covered the same date of service as an immediate prosthesis that required extractions.
Implant (D6000-D6199)	• Implant services are covered only when exceptional medical conditions are documented and the services are considered Medically Necessary. • Single tooth implants are not a Benefit.
Prosthodontic (Fixed)	• Fixed partial dentures (bridgework); however, the fabrication of a fixed partial denture shall be considered

Pediatric dental limitations	
(D6200-D6999)	when medical conditions or employment preclude the use of a removable partial denture; • Fixed partial dentures when the prognosis of the retainer (abutment) teeth is questionable due to non-restorability or periodontal involvement; • Posterior fixed partial dentures when the number of missing teeth requested to be replaced in the quadrant does not significantly impact masticatory ability; • Fixed partial denture inlay/onlay retainers (abutments) (D6545-D6634); and • Cast resin bonded fixed partial dentures (Maryland Bridges).
Oral and Maxillofacial Surgery **(D7000-D7999)**	• The prophylactic extraction of third molars; • Temporomandibular joint (TMJ) dysfunction procedures are limited to differential diagnosis and symptomatic care. TMJ treatment modalities that involve prosthodontics, orthodontics, and full or partial occlusal rehabilitation are not covered; • TMJ dysfunction procedures solely for the treatment of bruxism; and • Suture procedures (D7910, D7911 and D7912) for the closure of surgical incisions.
Orthodontic	Orthodontic procedures are covered when Medically Necessary to treat handicapping malocclusion, cleft palate, or facial growth management cases for Members under the age of 19, when prior authorization is obtained. Medically Necessary orthodontic treatment is limited to the following instances related to an identifiable medical condition. An initial orthodontic exam (D0140), called the Limited Oral Evaluation, must be conducted. This exam includes completion and submission of the completed Handicapping Labio-Lingual Deviation (HLD) Score Sheet with the Specialty Referral Request Form. The HLD Score Sheet is the preliminary measurement tool used in determining if the Member qualifies for Medically Necessary orthodontic services. Orthodontic procedures are covered only when the diagnostic casts verify a minimum score of 26 points on the HLD Index California Modification Score Sheet Form, DC016 (06/09), one of the six automatic qualifying conditions below exist; or when there is written documentation of a craniofacial anomaly from a credentialed specialist on his or her professional letterhead. The immediate qualifying conditions are: • Cleft lip and or palate deformities; • Craniofacial Anomalies including the following:

Pediatric dental limitations

- Crouzon's syndrome;
- Treacher-Collins syndrome;
- Pierre-Robin syndrome; and
- Hemi-facial atrophy, Hemi-facial hypertrophy and other severe craniofacial deformities that 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, such as stripping of the labial gingival tissue on the lower incisors. Treatment of bi-lateral posterior crossbite is not covered;
- Severe traumatic deviation must be justified by attaching a description of the condition; and
- 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 HDL Index).

- Coverage for the following conditions is excluded:
  - Crowded dentitions (crooked teeth);
  - Excessive spacing between teeth;
  - Temporomandibular joint (TMJ) conditions and/or horizontal/vertical (overjet/overbite) discrepancies;
  - Treatment in progress prior to the effective date of coverage;
  - Extractions required for orthodontic purposes;
  - Surgical orthodontics or jaw repositioning;
  - Myofunctional therapy;
  - Macroglossia;
  - Hormonal imbalances;
  - Orthodontic retreatment when initial treatment was rendered under this plan or changes in orthodontic treatment necessitated by any kind of accident;
  - Palatal expansion appliances;
  - Services performed by outside laboratories; and
  - Replacement or repair of lost, stolen or broken appliances damaged due to the neglect of the Member.

Grievance process

Blue Shield has a formal grievance process to address any complaints, disputes, requests for reconsideration of health care coverage decisions made by Blue Shield, or concerns with the quality of care you received from a provider. Blue Shield will receive, review, and resolve your grievance within the required timeframes.

Submitting a grievance

If you have a question about your Benefits or any action taken by Blue Shield (or a Benefit Administrator), your first step is to make an inquiry through Customer Service. If Customer Service is not able to fully address your concerns, you can then submit a grievance or ask the Customer Service representative to submit one for you. If Blue Shield denies authorization or coverage for health care services, you can appeal the denial and Blue Shield will reconsider your request.

You have 180 days after a denial or other incident to submit your grievance to Blue Shield. Your provider, or someone you choose to represent you, can also submit a grievance on your behalf.

The fastest way to submit a grievance is online at blueshieldca.com. You can also submit the form by mail or begin the grievance process by calling Customer Service.

Where to mail grievances

Type of grievance	*Address*
Medical Benefits, Mental Health or Substance Use Disorder services, and prescription Drug Benefits	Blue Shield of California Customer Service Appeals and Grievance P.O. Box 5588 El Dorado Hills, CA 95762
Pediatric dental Benefits	Blue Shield of California Dental Plan Administrator Attn: Dental Appeals/Grievances P.O. Box 30545 Salt Lake City, UT 84130-0545
Pediatric vision Benefits	Blue Shield of California Vision Plan Administrator Attn: Quality Assurance 4000 Luxottica Place Cincinnati, OH 45040

Once Blue Shield or the Benefit Administrator receives your grievance, they will send a written acknowledgment within five calendar days.

Blue Shield will resolve your grievance and provide a written response within 30 calendar days. The response will explain what action you can take if you are not satisfied with how your grievance is resolved.

If Blue Shield denies an exception request for coverage of a non-Formulary Drug or step therapy, you may request an external exception request review. Blue Shield will ensure a decision within 72 hours. Blue Shield will make a decision within 24 hours when there are exigent circumstances related to denial of an exception request for a non-Formulary Drug or step therapy.

Expedited grievance request

You can submit an expedited grievance request to Blue Shield when the routine grievance process might seriously jeopardize your life, health, or recovery, or when you are experiencing severe pain.

Blue Shield will make a decision within three calendar days for expedited grievance requests related to:

- Medical Benefits;
- Mental Health or Substance Use Disorder services;
- Pediatric dental Benefits; and
- Pediatric vision Benefits.

Once a decision is made, Blue Shield will notify you and your provider as soon as possible to accommodate your condition.

California Department of Managed Health Care review

The California Department of Managed Health Care is responsible for regulating health care service plans. If you have a grievance against your health plan, you should first telephone your health plan at **1-855-258-3744** and use your health plan's grievance process before contacting the department. Utilizing this grievance procedure does not prohibit any potential legal rights or remedies that may be available to you. If you need help with a grievance involving an emergency, a grievance that has not been satisfactorily resolved by your health plan, or a grievance that has remained unresolved for more than 30 days, you may call the department for assistance. You may also be eligible for an Independent Medical Review (IMR). If you are eligible for IMR, the IMR process will provide an impartial review of medical decisions made by a health plan related to the medical necessity of a proposed service or treatment, coverage decisions for treatments that are experimental or investigational in nature, and payment disputes for emergency or urgent medical services. The department also has a toll-free telephone number **(1-888-466-2219)** and a TDD line **(1-877-688-9891)** for the hearing and speech impaired. The department's Internet Web site **www.dmhc.ca.gov** has complaint forms, IMR application forms, and instructions online.

If you feel Blue Shield improperly cancels, rescinds, or does not renew coverage for you or your Dependents, you can submit a request for review to Blue Shield or to the Director of the California Department of Managed Health Care. Any request for review submitted to Blue Shield will be treated as an expedited grievance request.

Independent Medical Review

You may be eligible for an Independent Medical Review if your grievance involves a claim or service for which coverage was denied on the grounds that the service is:

- Not Medically Necessary; or
- Experimental or Investigational (including the external review available under the Friedman-Knowles Experimental Treatment Act of 1996).

You can apply to the Department of Managed Health Care (DMHC) for an Independent Medical Review of the denial. For a Medical Necessity denial, you must first submit a grievance to Blue Shield and wait for at least 30 days before requesting an Independent Medical Review. However, if the request qualifies for an expedited review as described above, or if it involves a determination that the requested service is Experimental or Investigational, you may request an Independent Medical Review as soon as you receive a notice of denial from Blue Shield. The DMHC's application for Independent Medical Review is included with your appeal outcome letter.

The DMHC will review your application. If the request qualifies for Independent Medical Review, the DMHC will select an independent review organization to conduct a clinical review of your medical records. You can submit additional records for consideration as well. There is no cost to you for this Independent Medical Review. You and your provider will receive copies of the Independent Medical Review determination. The decision of the independent review organization is binding on Blue Shield. If the reviewer determines that the requested service is clinically appropriate, Blue Shield will arrange for the service to be provided or the disputed claim to be paid.

The Independent Medical Review process is in addition to any other procedures or remedies available to you to resolve coverage disputes. It is completely voluntary. You are not required to participate in the Independent Medical Review process, but if you do not, you may lose your statutory right to pursue legal action against Blue Shield regarding the disputed service.

ERISA review

If your Employer's health plan is governed by the Employee Retirement Income Security Act ("ERISA"), you may have the right to bring a civil action under Section 502(a) of ERISA if all required reviews of your claim have been completed and your claim has not been approved. Additionally, you and your Employer-sponsored plan may have other voluntary alternative dispute resolution options, such as mediation.

Other important information about your plan

This section provides legal and regulatory details that impact your health care coverage. This information is a supplement to the information provided in earlier sections of this document and is part of the contractual agreement between the Subscriber and Blue Shield.

Your coverage, continued

Special enrollment period

For more information about special enrollment periods, see ***Special enrollment period*** on page 47 in the ***Your coverage*** section.

A special enrollment period is a timeframe outside of open enrollment when an Employee or Dependent can enroll in, or change enrollment in, this health plan through the Employer. The special enrollment period is 30 days following the date of a Triggering Event unless an additional 60-day period before the Triggering Event applies, as specified below. When the loss of minimum essential coverage is anticipated, a special enrollment period also precedes the Triggering Event. The following are Triggering Events:

- Loss of minimum essential coverage for a reason other than:
  - Failure to pay premiums on a timely basis (including Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) or Cal-COBRA premiums);
  - A situation that would allow a rescission, such as an intentional misrepresentation of a material fact on the application for coverage; or
  - Other loss of coverage due to the fault of the enrollee. Additional 60-day period before Triggering Event applies.
- Loss or anticipated loss of coverage under an employer-sponsored health plan as a result of:
  - With respect to the Employee:
    - The termination of employment (other than through gross misconduct); or
    - The reduction of hours of employment to less than the number of hours required for eligibility.
  - With respect to the spouse, Domestic Partner and Dependent children:
    - The death of the Subscriber;
    - The termination of the Subscriber's employment (other than through the Subscriber's gross misconduct);
    - The reduction of the Subscriber's hours of employment to less than the number of hours required for eligibility;

        - The divorce or legal separation of the Subscriber from the Dependent spouse or termination of the domestic partnership;
        - The Subscriber's entitlement to benefits under Title XVIII of the Social Security Act ("Medicare");
        - A Dependent child's loss of Dependent status under the generally applicable requirements of the plan; or
        - The employer files for reorganization under Title XI of the United States Code, commencing on or after July 1, 1986 (COBRA only - when the Subscriber is covered as a retiree).
    - Discontinuation of the employer's contribution toward Subscriber or Dependent coverage.
    - Exhaustion of COBRA or Cal-COBRA continuation coverage.
- Loss of Medi-Cal coverage for pregnancy-related services or loss of access to CHIP unborn child coverage due to the birth of the child. Additional 60-day period before Triggering Event applies.
- Loss of Medicaid medically needy coverage (only once per calendar year). Additional 60-day period before Triggering Event applies.
- The Employee or Dependent was eligible for coverage under the Healthy Families Program or Medi-Cal and such coverage was terminated due to loss of such eligibility, provided that enrollment is requested no later than 60 days after the termination of coverage.
- The Employee or Dependent is eligible for coverage under the Healthy Families Program or Medi-Cal premium assistance program, provided that enrollment is within 60 days of the notice of eligibility for these premium assistance programs.
- Acquiring or becoming a Dependent through marriage, establishment of domestic partnership, birth, adoption, placement for adoption, placement in foster care or through a child support order or other court order.
    - If a parent is required to provide health insurance coverage for a child, and enrollment is requested by the Subscriber parent or upon presentation of a court order or request by the non-Subscriber parent, the local child support agency, or person having custody of the child, or the Medi–Cal program as described in Sections 3751.5 and 3766 of the Family Code.
- An Employee's or Dependent's enrollment or non-enrollment in a health plan is unintentional, inadvertent, or erroneous and is the result of the error, misrepresentation, or inaction of an officer, employee, or agent of CCSB or the Department of Health and Human Services (HHS), evaluated and determined by CCSB. In such cases the action may be taken to correct or eliminate the effects of such error, misrepresentation, or inaction.
- An Employee or Dependent demonstrates that they did not enroll in a health plan during the immediately preceding enrollment period available to the individual because they were misinformed that they were covered under minimum essential coverage.
- An Employee or Dependent demonstrates that the health plan in which they are enrolled substantially violated a material provision of its contract in relation to the Qualified Individual or Dependent.

- An Employee or Dependent gains access to a new health plan as a result of a permanent move.
- An Employee or Dependent has been released from incarceration.
- An Employee or Dependent was receiving services from a contracting provider under another health benefit plan, as defined in Section 1399.845 of the Health & Safety Code or Section 10965 of the Insurance Code, for one of the conditions described in California Health & Safety Code Section 1373.96(c) and that provider is no longer participating in the health benefit plan.
- An Employee or Dependent is a member of an Indian tribe which is recognized as eligible for the special programs and services provided by the United States to Indians because of their status as Indians, as described in Title 25 of the United States Code Section 1603 (Special enrollment period is limited to once per month for this event).
- An Employee is a victim of domestic abuse or spousal abandonment, is enrolled in minimum essential coverage, and seeks to enroll in coverage separate from the perpetrator of the abuse or abandonment. A Dependent of a victim of domestic abuse or spousal abandonment who is on the same application as the victim may enroll in coverage at the same time as the victim.
- An Employee or Dependent:
    - Applies for coverage from CCSB during the annual open enrollment period or due to a Triggering Event, is assessed by the exchange as potentially eligible for Medi-Cal, and is determined ineligible for Medi-Cal either after open enrollment has ended or more than 60 days after the Triggering Event; or
    - Applies for Medi-Cal during the annual open enrollment period, and is determined ineligible after open enrollment has ended.
- An Employee or Dependent was receiving services from a contracting provider under another health plan for one of the conditions eligible for completion of Covered Benefits and that provider is no longer participating in the other health plan.
- An Employee or Dependent is a member of the reserve forces of the United States military returning from active duty or a member of the California National Guard returning from active duty service under Title 32 of the United States Code.
- An Employee or Dependent demonstrates to the exchange, in accordance with HHS guidelines, that the individual meets other exceptional circumstances as the exchange may allow.
- The Employee or his or her Dependent, adequately demonstrates to CCSB that a material error related to plan Benefits, Service Area, or Premium influenced the individual's decision to purchase a QHP through Covered California.
- An Employee or Dependent qualifies for continuation coverage as a result of a qualifying event, as described in the *Continuation of group coverage* section of this Evidence of Coverage.
- In the case of coverage offered through an HMO, or other network arrangement, that does not provide benefits to individuals who no longer reside, live, or work in a Service Area.

  - Individual plan: loss of coverage because the individual no longer resides, lives, or works in the Service Area (whether or not within the choice of the individual).
  - Group plan: loss of coverage because the individual no longer resides, lives, or works in the Service Area (whether or not within the choice of the individual and no other benefit package is available to the individual).
- A situation in which a Qualified Health Plan no longer offers any benefits to the class of similarly situated individuals that includes the individual.

Cancellation for Employer's nonpayment of Premiums

Premium grace period

After payment of the first Premium, your Employer has a 30-day grace period from the due date to pay all outstanding Premiums before coverage is canceled due to nonpayment of Premiums. Coverage will continue through the grace period. However, if your Employer does not pay all outstanding Premiums within the grace period, coverage will end the day following the 30-day grace period. Your Employer will be liable for all Premiums owed, even if coverage is canceled. This includes Premiums for coverage during the 30-day grace period. Blue Shield will send a Notice of End of Coverage to you and your Employer no later than five calendar days after the day coverage ends.

Out-of-area services

Overview

Blue Shield has a variety of relationships with other Blue Cross and/or Blue Shield Licensees referred to generally as Inter-Plan Programs and they operate under rules and procedures issued by the Blue Cross Blue Shield Association. Whenever you receive Covered Benefits outside of California, the claims for those services may be processed through one of these Inter-Plan Programs described below.

When you access Covered Benefits outside of California, but within the United States, the Commonwealth of Puerto Rico, or the U.S. Virgin Islands (BlueCard® Service Area), you will generally obtain care from participating providers that have a contractual agreement with the local Blue Cross and/or Blue Shield Licensee in that other geographic area (Host Blue). In some instances, you may receive care from non-participating providers that do not have a contractual agreement with the Host Blue. Blue Shield's payment practices for both kinds of providers are described below and in the *Introduction* section of this Evidence of Coverage.



See the ***Care outside of California*** section for more information about receiving care while outside of California. To find participating providers while outside of California, visit ***bcbs.com***.

Inter-Plan Programs

Emergency Services

Members who experience an Emergency Medical Condition or a Psychiatric Emergency Medical Condition while traveling outside of California should seek immediate care from the nearest Hospital. The Benefits of this plan will be provided anywhere in the world for treatment of an Emergency Medical Condition or a Psychiatric Emergency Medical Condition.

BlueCard® Program

Under the BlueCard® Program, benefits will be provided for Covered Benefits received outside of California, but within the BlueCard® Service Area. When you access Covered Benefits within the geographic area served by a Host Blue, Blue Shield will remain responsible for doing what we agreed to in the contract. However, the Host Blue is responsible for handling all interactions with its providers, including contracting with participating providers and direct payment to the provider.

Whenever you receive Covered Benefits outside of California, within the BlueCard® Service Area, and the claim is processed through the BlueCard® Program, your Member share of cost for these services, if not a flat dollar Copayment, is calculated based on the lower of:

- The billed charges for Covered Benefits; or
- The negotiated price that the Host Blue makes available to Blue Shield.

Often, this negotiated price will be a simple discount that reflects an actual price that the Host Blue pays to your provider. Sometimes, it is an estimated price that considers special arrangements with your healthcare provider or provider group that may include types of settlements, incentive payments, and/or other credits or charges. Occasionally, it may be an average price, based on a discount that results in expected average savings for similar types of healthcare providers after considering the same types of transactions as with an estimated price.

Estimated pricing and average pricing, going forward, also consider adjustments to correct for over- or underestimation of modifications of past pricing of claims as noted above. However, such adjustments will not affect the price Blue Shield used for your claim because these adjustments will not be applied retroactively to claims already paid.

To find participating BlueCard® providers you can call BlueCard Access® at 1-800-810-BLUE (2583) or go online at bcbs.com and select "Find a Doctor."

Prior authorization may be required for non-emergency services. Please see the *Medical Management Programs* section for additional information on prior authorization and the *Emergency Benefits* section for information on emergency admission notification.

Non-participating providers outside of California

When Covered Benefits are provided outside of California and within the BlueCard® Service Area by non-participating providers, the amount you pay for such services will be based on either the Host Blue's non-

participating healthcare provider local payment, the Allowable Amount Blue Shield pays a Non-Participating Provider in California if the Host Blue has no non-participating provider allowance, or the pricing arrangements required by applicable state or federal law. In these situations, you will be responsible for any difference between the amount that the non-participating provider bills and the payment Blue Shield will make for Covered Benefits as set forth in this paragraph. Payments for out-of-network emergency services, certain services provided by out-of-network providers at in-network facilities, and out-of-network air ambulance services will be governed by applicable federal and state law.

If you do not see a participating provider through the BlueCard® Program, you will have to pay the entire bill for your medical care and submit a claim to the local Blue Cross and/or Blue Shield plan, or to Blue Shield of California for reimbursement. Blue Shield will review your claim and notify you of its coverage determination within 30 days after receipt of the claim; you will be reimbursed as described in the preceding paragraph. Remember, your share of cost is higher when you see a non-participating provider.

Federal or state law, as applicable, will govern payments for out-of-network Emergency Services. Blue Shield pays claims for covered Emergency Services based on the Allowable Amount as defined in this Evidence of Coverage.

Blue Shield Global Core

Care for Covered Urgent and Emergency Services outside the BlueCard Service Area

If you are outside of the BlueCard® Service Area, you may be able to take advantage of Blue Shield Global® Core when accessing Out-of-Area Covered Health Care Services. Blue Shield Global® Core is unlike the BlueCard® Program available within the BlueCard® Service Area in certain ways. For instance, although Blue Shield Global® Core assists you with accessing a network of inpatient, outpatient, and professional providers, the network is not served by a Host Blue. As such, when you receive care from provider outside the BlueCard® Service Area, you will typically have to pay the providers and submit the claim yourself to obtain reimbursement for these services.

If you need assistance locating a doctor or hospital outside the BlueCard® Service Area you should call the service center at (800) 810-BLUE (2583) or call collect at (804) 673-1177, 24 hours a day, seven days a week. Provider information is also available online at www.bcbs.com: select "Find a Doctor" and then "Blue Shield Global Core."

Prior authorization is not required for Emergency Services. In an emergency, go directly to the nearest hospital. Please see the *Medical*

Management Programs section for additional information on emergency admission notification.

Submitting a Blue Shield Global® Core claim

When you pay directly for services outside the BlueCard® Service Area, you must submit a claim to obtain reimbursement. You should complete a Blue Shield Global® Core claim form and send the claim form along with the provider's itemized bill to the service center at the address provided on the form to initiate claims processing. Following the instructions on the claim form will help ensure timely processing of your claim. The claim form is available from Blue Shield Customer Service, the service center or online at www.bcbsglobalcore.com. If you need assistance with your claim submission, you should call the service center at (800) 810-BLUE (2583) or call collect at (804) 673-1177, 24 hours a day, seven days a week.

Limitation for duplicate coverage

Medicare

Blue Shield will provide Benefits before Medicare when:

- You are eligible for Medicare due to age, if the Subscriber is actively working for a group that employs 20 or more employees (as defined by Medicare Secondary Payer laws);
- You are eligible for Medicare due to disability, if the Subscriber is covered by a group that employs 100 or more employees (as defined by Medicare Secondary Payer laws); or
- You are eligible for Medicare solely due to end-stage renal disease during the first 30 months you are eligible to receive benefits for end-stage renal disease from Medicare.

Blue Shield will provide Benefits after Medicare when:

- You are eligible for Medicare due to age, if the Subscriber is actively working for a group that employs less than 20 employees (as defined by Medicare Secondary Payer laws);
- You are eligible for Medicare due to disability, if the Subscriber is covered by a group that employs less than 100 employees (as defined by Medicare Secondary Payer laws);
- You are eligible for Medicare solely due to end-stage renal disease after the first 30 months you are eligible to receive benefits for end-stage renal disease from Medicare; or
- You are retired and age 65 or older.

When Blue Shield provides Benefits after Medicare, your combined Benefits from Medicare and Blue Shield may be lower than the Medicare allowed amount but will not exceed the Medicare allowed amount. You do not have to pay any Blue Shield Deductibles, Copayments, or Coinsurance.

Medi-Cal

Medi-Cal always pays for Benefits last when you have coverage from more than one payor.

Qualified veterans

If you are a qualified veteran, Blue Shield will pay the reasonable value or the Allowable Amount for Covered Benefits you receive at a Veterans Administration facility for a condition that is not related to military service. If you are a qualified veteran who is not on active duty, Blue Shield will pay the reasonable value or the Allowable Amount for Benefits you receive at a Department of Defense facility. This includes Benefits for conditions related to military service.

Coverage by another government agency

If you are entitled to receive Benefits from any federal or state governmental agency, by any municipality, county, or other political subdivision, your combined Benefits from that coverage and Blue Shield will equal but not be more than what Blue Shield would pay if you were not eligible for Benefits under that coverage. Blue Shield will provide Benefits based on the reasonable value or the Allowable Amount.

Exception for other coverage

A Participating Provider may seek reimbursement from other third-party payors for the balance of their charges for services you receive under this plan.

If you recover from a third party the reasonable value of Covered Benefits received from a Participating Provider, the Participating Provider is not required to accept the fees paid by Blue Shield as payment in full. You may be liable to the Participating Provider for the difference, if any, between the fees paid by Blue Shield and the reasonable value recovered for those services.

Reductions – third-party liability

If you are injured or become ill due to the act or omission of another person (a "third party"), Blue Shield shall, with respect to services required as a result of that injury, provide the Benefits of the plan and have an equitable right to restitution, reimbursement, or other available remedy to recover the amounts Blue Shield paid for services provided to you on a fee-for-service basis from any recovery (defined below) obtained by or on your behalf, from or on behalf of the third party responsible for the injury or illness, and you must agree to the provisions below. In addition, if you are injured and no other person is responsible but you receive (or are entitled to) a recovery from another source, and if Blue Shield paid Benefits for that injury, you must agree to the following provisions. Notwithstanding the foregoing, no coverage is provided under the Plan for services incident to any injury or disease arising out of, or in the course of, employment for salary, wage, or profit if such injury or disease is covered by any workers' compensation law, occupational disease law, or similar legislation. However, if Blue Shield provides payment for such services, we will be entitled to establish a lien up to the amount paid by Blue Shield for the treatment of such injury or disease.

- All recoveries you or your representatives obtain (whether by lawsuit, settlement, insurance, or otherwise), no matter how described or designated, must be used to reimburse Blue Shield in full for Benefits Blue Shield paid. Blue Shield's share of any recovery extends only to the amount of Benefits it has paid or will pay you or your representatives. For purposes of this provision, your representatives include, if applicable, your heirs, administrators, legal

representatives, parents (if you are a minor), successors, or assignees. This is Blue Shield's right of recovery.

- Blue Shield's right to restitution, reimbursement, or other available remedy is against any recovery you receive as a result of the injury or illness. This includes any amount awarded to you or received by way of court judgment, arbitration award, settlement, or any other arrangement, from any third party or third-party insurer, related to the illness or injury (the "Recovery"), whether or not you have been "made whole" by the Recovery. The amount Blue Shield seeks as restitution, reimbursement, or other available remedy will be calculated in accordance with California Civil Code Section 3040.
- Blue Shield will not reduce its share of any Recovery unless, in the exercise of our discretion, Blue Shield agrees in writing to a reduction (1) because you do not receive the full amount of damages that you claimed or (2) because you had to pay attorneys' fees.
- You must cooperate in doing what is reasonably necessary to assist Blue Shield with its right of recovery. You must not take any action that may prejudice Blue Shield's right of recovery.
- You must tell Blue Shield promptly if you have made a claim against another party for a condition that Blue Shield has paid or may pay Benefits for. You must seek recovery of Blue Shield's payments and liabilities, and you must tell us about any recoveries you obtain, whether in or out of court. Blue Shield may seek a first priority lien on the proceeds of your claim in order to be reimbursed to the full amount of Benefits Blue Shield has paid or will pay.

Blue Shield may request that you sign a reimbursement agreement consistent with this provision. Your failure to comply with the above shall not in any way act as a waiver, release, or relinquishment of the rights of Blue Shield.

Further, if you received services from a Participating Hospital for such injuries or illness, the Hospital has the right to collect from you the difference between the amount paid by Blue Shield and the Hospital's reasonable and necessary charges for such services when payment or reimbursement is received by you for medical expenses. The Hospital's right to collect shall be in accordance with California Civil Code Section 3045.1.

IF THIS PLAN IS PART OF AN EMPLOYEE WELFARE BENEFIT PLAN SUBJECT TO THE EMPLOYEE RETIREMENT INCOME SECURITY ACT OF 1974 ("ERISA"), YOU ARE ALSO REQUIRED TO DO THE FOLLOWING:

- Ensure that any recovery is kept separate from and not comingled with any other funds or your general assets;
- Agree in writing that the portion of any recovery required to satisfy the lien or other right of recovery of Blue Shield is held in trust for the sole benefit of Blue Shield until such time it is conveyed to Blue Shield; and
- Direct any legal counsel retained by you or any other person acting on your behalf to hold that portion of the recovery to which Blue Shield is entitled in trust for the sole benefit of Blue Shield and to comply with and facilitate the reimbursement to Blue Shield of the monies owed.

Coordination of benefits, continued

When you are covered by more than one group health plan, payments for allowable expenses will be coordinated between the two plans. Coordination of benefits ensures that benefits paid by multiple group health plans do not exceed 100% of allowable expenses. The coordination of benefits rules also determine which group health plan is primary and prevent delays in benefit payments. Blue Shield follows the rules for coordination of benefits as outlined in the California Code of Regulations, Title 28, Section 1300.67.13 to determine the order of benefit payments between two group health plans:

- When a plan does not have a coordination of benefits provision, that plan will always provide its benefits first. Otherwise, the plan covering you as an Employee will provide its benefits before the plan covering you as a Dependent.
- Coverage for Dependent children:
    - When the parents are not divorced or separated, the plan of the parent whose date of birth (month and day) occurs earlier in the year is primary.
    - When the parents are divorced and the specific terms of the court decree state that one of the parents is responsible for the health care expenses of the child, the plan of the responsible parent is primary.
    - When the parents are divorced or separated, there is no court decree, and the parent with custody has not remarried, the plan of the custodial parent is primary.
    - When the parents are divorced or separated, there is no court decree, and the parent with custody has remarried, the order of payment is as follows:
        - The plan of the custodial parent;
        - The plan of the stepparent; then
        - The plan of the non-custodial parent.
- If the above rules do not apply, the plan which has covered you for the longer period of time is the primary plan. There may be exceptions for laid-off or retired Employees.
- When Blue Shield is the primary plan, Benefits will be provided without considering the other group health plan. When Blue Shield is the secondary plan and there is a dispute as to which plan is primary, or the primary plan has not paid within a reasonable period of time, Blue Shield will provide Benefits as if it were the primary plan.
- Anytime Blue Shield makes payments over the amount they should have paid as the primary or secondary plan, Blue Shield reserves the right to recover the excess payments from the other plan or any person to whom such payments were made.

These coordination of benefits rules do not apply to the programs included in the *Limitation for Duplicate Coverage* section.

Services not charged

Blue Shield will not cover services that you are not legally obligated to pay, or for which you are not charged.

General provisions

Independent contractors

Providers are neither agents nor employees of Blue Shield but are independent contractors. In no instance shall Blue Shield be liable for the negligence, wrongful acts, or omissions of any person providing services, including any Physician, Hospital, or other Health Care Provider or their employees.

Assignment

The Benefits of this plan, including payment of claims, may not be assigned without the written consent of Blue Shield. Participating Providers are paid directly by Blue Shield. When you receive Covered Benefits from a Non-Participating Provider, Blue Shield, at its sole discretion, may make payment to the Subscriber or directly to the Non-Participating Provider. If Blue Shield pays the Non-Participating Provider directly, such payment does not create a third-party beneficiary or other legal relationship between Blue Shield and the Non-Participating Provider. The Subscriber must make sure the Non-Participating Provider receives the full billed amount for non-emergency services, whether or not Blue Shield makes payment to the Non-Participating Provider.

Plan interpretation

Blue Shield shall have the power and authority to construe and interpret the provisions of this plan, to determine the Benefits of this plan, and to determine eligibility to receive Benefits under the Contract. Blue Shield shall exercise this authority for the benefit of all Members entitled to receive Benefits under this plan.

Public policy participation procedure

Blue Shield allows Members to participate in establishing the public policy of Blue Shield. Such participation is not to be used as a substitute for the grievance process.

Recommendations, suggestions or comments should be submitted in writing to:

Sr. Manager, Regulatory Filings
Blue Shield of California
601 12th Street
Oakland, CA 94607
Phone: 415-229-5065

Please include your name, address, phone number, Subscriber number, and group number with each communication. Please state the public policy issue clearly. Submit all relevant information and reasons for the policy issue with your letter.

Public policy issues will be heard as agenda items for meetings of the Board of Directors. Minutes of Board meetings will reflect decisions on public policy issues that were considered. Members who have initiated a public policy issue will be furnished with the appropriate extracts of the minutes.

At least one third of the Board of Directors is comprised of Subscribers who are not employees, providers, subcontractors or group contract brokers and who do not

have financial interests in Blue Shield. The names of the members of the Board of Directors may be obtained from the Sr. Manager, Regulatory Filings as listed above.

Access to information

Blue Shield may need information from medical providers, from other carriers or other entities, or from the Member, in order to administer the Benefits and eligibility provisions of this plan and the Contract. By enrolling in this health plan, each Member agrees that any provider or entity can disclose to Blue Shield that information that is reasonably needed by Blue Shield. Members also agree to assist Blue Shield in obtaining this information, if needed, (including signing any necessary authorizations) and to cooperate by providing Blue Shield with information in the Member's possession. Failure to assist Blue Shield in obtaining necessary information or refusal to provide information reasonably needed may result in the delay or denial of Benefits until the necessary information is received. Any information received for this purpose by Blue Shield will be maintained as confidential and will not be disclosed without the Member's consent, except as otherwise permitted or required by law.

Right of recovery

Whenever payment on a claim is made in error, Blue Shield has the right to recover such payment from the Subscriber or, if applicable, the provider or another health benefit plan, in accordance with applicable laws and regulations. With notice, Blue Shield reserves the right to deduct or offset any amounts paid in error from any pending or future claim to the extent permitted by law. Circumstances that might result in payment of a claim in error include, but are not limited to, payment of benefits in excess of the benefits provided by the health plan, payment of amounts that are the responsibility of the Subscriber (Cost Share or similar charges), payment of amounts that are the responsibility of another payor, payments made after termination of the Subscriber's coverage, or payments made on fraudulent claims.

Definitions

Advanced Health Care Directive	Means a legal document that tells your doctor, family, and friends about the health care you want if you can no longer make decisions for yourself. It explains the types of special treatment you want or do not want. For more information, contact the Plan or the California Attorney General's Office.
Adverse Childhood Experiences	An event, series of events, or set of circumstances that is experienced by an individual as physically or emotionally harmful or threatening and that has lasting adverse effects on the individual's functioning and physical, social, emotional, or spiritual well-being.

Allowable Amount	The maximum amount Blue Shield will pay for Covered Benefits, or the provider's billed charge for those Covered Benefits, whichever is less. Unless specified for a particular service elsewhere in this Evidence of Coverage, the Allowable Amount is:
	• For a Participating Provider: the amount that the provider and Blue Shield have agreed by contract will be accepted as payment in full for the Covered Benefit rendered.
	• For a Non-Participating Provider who provides Emergency Services:
	  ○ Physicians and Hospitals: the amount is the Reasonable and Customary amount; or
	  ○ All other providers: (1) the amount is the provider's billed charge for Covered Benefits, unless the provider and the local Blue Cross and/or Blue Shield plan have agreed upon some other amount, or (2) if applicable, the amount determined under state and federal laws.
	• For a Non-Participating Provider in California, who provides services other than Emergency Services:
	  ○ The amount Blue Shield would have allowed for a Participating Provider performing the same service in the same geographical area but not exceeding any stated Benefit maximum;
	  ○ Non-Participating dialysis center: for services prior authorized by Blue Shield, the amount is the Reasonable and Customary amount.
	• For a provider outside of California but inside the BlueCard® Service Area, the lower of:
	  ○ The provider's billed charge, or

	○ The local Blue Plan's Participating Provider payment or the pricing arrangement required by applicable state law. • For a provider outside California and outside the BlueCard® Service Area, the amount allowed by Blue Shield Global® Core. • For a Non-Participating Provider outside of California (within the BlueCard® Service Area) that does not contract with a local Blue Cross and/or Blue Shield plan, who provides services other than Emergency Services: the amount that the local Blue Cross and/or Blue Shield plan would have allowed for a Non-Participating Provider performing the same services. Or, if the local Blue Cross and/or Blue Shield plan has no Non-Participating Provider allowance, the Allowable Amount is the amount for a Non-Participating Provider in California. Or, if applicable, the amount determined under federal law. • For Blue Shield's contracted Benefit Administrators (ASH, DPA, VPA), the Allowable Amount is based on the administrator's contracted rate for its participating providers. Where required under federal law, the Allowable Amount used to determine your Cost Share may be based on the plan's "qualifying payment amount," which may differ from the amount Blue Shield pays the Non-Participating Provider or facility for Covered Benefits.
Ambulatory Surgery Center	An outpatient surgery facility that meets both of the following requirements: • Is a licensed facility accredited by an ambulatory surgery center accrediting body; and • Provides services as a free-standing ambulatory surgery center, which is not otherwise affiliated with a Hospital.
Appropriately Qualified Health Care Provider	Means a Health Care Provider who is acting within his or her scope of practice and who possesses a clinical background, including training and expertise, related to the particular illness, disease, condition or conditions associated with the request for a second opinion.
Approved Clinical Trial	Means a phase I, phase II, phase III, or phase IV clinical trial conducted in relation to the prevention, detection, or treatment of cancer or another Life Threatening disease or condition that meets at least one of the following:

	• The study or investigation is approved or funded, which may include funding through in-kind donations, by one or more of the following:
	  o The National Institutes of Health.
	  o The federal Centers for Disease Control and Prevention.
	  o The Agency for Healthcare Research and Quality.
	  o The federal Centers for Medicare and Medicaid Services.
	  o A cooperative group or center of the National Institutes of Health, the federal Centers for Disease Control and Prevention, the Agency for Healthcare Research and Quality, the federal Centers for Medicare and Medicaid Services, the Department of Defense, or the United States Department of Veterans Affairs.
	  o A qualified nongovernmental research entity identified in the guidelines issued by the National Institutes of Health for center support grants.
	  o One of the following departments, if the study or investigation has been reviewed and approved through a system of peer review that the Secretary of the United States Department of Health and Human Services determines is comparable to the system of peer review used by the National Institutes of Health and ensures unbiased review of the highest scientific standards by qualified individuals who have no interest in the outcome of the review:
	  ▪ The United States Department of Veteran Affairs.
	  ▪ The United States Department of Defense.
	  ▪ The United States Department of Energy.
	• The study or investigation is conducted under an investigational new drug application reviewed by the United States Food and Drug Administration.
	• The study or investigation is a drug trial that is exempt from an investigational new drug application reviewed by the United States Food and Drug Administration.

Anticancer Medications	Drugs used to kill or slow the growth of cancerous cells.
ASH Participating Provider	A Physician or Health Care Provider under contract with ASH Plans to provide Covered Benefits to Members.

Behavioral Health Crisis Services	The continuum of services to address crisis intervention, crisis stabilization, and crisis residential treatment needs of those with a Mental Health or Substance Use Disorder crisis that are wellness, resiliency, and recovery oriented. These include, but are not limited to, crisis intervention, including counseling provided by 988 centers, Mobile Crisis Teams, and crisis receiving and stabilization services.
Behavioral Health Treatment (BHT)	Professional services and treatment programs that develop or restore, to the maximum extent practicable, the functioning of an individual with pervasive developmental disorder or autism. BHT includes applied behavior analysis and evidence-based intervention programs.
Benefits (Covered Benefits)	Means those Medically Necessary services and supplies that you are entitled to receive under a group agreement and which are described in this Evidence of Coverage or under California health plan law.
Benefit Administrator	Administrator for specialized Benefits such as acupuncture services.
Biosimilar Drugs	Drugs that are FDA-approved that are highly similar to an FDA-approved biologic (reference product) with no clinically meaningful differences in terms of safety, purity, strength and effectiveness.
Blue Shield of California	California Physicians' Service, d/b/a Blue Shield of California, is a California not-for-profit corporation, licensed as a health care service plan. It is referred to throughout this Evidence of Coverage as Blue Shield.
BlueCard® Service Area	The United States, Commonwealth of Puerto Rico, and U.S. Virgin Islands.
Brand Drugs	Drugs that are FDA-approved after a new drug application and/or registered under a brand or trade name by its manufacturer.
Calendar Year	The 12-month consecutive period beginning on January 1 and ending on December 31 of the same year.
CCSB	Covered California for Small Business (CCSB) operated by Covered California. The state marketplace where an eligible Employer can provide its Employees and their Dependents with access to one or more health plans.
Coinsurance	The percentage amount that a Member is required to pay for Covered Benefits after meeting any applicable Deductible.

Continuous Nursing Services	Nursing care provided on a continuous hourly basis, rather than intermittent home visits for Members enrolled in a Hospice Program. Continuous home care can be provided by a registered or licensed vocational nurse, but is only available for brief periods of crisis and only as necessary to maintain the terminally ill patient at home.
Copayment	The specific dollar amount that a Member is required to pay for Covered Benefits after meeting any applicable Deductible.
Cost Share	Any applicable Deductibles, Copayment, and Coinsurance.
Covered Benefits (Benefits)	Means those Medically Necessary services and supplies that you are entitled to receive under a group agreement and which are described in this Evidence of Coverage or under California health plan law.
Deductible	The Calendar Year amount you must pay for specific Covered Benefits before Blue Shield pays for Covered Benefits pursuant to the Contract. Charges for services that are not covered, charges in excess of the Allowable Amount or contracted rate do not accrue to the Calendar Year Deductible.
Dental Allowable Amount	The Dental Allowable Amount is: • The amount the DPA has determined is an appropriate payment for the service rendered in the provider's geographic area. This amount is based upon such factors as evaluation of the value of the service relative to the value of other services, market considerations, and provider charge patterns; • Such other amount as the Participating Dentist and the DPA have agreed will be accepted as payment for the service rendered; or If an amount is not determined as described in either item above, the amount the DPA determines is appropriate due to the particular circumstances and the services rendered.
Dental Care Services	Necessary treatment on or to the teeth or gums, including any appliance or device applied to the teeth or gums, and necessary dental supplies furnished incidental to Dental Care Services.
Dental Center	A Dentist or a dental practice (with one or more Dentists) that has contracted with the DPA to provide dental care Benefits to Members and to diagnose, provide, refer, supervise, and

	coordinate the provision of all Benefits to Members in accordance with this Agreement.
Dental Plan Administrator (DPA)	Blue Shield has contracted with a Dental Plan Administrator (DPA). A DPA is a specialized care service plan licensed by the California Department of Managed Health Care. Blue Shield contracts with the DPA to administer delivery of dental services through a network of Participating Dentists. A DPA also serves as a claims administrator for the processing of claims received from non-Participating Dentists.
Dental Provider	A Dentist or provider appropriately licensed to provide Dental Care Services who contracts with a Dental Center to provide Benefits to you in accordance with the dental services contract.
Dentist	A duly licensed Doctor of Dental Surgery (DDS) or Doctor of Dental Medicine (DMD).
Dependent	The spouse, Domestic Partner, or child of an eligible Employee, who is determined to be eligible and who is not independently covered as an eligible Employee or Subscriber. • A spouse who is legally married to the Subscriber and who is not legally separated from the Subscriber. • A Domestic Partner to the Subscriber who meets the definition of Domestic Partner as defined in this Evidence of Coverage. • A child who is the child of, adopted by, or in legal guardianship of the Subscriber, spouse, or Domestic Partner, and who is not covered as a Subscriber. A child includes any stepchild, child placed for adoption, or any other child for whom the Subscriber, spouse, or Domestic Partner has been appointed as a non-temporary legal guardian by a court of appropriate legal jurisdiction. A child is an individual less than 26 years of age. A child does not include any children of a Dependent child (grandchildren of the Subscriber, spouse, or Domestic Partner), unless the Subscriber, spouse, or Domestic Partner has adopted or is the legal guardian of the grandchild.
Domestic Partner	An individual who is personally related to the Subscriber by a domestic partnership that meets all the following requirements: • Both partners are 18 years of age or older, except as provided in Section 297.1 of the California Family Code;

	• The partners have chosen to share one another's lives in an intimate and committed relationship of mutual caring;
	• The partners are:
	  o not currently married to someone else or a member of another domestic partnership, and
	  o not so closely related by blood that legal marriage or registered domestic partnership would otherwise be prohibited;
	• Both partners are capable of consenting to the domestic partnership; and
	• The partners have filed a Declaration of Domestic Partnership with the Secretary of State. (Note, some Employers may permit partners who meet the above criteria but have not filed a Declaration of Domestic Partnership with the Secretary of State to be eligible for coverage as a Domestic Partner under this plan. If permitted by your Employer, such individuals are included in the term "Domestic Partner" as used in this Evidence of Coverage; however the partnership may not be recognized by the State for other purposes as the partners do not meet the definition of "Domestic Partner" established under Section 297 of the California Family Code).
	
	The domestic partnership is deemed created on the date when both partners meet the above requirements.

DPA Participating Provider	A provider who has an agreement in effect with the Dental Plan Administrator (DPA) for the provision of pediatric dental Benefits under this plan.
Emergency Dental Condition	An unexpected dental condition manifesting itself by acute symptoms of sufficient severity, including severe pain, such that you reasonably believe the absence of immediate medical attention could result in any of the following: • Placing your health in serious jeopardy; • Serious impairment to bodily functions; or • Serious dysfunction of any bodily organ or part.
Emergency Medical Condition	Means a medical condition, manifesting itself by acute symptoms of sufficient severity, including severe pain, such that the absence of immediate medical attention could reasonably be expected to result in any of the following: • Placing the patient's health in serious jeopardy; • Serious impairment to bodily functions; or • Serious dysfunction of any bodily organ or part.

Emergency Services and Care (Emergency Services)	Means: • medical screening, examination, and evaluation by a physician and surgeon, or, to the extent permitted by applicable law, by other appropriate personnel under the supervision of a physician and surgeon, to determine if an Emergency Medical Condition or active labor exists and, if it does, the care, treatment, and surgery, within the scope of that person's license, if necessary to relieve or eliminate the Emergency Medical Condition, within the capability of the facility; and/or • an additional screening, examination, and evaluation by a physician, or other personnel to the extent permitted by applicable law and within the scope of their licensure and clinical privileges, to determine if a Psychiatric Emergency Medical Condition exists, and the care and treatment necessary to relieve or eliminate the Psychiatric Emergency Medical Condition within the capability of the facility. •
Employee	An individual employed by an Employer who has been deemed eligible by CCSB and who has been offered health insurance coverage by such eligible Employer through CCSB.
Employer (Contractholder)	A small employer that has been deemed eligible by CCSB and elects to make, at minimum, all full-time employees of such employer eligible for one or more health plans in the small group market offered through CCSB.
Evidence of Coverage	Means any certificate, agreement, contract, brochure, or letter of entitlement issued to a Member setting forth the coverage to which the Member is entitled.
Experimental Services (Experimental)	Means drugs, equipment, procedures or services that are in a testing phase undergoing laboratory and/or animal studies prior to testing in humans. Experimental Services are not undergoing a clinical investigation.
Family	The Subscriber and all enrolled Dependents.
Former Participating Provider	A Former Participating Provider is a provider of services to the Member under any of the following conditions: • A provider who is no longer available to you as a Participating Provider, but at the time of the provider's contract termination with Blue Shield, you were receiving Covered Benefits from that provider for one of the conditions listed in the *Continuity of care with a*

	Former Participating Provider table in the *Continuity of care* section. • A Non-Participating Provider to a newly-covered Member whose health plan was withdrawn from the market, and at the time your coverage with Blue Shield became effective, you were receiving Covered Benefits from that provider for one of the conditions listed in the *Continuity of care with a Former Participating Provider table* in the *Continuity of care* section. • A provider who is a Participating Provider with Blue Shield but no longer available to you as a Participating Provider because: o The Employer has terminated its contract with Blue Shield; and o The Employer currently contracts with a new health plan (insurer) that does not include the Blue Shield Participating Provider in its network; and At the time of the Employer's contract termination you were receiving Covered Benefits from that provider for one of the conditions listed in the *Continuity of care with a Former Participating Provider table* in the *Continuity of care* section.
Formulary	A list of preferred Generic and Brand Drugs maintained by Blue Shield's Pharmacy & Therapeutics Committee. It is designed to assist Physicians in prescribing Drugs that are Medically Necessary and cost-effective. The Formulary is updated periodically. Benefits are available for Formulary Drugs. Non-Formulary Drugs are covered when Blue Shield or an external reviewer approves an exception request.
Generally Accepted Standards of Mental Health and Substance Use Disorder Care	Standards of care and clinical practice that are generally recognized by Health Care Providers practicing in relevant clinical specialties such as psychiatry, psychology, clinical sociology, addiction medicine and counseling, and behavioral health treatment. Valid, evidence-based sources establishing Generally Accepted Standards of Mental Health and Substance Use Disorder care include: • Peer-reviewed scientific studies and medical literature; • Clinical practice guidelines and recommendations of nonprofit health care provider professional associations; • Specialty societies and federal government agencies; and • Drug labeling approved by the U.S. Food and Drug Administration.

Group Health Service Contract (Contract)	The contract for health coverage between Blue Shield and the Employer (Contractholder) that establishes the Benefits that Subscribers and Dependents are entitled to receive.
Generic Drugs	Drugs that are approved by the U.S. Food and Drug Administration (FDA) or other authorized government agency as a therapeutic equivalent to the Brand Drug. Generic Drugs contain the same active ingredient(s) as Brand Drugs.
Health Care Provider	Means any professional person, medical group, independent practice association, organization, health care facility, or other person or institution licensed or authorized by the state to deliver or furnish Covered Benefits.
Hemophilia Home Infusion Provider	A provider that furnishes blood factor replacement products and services for in-home treatment of blood disorders such as hemophilia. A Participating home infusion agency may not be a Participating Hemophilia Infusion Provider if it does not have an agreement with Blue Shield to furnish blood factor replacement products and services.
Home Health Aide	An individual who has successfully completed a state-approved training program, is employed by a home health agency or Hospice program, and provides personal care services in the home.
Hospital	An entity that meets one of the following criteria: • A licensed and accredited facility primarily engaged in providing medical, diagnostic, surgical, or psychiatric services for the care and treatment of sick and injured persons on an inpatient basis, under the supervision of an organized medical staff, and that provides 24-hour a day nursing service by registered nurses; • A psychiatric health care facility as defined in Section 1250.2 of the California Health and Safety Code. A facility that is principally a rest home, nursing home, or home for the aged, is not included in this definition.
Host Blue	The local Blue Cross and/or Blue Shield licensee in a geographic area outside of California, within the BlueCard® Service Area.
Independent Medical Review (IMR)	Means a review of your Plan's denial, modification, or delay of your request for health care services or treatment. The review is provided by the Department of Managed Health

	Care and conducted by independent medical experts. If you are eligible for an IMR, the IMR process will provide an impartial review of medical decisions made by your Plan related to medical necessity of a proposed service or treatment, coverage decisions for treatments that are Experimental or Investigational in nature, and payment disputes for emergency or urgent medical services. Your Plan must pay for the services if an IMR decides you need it.
Infertility	• A licensed Physician's findings, based on a patient's medical, sexual, and reproductive history, age, physical findings, diagnostic testing, or any combination of those factors. This definition shall not prevent testing and diagnosis of Infertility before the 12-month or 6-month period to establish Infertility in paragraph (3); • A person's inability to reproduce either as an individual or with their partner without medical intervention; or • The failure to establish a pregnancy or to carry a pregnancy to live birth after regular, unprotected sexual intercourse. For purposes of this definition, "regular, unprotected sexual intercourse" means no more than 12 months of unprotected sexual intercourse for a person under 35 years of age or no more than 6 months of unprotected sexual intercourse for a person 35 years of age or older. Pregnancy resulting in miscarriage does not restart the 12-month or 6-month time period to qualify as having Infertility.
Intensive Outpatient Program	An outpatient treatment program for mental cealth or substance use disorders that provides structure, monitoring, and medical/psychological intervention for nine to nineteen hours a week.
Inter-Plan Programs	Blue Shield's relationships with other Blue Cross and/or Blue Shield licensees, governed by the Blue Cross Blue Shield Association.
Investigational Services (Investigational)	Means those drugs, equipment, procedures or services for which laboratory and/or animal studies have been completed and for which human studies are in progress but: o Testing is not complete; and o The efficacy and safety of such services in human subjects are not yet established; and o The service is not in wide usage.
Late Enrollee	An eligible Employee or Dependent who declined enrollment in this coverage at the time of the initial enrollment period,

	and who subsequently requests enrollment for coverage, provided that the initial enrollment period was a period of at least 30 days. Coverage is effective for a Late Enrollee the earlier of 12 months from the date a written request for coverage is made or at the Employer's next open enrollment period.
Life-Threatening	Means either or both of the following: • Diseases or conditions where the likelihood of death is high unless the course of the disease is interrupted. • Diseases or conditions with potentially fatal outcomes, where the end point of clinical intervention is survival.
Low Vision	A bilateral impairment to vision that is so significant that it cannot be corrected with ordinary eyeglasses, contact lenses, or intraocular lens implants. Although reduced central or reading vision is common, low vision may also result from decreased peripheral vision, a reduction or loss of color vision, or the eye's inability to properly adjust to light, contrast, or glare. It can be measured in terms of visual acuity of 20/70 to 20/200.
Medically Necessary (Medical Necessity)	Means a service or product addressing the specific needs of that patient, for the purpose of preventing, diagnosing, or treating an illness, injury, condition, or its symptoms, including minimizing the progression of that illness, injury, condition, or its symptoms, in a manner that is all of the following: • In accordance with the generally accepted standards of care, including generally accepted standards of Mental Health or Substance Use Disorder care. • Clinically appropriate in terms of type, frequency, extent, site, and duration. • Not primarily for the economic benefit of the health care service plan and Members or for the convenience of the patient, treating physician, or other Health Care Provider.
Member	Means a subscriber, enrollee, enrolled employee, or dependent of a subscriber or an enrolled employee, who has enrolled in the Plan and for whom coverage is active or live.
Mental Health or Substance Use Disorder(s)	Means a mental health condition or substance use disorder that falls under any of the diagnostic categories listed in the mental and behavioral disorders chapter of the most recent edition of the International Statistical Classification of Diseases or that is listed in the most recent version of the Diagnostic and Statistical Manual of Mental Disorders.

Mobile Crisis Team	A multidisciplinary team of trained behavioral health professionals who provide Behavioral Health Crisis Services in the least restrictive setting 24 hours a day, 7 days a week, 365 days per year.
Network Specialty Pharmacy	Select Participating Pharmacies contracted by Blue Shield to provide covered Specialty Drugs.
Non-Participating (Non-Participating Provider)	Any provider who does not participate in this plan's network and does not contract with Blue Shield to accept Blue Shield's payment, plus any applicable Member Cost Share, or amounts in excess of specified Benefit maximums, as payment in full for Covered Benefits. Also referred to as an out-of-network provider.
Non-Participating Pharmacy	A pharmacy that does not participate in the Blue Shield Pharmacy Network. These pharmacies are not contracted to provide services to Blue Shield Members.
Other Outpatient Mental Health and Substance Use Disorder Services	Outpatient Facility and professional services for the diagnosis and treatment of Mental Health or Substance Use Disorders, including but not limited to the following: • Partial Hospitalization; • Intensive Outpatient Program; • Electroconvulsive therapy; • Office-based opioid treatment; • Transcranial magnetic stimulation; • Behavioral Health Treatment; and • Neuropsychological and Psychological Testing. These services may also be provided in the office, home, or other non-institutional setting.
Out-of-Area Covered Health Care Services	Medically Necessary Emergency Services, Urgent Services or Out-of-Area Follow-up Care provided outside the Service Area.
Out-of-Area Follow-up Care	Non-emergent Medically Necessary services to evaluate your progress after Emergency or Urgent Services are provided outside the Service Area.
Out-of-Pocket Maximum	The highest Deductible, Copayment, and Coinsurance amount an individual or Family is required to pay for designated Covered Benefits each year as indicated in the *Summary of Benefits* section. Charges for services that are not covered, charges in excess of the Allowable Amount or contracted rate do not accrue to the Calendar Year Out-of-Pocket Maximum.

Outpatient Department of a Hospital	Any department or facility integrated with the Hospital that provides outpatient services under the Hospital's license, which may or may not be physically separate from the Hospital.
Outpatient Facility	A licensed facility that provides medical and/or surgical services on an outpatient basis but is not a Physician's office or a Hospital.
Outpatient Prescription Drug	Means a self-administered drug that is approved by the federal Food and Drug Administration for sale to the public through a retail or mail order pharmacy, requires a prescription, and has not been provided for use on an inpatient basis.
Partial Hospitalization Program (Day Treatment)	An outpatient treatment program that may be free-standing or Hospital-based and provides services that are at a minimum 20 hours per week.
Participating Dentist	A Doctor of Dental Surgery or Doctor of Dental Medicine who has contracted with the DPA to provide dental services to Members.
Participating Hospice or Participating Hospice Agency	An entity that has either contracted with Blue Shield or has received prior approval from Blue Shield to provide Hospice service Benefits.
Participating (Participating Provider)	A provider who participates in this plan's network and contracts with Blue Shield to accept Blue Shield's payment, plus any applicable Member Cost Share, as payment in full for Covered Benefits. Also referred to as an in-network provider.
Participating Pharmacy	A pharmacy that has contracted with Blue Shield to provide covered Drugs at certain rates. A Participating Pharmacy participates in the Blue Shield Pharmacy Network.
Physician	An individual licensed and authorized to engage in the practice of medicine.
Premium (Dues)	The monthly prepayment amount made to Blue Shield on behalf of each Member by the Contractholder for coverage under the Contract.
Prescription Drug (Drug)	Means a drug approved by the federal Food and Drug Administration (FDA) for sale to consumers that requires a prescription and is not provided for use on an inpatient basis. The term "drug'' or "prescription drug'' includes: • disposable devices that are medically necessary for the administration of a covered prescription drug, such

	as spacers and inhalers for the administration of aerosol outpatient prescription drugs; • syringes for self-injectable prescription drugs that are not dispensed in pre-filled syringes; • drugs, devices, and FDA-approved products covered under the prescription drug benefit of the product pursuant to sections 1367.002, 1367.25, and 1367.51 of the Health and Safety Code, including any such over-the-counter drugs, devices, and FDA-approved products; and • at the option of the health plan, any vaccines or other health care benefits covered under the Plan's prescription drug benefit.
Preventive Health Services	Preventive medical services for early detection of disease, including related laboratory services, as specifically described in the *Preventive Health Services* section.
Primary Care Physician (PCP)	A general or family practitioner, internist, obstetrician/gynecologist, or pediatrician. Your PCP will be assigned to you at enrollment and can be your first point of contact when you need Covered Benefits.
Prosthodontics	Dental Care Services specifically related to necessary procedures for providing artificial replacements for missing natural teeth.
Psychiatric Emergency Medical Condition	Means a mental disorder that manifests itself by acute symptoms of sufficient severity that renders the patient as being either: an immediate danger to himself or herself or to others, or immediately unable to provide for, or utilize, food, shelter, or clothing, due to the mental disorder.
Neuropsychological and Psychological Testing	Testing to diagnose a mental health condition and/or to assess the health of certain brain functions when referred by a provider providing Mental Health or Substance Use Disorder Benefits.
Qualified Health Plan (QHP)	A health plan that has been certified for sale through CCSB.
Reasonable and Customary	In California: the lower of the provider's billed charge or the amount established by Blue Shield pursuant to applicable state and federal law to be the reasonable and customary value for the services rendered by a Non-Participating Provider. Outside of California: the lower of the provider's billed charge or the Participating Provider Cost Share for Emergency Services as shown in the Summary of Benefits or if applicable, the amount determined under state and federal law.

Reconstructive Surgery	Surgery to correct or repair abnormal structures of the body caused by congenital defects, developmental abnormalities, trauma, infection, tumors, or disease to do either of the following: • Improve function; or • Create a normal appearance to the extent possible, including dental and orthodontic services that are an integral part of surgery for cleft palate procedures.
Seriously Debilitating	Means diseases or conditions that cause major irreversible morbidity.
Service Area	Means the geographic area designated by the plan within which a plan shall provide health care services.
Schedule II Controlled Substance	Prescription Drugs or other substances that have a high potential for abuse which may lead to severe psychological or physical dependence.
Skilled Nursing	Services performed by a licensed nurse who is either a registered nurse or a licensed vocational nurse.
Skilled Nursing Facility (SNF)	A health facility or a distinct part of a Hospital with a valid license issued by the California Department of Public Health that provides continuous Skilled Nursing care to patients whose primary need is for availability of Skilled Nursing care on a 24-hour basis.
Specialist	Specialists include Physicians with a specialty as follows: • Allergy; • Anesthesiology; • Dermatology; • Cardiology and other internal medicine specialists; • Neonatology; • Neurology; • Oncology; • Ophthalmology; • Orthopedics; • Pathology; • Psychiatry; • Radiology; • Any surgical specialty; • Otolaryngology; • Urology; and • Other designated as appropriate.
Specialty Drugs	Drugs requiring coordination of care, close monitoring, or extensive patient training for self-administration that cannot

	be met by a retail pharmacy and are available exclusively through a Network Specialty Pharmacy. Specialty Drugs may also require special handling or manufacturing processes (such as biotechnology), restriction to certain Physicians or pharmacies, or reporting of certain clinical events to the FDA. Specialty Drugs are generally high-cost.

Standard Fertility Preservation Services	Any of the following services consistent with the current established medical practices and professional guidelines published by the American Society of Clinical Oncology or the American Society for Reproductive Medicine:
	• Retrieval of gametes as follows:
	  o A lifetime limit of up to two cycles for oocyte retrieval for enrollees with ovaries.
	  o A lifetime limit of up to two attempts to collect sperm for enrollees with testicles.
	• A lifetime limit of up to two attempts of embryo creation. Blue Shield will not cover any costs associated with the retrieval of gametes from anyone other than the Member undergoing the medical treatment that may cause iatrogenic infertility.
	• A lifetime limit of up to two attempts to retrieve gonadal tissue.
	• The lifetime limits of this section shall apply to Members regardless of the number of health care service plans the Member enrolls in during their lifetime.
	• Cryopreservation and storage of sperm, oocytes, gonadal tissue, and embryos as follows:
	  o Until the enrollee reaches age 26 for an enrollee who is under the age 18 on the date the enrollee's genetic material is first cryopreserved.
	  o Until the enrollee reaches age 26 or for three years, whichever period is longer, for an enrollee who is 18 years or older but not yet 26 years old on the date the enrollee's genetic material is first cryopreserved.
	  o For a period of three years for an enrollee who is 26 years or older at the time the enrollee's genetic material is first cryopreserved.
	• With respect to cryopreservation of genetic material, a health care service plan shall have the right to select a storage vendor of its choosing.
	• Gonadal shielding or transposition during a procedure or treatment, if not already included in

	the usual coverage for that procedure or treatment. • Any other standard fertility preservation services consistent with the established medical practices and professional guidelines published by the American Society of Clinical Oncology or the American Society for Reproductive Medicine.
Subacute Care	Skilled Nursing or skilled rehabilitation provided in a hospital or Skilled Nursing Facility to patients who require skilled care such as nursing services, physical, occupational or speech therapy, a coordinated program of multiple therapies or who have medical needs that require daily registered nurse monitoring. A facility that is primarily a rest-home, convalescent facility, or home for the aged is not included.
Subscriber	An eligible Employee who is enrolled and maintains coverage under the Contract.
Third-Party Corporate Telehealth Provider	A corporation directly contracted with Blue Shield that provides health care services exclusively through a telehealth technology platform and has no physical location at which a Member can receive services.
Total Disability (Totally Disabled)	In the case of an Employee, or Member otherwise eligible for coverage as an Employee, a disability which prevents the individual from working with reasonable continuity in the individual's customary employment or in any other employment in which the individual reasonably might be expected to engage, in view of the individual's station in life and physical and mental capacity. In the case of a Dependent, a disability which prevents the individual from engaging with normal or reasonable continuity in the individual's customary activities or in those in which the individual otherwise reasonably might be expected to engage, in view of the individual's station in life and physical and mental capacity.
Trans-Inclusive Health Care	Means comprehensive health care that is consistent with the standards of care for individuals who identify as transgender, gender diverse, or intersex; honors an individual's personal bodily autonomy; does not make assumptions about an individual's gender; accepts gender fluidity and nontraditional gender presentation; and treats everyone with compassion, understanding, and respect.
Triggering Event	A change in your life that can make you eligible for a special enrollment period to enroll in health coverage.

Urgent Services	Those Covered Benefits rendered outside of the Service Area (other than Emergency Services) which are Medically Necessary to prevent serious deterioration of your health resulting from unforeseen illness, injury or complications of an existing medical condition, for which treatment cannot reasonably be delayed until you return to the Service Area.
Vision Plan Administrator (VPA)	Blue Shield contracts with the Vision Plan Administrator (VPA) to administer delivery of eyewear and eye exams covered under this Benefit through a network of VPA Participating Providers.
Vision Prescription Change	Any of the following: • Change in prescription of 0.50 diopter or more; • Shift in axis of astigmatism of 15 degrees; • Difference in vertical prism greater than 1 prism diopter; or Change in lens type (for example, contact lenses to eyeglasses or single vision eyeglass lenses to bifocal eyeglass lenses).
Vision Services	Services or materials related to orthoptics, vision training, eye exams and refractions, lenses and frames for eyeglasses, lens options, treatments, and contact lenses. Video-assisted visual aids or video magnification equipment for any purpose, or surgery to correct refractive error.
VPA Participating Provider	A provider who has an agreement in effect with the VPA for the provision of pediatric vision Benefits under this plan.

Notices about your plan

Notice about high deductible health plans: This plan is intended to qualify as a high deductible health plan (HDHP) that meets the requirements of Section 223 of the Internal Revenue Code of 1986, as amended. It is designed to be compatible for use with tax-favored health savings accounts established under federal tax law. If this plan no longer qualifies as an HDHP, Blue Shield will make efforts to amend this plan to meet the qualifications. If there is a change in plan provisions, Blue Shield will provide written notice of the change, and the change shall become effective on the date provided in the written notice.

This plan is not a "Health Savings Account" or an "HSA", but is designed as a "high deductible health plan" that may allow you, if you are eligible, to take advantage of the income tax benefits available to you when you establish an HSA and use the money you put into the HSA to pay for qualified medical expenses subject to the deductibles under this plan. If this plan was selected in order to obtain the income tax benefits associated with an HSA and the Internal Revenue Service were to rule that this plan does not qualify as a high deductible health plan, you may not be eligible for the income tax benefits associated with an HSA. In this instance, you may have adverse income tax consequences with respect to your HSA for all years in which you were not eligible.

Blue Shield does not provide tax advice. If you have questions about health savings accounts or other tax-favored arrangements that are compatible with HDHPs under federal law, you should consult with your tax advisor.

This Evidence of Coverage constitutes only a summary of the health plan. The health plan Contract must be consulted to determine the exact terms and conditions of coverage.

Notice about this group health plan: Blue Shield makes this health plan available to Employees through a contract with the Employer. The Contract includes the terms in this Evidence of Coverage, as well as other terms. A copy of the Contract is available upon request. A Summary of Benefits is provided with, and is incorporated as part of, the Evidence of Coverage. The Summary of Benefits sets forth your Cost Share for Covered Benefits under this plan.

Blue Shield provides a summary of this plan at the time of enrollment. This summary allows you to compare plans available to you. The Evidence of Coverage is available for review prior to enrollment in the plan.

Notice about plan Benefits: Benefits are only available for services and supplies you receive while covered by this plan. You do not have the right to receive the Benefits of this plan after coverage ends, except as specifically provided under the *Extension of Benefits* section and, when applicable, the *Continuity of care* and *Continuation of group coverage* sections. Blue Shield may change Benefits during the term of coverage as specifically stated in this Evidence of Coverage. Benefit changes, including any reduction in Benefits or elimination of Benefits, apply to services or supplies you receive on or after the effective date of the change.

Notice about fertility preservation services: You have a right to receive standard fertility preservation services for iatrogenic infertility when you meet the requirements in Section 1300.74.551 of Title 28 of the California Code of Regulations. "Iatrogenic infertility" means infertility caused directly or indirectly by surgery, chemotherapy, radiation, or other medical treatment. If Blue Shield fails to arrange those services for you with an appropriate provider who is in the health plan's network, the health plan must cover and arrange needed services for you from an out-of-network provider. If that happens, you will pay no more than in-network costsharing for the same services.

If you do not need the services urgently, your health plan must offer an appointment for you that is no more than 10 business days for primary care and 15 business days for specialist care from when you requested the services from the health plan. If you urgently need the services, your health plan must offer you an appointment within 48 hours of your request (if the health plan does not require prior authorization for the appointment) or within 96 hours (if the health plan does require prior authorization).

If your health plan does not arrange for you to receive services within these timeframes and within geographic access standards, you can arrange to receive services from any licensed provider, even if the provider is not in your health plan's network. If you are enrolled in preferred provider organization (PPO) coverage, and your health plan can arrange care for you within the timeframes and within geographic standards, your voluntary use of out-of-network benefits may subject you to incur out-of-network charges.

If you have questions about how to obtain standard fertility preservation services for iatrogenic infertility or are having difficulty obtaining services you can: 1) call your health plan at the telephone number on your health plan identification card; 2) call the California Department of Managed Care's Help Center at 1-888-466-2219; or 3) contact the California Department of Managed Health Care through its website at www.DMHC.ca.gov to request assistance in obtaining standard fertility preservation services for iatrogenic infertility.

Notice about Medical Necessity: Benefits are only available for services and supplies that are Medically Necessary, as determined by Blue Shield and consistent with federal and state laws, and Blue Shield medical policies, medication policies, and other guidelines and criteria adopted by Blue Shield. Blue Shield reserves the right to review all claims to determine if a service or supply is Medically Necessary. A Physician or other Health Care Provider's decision to prescribe, order, recommend, or approve a service or supply does not, in itself, make it Medically Necessary. If two or more services or sequence of services are at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of the Member's illness, injury, or disease, coverage is provided for the least costly service or sequence of services.

Notice about Mental Health or Substance Use Disorder services: You have a right to receive timely and geographically accessible Mental Health/Substance Use Disorder (MH/SUD) services when you need them. If Blue Shield fails to arrange those services for you with an appropriate provider who is in the health plan's network, the health plan must cover and arrange needed services for you from an out-of-network provider. If that happens, you do not have to pay anything other than your ordinary in-network cost-sharing.

If you do not need the services urgently, your health plan must offer an appointment for you that is no more than 10 business days from when you requested the services from the health plan. If you urgently need the services, your health plan must offer you an appointment within 48 hours of your request (if the health plan does not require prior authorization for the appointment) or within 96 hours (if the health plan does require prior authorization).

If your health plan does not arrange for you to receive services within these timeframes and within geographic access standards, you can arrange to receive services from any licensed provider, even if the provider is not in your health plan's network. To be covered by your health plan, your first appointment with the provider must be within 90 calendar days of the date you first asked the plan for the MH/SUD services.

If you have questions about how to obtain MH/SUD services or are having difficulty obtaining services you can: 1) call your health plan at the telephone number on the back of your health plan identification card; 2) call the California Department of Managed Care's Help Center at 1-888-466-2219; or 3) contact the California Department of Managed Health Care through its website at www.healthhelp.ca.gov to request assistance in obtaining MH/SUD services.

Notice about reproductive health services: Some Hospitals and providers do not provide one or more of the following services that may be covered under your plan and that you or your family member might need:

- Family planning;
- Contraceptive services, including emergency contraception;
- Sterilization, including tubal ligation at the time of labor and delivery;
- Infertility treatments; or
- Abortion.

You should obtain more information before you enroll. Call your prospective doctor, medical group, independent practice association, or clinic, or contact Customer Service to ensure that you can obtain the health care services you need.

Notice about Participating Providers: Blue Shield contracts with Hospitals and Physicians to provide services to Members for specified rates. This contractual agreement may include incentives to manage all services for Members in an appropriate manner consistent with the Contract. To learn more about this payment system, contact Customer Service.

You may have access to Covered Benefits from providers that participate in certain value-based programs with Blue Shield. Such programs may include, but are not limited to, accountable care organizations, episode-based payments, patient centered medical homes, and shared savings arrangements.

If you receive Covered Benefits from a provider who participates in such a program, you will not be responsible for paying any of the provider incentives, risk-sharing, and/or care coordination fees that may be a part of such an arrangement.

Notice about telehealth: You have the right to access your medical records. The records of any services provided to you through a Third-Party Corporate Telehealth Provider will be shared with your Physician, unless you object.

You can receive Covered Benefits on an in-person basis or via telehealth, if available, from your Physician, treating specialist, or from another contracting individual health professional, contracting clinic, or contracting health facility consistent with existing timeliness and geographic access standards. See the Timely Access to Care section for more information.

If your plan includes Covered Benefits from Non-Participating Providers, you can receive the Covered Benefit either on an in-person basis or via telehealth.

Please see the Health care professionals and facilities section for additional information.

Notice about dental services: IMPORTANT: If you opt to receive dental services that are not Covered Benefits under this plan, a Dental Provider may charge you his or her usual and customary rate for those services. Prior to providing a patient with dental services that are not a covered Benefit, the Dentist should provide to the patient a treatment plan that includes each anticipated service to be provided and the estimated cost of each service. If you would like more information, call dental customer service. To fully understand your coverage, you may wish to carefully review this Evidence of Coverage.

Notice about Manifest MedEx participation: Blue Shield participates in the Manifest MedEx health information exchange (HIE). Blue Shield makes its Members' health information available to Manifest MedEx for access by their authorized Health Care Providers. Manifest MedEx is an independent, not-for-profit organization that maintains a statewide database of electronic patient records that includes health information contributed by doctors, health care facilities, health care service plans, and health insurance companies. Authorized Health Care Providers may securely access their patients' health information through the Manifest MedEx HIE to support the provision of care.

Manifest MedEx respects Members' right to privacy and follows applicable state and federal privacy laws. Manifest MedEx uses advanced security systems and modern data encryption techniques to protect Members' privacy and the security of their personal information. The Manifest MedEx notice of privacy practices is posted on its website at manifestmedex.org.

You have the right to direct Manifest MedEx not to share your health information with your Health Care Providers. Although opting out of Manifest MedEx may limit your Health Care Provider's ability to quickly access important health care information about you, your Blue Shield coverage will not be affected by an election to opt-out of Manifest MedEx. No doctor or Hospital participating in Manifest MedEx will deny medical care to a patient who chooses not to participate in the Manifest MedEx HIE.

If you do not wish to have your health care information displayed in Manifest MedEx, you should fill out the online form at manifestmedex.org/opt-out or call Manifest MedEx at (888) 510-7142.

Notice about organ and tissue donation: Thousands of people in the United States need an organ or tissue transplant. Each person on the transplant waiting list faces death while waiting for an available organ or tissue.

Many Californians are eligible to become organ and tissue donors. To learn more about organ and tissue donation, or to register as a donor, visit Donor Network West

(donornetworkwest.org) or Donate Life California (donatelifecalifornia.org). You may also call the nearest city's regional organ procurement agency for additional information.

Notice about confidentiality of personal and health information: Blue Shield protects the privacy of individually-identifiable personal information, including protected health information. Individually-identifiable personal information includes health, financial, and/or demographic information - such as name, address, and Social Security number. Blue Shield will not disclose this information without authorization, except as permitted or required by state or federal law.

A STATEMENT DESCRIBING BLUE SHIELD'S POLICIES AND PROCEDURES FOR PRESERVING THE CONFIDENTIALITY OF MEDICAL RECORDS IS AVAILABLE AND WILL BE FURNISHED TO YOU UPON REQUEST.

Blue Shield's "Notice of Privacy Practices" can be obtained either by calling Customer Service or by visiting blueshieldca.com.

Members who are concerned that Blue Shield may have violated their privacy rights, or who disagree with a decision Blue Shield made about access to their individually-identifiable personal information, may contact Blue Shield at:

Blue Shield of California Privacy Office
P.O. Box 272540
Chico, CA 95927-2540

Notice about confidential communication requests: A health plan shall notify Subscribers and enrollees that they may request a confidential communication pursuant to the following and how to make the request.

A health plan shall permit Subscribers and enrollees to request, and shall accommodate requests for, confidential communication in the form and format requested by the individual, if it is readily producible in the requested form and format, or at alternative locations.

A health plan may require the Subscriber or enrollee to make a request for a confidential communication in writing or by electronic transmission.

The confidential communication request shall be valid until the Subscriber or enrollee submits a revocation of the request or a new confidential communication request is submitted.

The confidential communication request shall apply to all communications that disclose medical information or provider name and address related to receipt of medical services by the individual requesting the confidential communication.

A confidential communication request may be submitted in writing to Blue Shield of California at the mailing address, email address, or fax number at the bottom of this page. A confidential communication form, available by going to blueshieldca.com/privacy and clicking on "privacy forms," may be used when submitting a confidential communication request in writing, but it is not required.

Once in place, a valid confidential communication request prevents Blue Shield from: 1. Requiring the protected individual to obtain the primary Subscriber's or other enrollee's authorization to receive sensitive services or submit a claim for sensitive services if the protected individual has the right to consent to care; and 2. Disclosing

medical information relating to sensitive health services provided to a protected individual to the primary Subscriber or any plan enrollees other than the protected individual receiving care, absent an express written authorization of the protected individual receiving care.

You may return this completed and signed form via any of these options:

Mail: Blue Shield of California Privacy Office, P.O. Box 272540, Chico CA, 95927-2540

Email: privacy@blueshieldca.com

Fax: 1-800-201-9020

Pediatric dental Benefits table

The table below outlines the pediatric dental Benefits covered by this plan by dental procedure code. Pediatric Dental Benefits are subject to conditions, limitations, and exclusions. See the *Pediatric dental exclusions and limitations* and *Pediatric dental exclusions and limitations for specific services* sections for more information.

Code	Description	Limitation
Diagnostic Procedures (D0100-D0999)		
D0120	Periodic oral evaluation – established patient	Once every six months, per provider or after six months have elapsed following comprehensive oral evaluation (D0150), same provider.
D0140	Limited oral evaluation – problem focused	Once per Member per provider.
D0145	Oral evaluation for a patient under three years of age and counseling with primary caregiver	
D0150	Comprehensive oral evaluation – new or established patient	Once per Member per provider for the initial evaluation.
D0160	Detailed and extensive oral evaluation – problem focused, by report	Once per Member per provider.
D0170	Re-evaluation – limited, problem focused (established patient; not post- operative visit)	A Benefit for the ongoing symptomatic care of temporomandibular joint dysfunction: • Up to six times in a three-month period; and • Up to a maximum of 12 in a 12-month period.
D0171	Re-evaluation – post-operative office visit	
D0180	Comprehensive periodontal evaluation – new or established patient	
D0190	Screening of a patient	Not a Benefit.
D0191	Assessment of a patient	Not a Benefit.
D0210	Intraoral – comprehensive series of radiographic images	Once per provider every 36 months.
D0220	Intraoral – periapical first radiographic image	Up to a maximum of 20 periapicals in a 12- month period by the same provider, in any combination of the following: intraoral- periapical first radiographic image (D0220) and intraoral- periapical each additional radiographic image (D0230). Periapicals taken as part of an intraoral-complete series of radiographic images (D0210) are not considered against the maximum of 20 periapicals in a 12 month period.

Code	Description	Limitation
D0230	Intraoral – periapical each additional radiographic image	Up to a maximum of 20 periapicals in a 12 month period to the same provider, in any combination of the following: intraoral- periapical first radiographic image (D0220) and intraoral- periapical each additional radiographic image (D0230). Periapicals taken as part of an intraoral complete series of radiographic images (D0210) are not considered against the maximum of 20 periapical films in a 12 month period.
D0240	Intraoral – occlusal radiographic image	Up to a maximum of two in a six-month period per provider.
D0250	Extraoral – 2D projection radiographic image created using a stationary radiation source, and detector	Once per date of service.
D0251	Extraoral posterior dental radiographic image	Up to a maximum of four on the same date of service.
D0270	Bitewing – single radiographic image	Once per date of service. Not a Benefit for a totally edentulous area.
D0272	Bitewings – two radiographic images	Once every six months per provider. Not a Benefit: • Within six months of intraoral complete series of radiographic images (D0210), same provider; and • For a totally edentulous area.
D0273	Bitewings – three radiographic images	
D0274	Bitewings – four radiographic images	Once every six months per provider. Not a Benefit: • Within six months of intraoral-complete series of radiographic images (D0210), same provider; • For Members under the age of 10; and • For a totally edentulous area.
D0277	Vertical bitewings – seven to eight radiographic images	
D0310	Sialography	
D0320	Temporomandibular joint arthrogram, including injection	Limited to the survey of trauma or pathology, up to a maximum of three per date of service.
D0322	Tomographic survey	Up to twice in a 12-month period per provider.
D0330	Panoramic radiographic image	Once in a 36 month period per provider, except when documented as essential for a follow-up/ post-operative exam (such as after oral surgery).
D0340	2D cephalometric radiographic image – acquisition, measurement and analysis	Twice in a 12 month period per provider.

Code	Description	Limitation
D0350	2D oral/facial photographic image obtained intra-orally or Extraorally	Up to a maximum of four per date of service.
D0396	3D printing of a 3D dental surface scan	
D0419	Assessment of salivary flow by measurement	Not a Benefit.
D0431	Adjunctive pre-diagnostic test that aids in detection of mucosal abnormalities including premalignant and malignant lesions, not to include cytology or biopsy procedures	Not a Benefit.
D0460	Pulp vitality tests	
D0470	Diagnostic casts	Once per provider unless special circumstances are documented (such as trauma or pathology which has affected the course of orthodontic treatment); for permanent dentition (unless over the age of 13 with primary teeth still present or has a cleft palate or craniofacial anomaly); and when provided by a certified orthodontist.
D0502	Other oral pathology procedures, by report	Must be provided by a certified oral pathologist.
D0601	Caries risk assessment and documentation, with a finding of low risk	
D0602	Caries risk assessment and documentation, with a finding of moderate risk	
D0603	Caries risk assessment and documentation, with a finding of high risk	
D0701	Panoramic radiographic image – image capture only	
D0702	2-D cephalometric radiographic image – image capture only	
D0703	2-D oral/facial photographic image obtained intra-orally or extra-orally – image capture only	
D0705	Extra-oral posterior dental radiographic image – image capture only	
D0706	Intraoral – occlusal radiographic image – image capture only	

Code	Description	Limitation
D0707	Intraoral – periapical radiographic image – image capture only	
D0708	Intraoral – bitewing radiographic image – image capture only	
D0709	Intraoral – comprehensive series of radiographic images – image capture only	
D0801	3D intraoral surface scan – direct	
D0802	3D dental surface scan – indirect	
D0803	3D facial surface scan – direct	
D0804	3D facial surface scan – indirect	
D0999	Unspecified diagnostic procedure, by report	
Preventive Procedures (D1000-D1999)		
D1110	Prophylaxis - adult	
D1120	Prophylaxis – child	Once in a six-month period.
D1206	Topical application of fluoride varnish	Once in a six-month period.
D1208	Topical application of fluoride – excluding varnish	Once in a six-month period.
D1310	Nutritional counseling for control of dental disease	
D1320	Tobacco counseling for the control and prevention of oral disease	
D1321	Counseling for the control and prevention of adverse oral, behavioral, and systemic health effects associated with high-risk substance use	
D1330	Oral hygiene instructions	
D1351	Sealant – per tooth	Limited to the first, second and third permanent molars that occupy the second molar position; only on the occlusal surfaces that are free of decay and/or restorations; and once per tooth every 36 months per provider regardless of surfaces sealed.
D1353	Sealant repair – per tooth	
D1354	Interim caries arresting medicament application – per tooth	

Code	Description	Limitation
D1355	Caries preventive medicament application – per tooth	
D1510	Space maintainer-fixed – unilateral – per quadrant	Once per quadrant per Member, for Members under the age of 18 and only to maintain the space for a single tooth.
D1516	Space maintainer – fixed – bilateral, maxillary	Once per arch when there is a missing primary molar in both quadrants or when there are two missing primary molars in the same quadrant and for Members under the age of 18 Not a Benefit: • When the permanent tooth is near eruption or is missing; • For upper and lower anterior teeth; and • For orthodontic appliances, tooth guidance appliances, minor tooth movement, or activating wires.
D1517	Space maintainer – fixed – bilateral, mandibular	Once per arch when there is a missing primary molar in both quadrants or when there are two missing primary molars in the same quadrant and for Members under the age of 18 Not a Benefit: • When the permanent tooth is near eruption or is missing; • For upper and lower anterior teeth; and • For orthodontic appliances, tooth guidance appliances, minor tooth movement, or activating wires.
D1520	Space maintainer-removable – unilateral – per quadrant	Once per quadrant per Member, for Members under the age of 18 and only to maintain the space for a single tooth. Not a Benefit: • When the permanent tooth is near eruption or is missing; • For upper and lower anterior teeth; and • For orthodontic appliances, tooth guidance appliances, minor tooth movement, or activating wires.
D1526	Space maintainer – removable – bilateral, maxillary	Once per arch when there is a missing primary molar in both quadrants or when there are two missing primary molars in the same quadrant or for Members under the age of 18. Not a Benefit: • When the permanent tooth is near eruption or is missing; • For upper and lower anterior teeth; and • For orthodontic appliances, tooth guidance appliances, minor tooth movement, or activating wires.

Code	Description	Limitation
D1527	Space maintainer – removable – bilateral, mandibular	Once per arch when there is a missing primary molar in both quadrants or when there are two missing primary molars in the same quadrant and for Members under the age of 18. Not a Benefit: • When the permanent tooth is near eruption or is missing; • For upper and lower anterior teeth; and • For orthodontic appliances, tooth guidance appliances, minor tooth movement, or activating wires.
D1551	Re-cement or re-bond bilateral space maintainer – maxillary	Once per provider, per applicable quadrant or arch for Members under the age of 18.
D1552	Re-cement or re-bond bilateral space maintainer – mandibular	Once per provider, per applicable quadrant or arch for Members under the age of 18.
D1553	Re-cement or re-bond unilateral space maintainer – per quadrant	Once per provider, per applicable quadrant or arch for Members under the age of 18.
D1556	Removal of fixed unilateral space maintainer – per quadrant	Not a Benefit to the original provider who placed the space maintainer.
D1557	Removal of fixed bilateral space maintainer – maxillary	Not a Benefit to the original provider who placed the space maintainer.
D1558	Removal of fixed bilateral space maintainer – mandibular	Not a Benefit to the original provider who placed the space maintainer.
D1575	Distal shoe space maintainer – fixed – unilateral – per quadrant	
Restorative Procedures (D2000-D2999)		
D2140	Amalgam – one surface, primary or permanent	Once in a 12-month period for primary teeth and once in a 36-month period for permanent teeth.
D2150	Amalgam – two surfaces, primary or permanent	Once in a 12-month period for primary teeth and once in a 36-month period for permanent teeth.
D2160	Amalgam – three surfaces, primary or permanent	Once in a 12-month period for primary teeth and once in a 36-month period for permanent teeth.
D2161	Amalgam – four or more surfaces, primary or permanent	Once in a 12-month period for primary teeth and once in a 36-month period for permanent teeth.
D2330	Resin-based composite – one surface, anterior	Once in a 12-month period for primary teeth and once in a 36-month period for permanent teeth.
D2331	Resin-based composite – two surfaces, anterior	Once in a 12-month period for primary teeth and once in a 36-month period for permanent teeth.

Code	Description	Limitation
D2332	Resin-based composite – three surfaces, anterior	Once in a 12-month period for primary teeth and once in a 36-month period for permanent teeth.
D2335	Resin-based composite – four or more surfaces (anterior)	Once in a 12-month period for primary teeth and once in a 36-month period for permanent teeth.
D2390	Resin-based composite crown, anterior	Once in a 12-month period for primary teeth and once in a 36-month period for permanent teeth.
D2391	Resin-based composite – one surface, posterior	Once in a 12-month period for primary teeth and once in a 36-month period for permanent teeth.
D2392	Resin-based composite – two surfaces, posterior	Once in a 12-month period for primary teeth and once in a 36-month period for permanent teeth.
D2393	Resin-based composite – three surfaces, posterior	Once in a 12-month period for primary teeth and once in a 36-month period for permanent teeth.
D2394	Resin-based composite – four or more surfaces, posterior	Once in a 12-month period for primary teeth and once in a 36-month period for permanent teeth.
D2542	Onlay - metallic – two surfaces	Not a Benefit.
D2543	Onlay - metallic – three surfaces	Not a Benefit.
D2544	Onlay - metallic – four or more surfaces	Not a Benefit.
D2642	Onlay - porcelain/ceramic – two surfaces	Not a Benefit.
D2643	Onlay - porcelain/ceramic – three surfaces	Not a Benefit.
D2644	Onlay - porcelain/ceramic – four or more surfaces	Not a Benefit.
D2662	Onlay - resin-based composite – two surfaces	Not a Benefit.
D2663	Onlay - resin-based composite – three surfaces	Not a Benefit.
D2664	Onlay - resin-based composite – four or more surfaces	Not a Benefit.
D2710	Crown – resin-based composite (indirect)	Permanent anterior teeth and permanent posterior teeth (ages 13 or older): Once in a five-year period and for any resin based composite crown that is indirectly fabricated. Not a Benefit: • For third molars, unless the third molar occupies the first or second molar position or is an abutment for an existing removable partial denture with cast clasps or rests; and • For use as a temporary crown.

Code	Description	Limitation
D2712	Crown – 3/4 resin-based composite (indirect)	Permanent anterior teeth and permanent posterior teeth (ages 13 or older): Once in a five-year period and for any resin based composite crown that is indirectly fabricated. Not a Benefit: • For third molars, unless the third molar occupies the first or second molar position or is an abutment for an existing removable partial denture with cast clasps or rests; and • For use as a temporary crown.
D2720	Crown - resin with high noble metal	Not a Benefit.
D2721	Crown – resin with predominantly base metal	Permanent anterior teeth and permanent posterior teeth (ages 13 or older): Once in a five-year period. Not a Benefit: For third molars, unless the third molar occupies the first or second molar position or is an abutment for an existing removable partial denture with cast clasps or rests.
D2722	Crown - resin with noble metal	Not a Benefit.
D2740	Crown – porcelain/ceramic	Permanent anterior teeth and permanent posterior teeth (ages 13 or older): Once in a five-year period. Not a Benefit: For third molars, unless the third molar occupies the first or second molar position or is an abutment for an existing removable partial denture with cast clasps or rests.
D2750	Crown - porcelain fused to high noble metal	Not a Benefit.
D2751	Crown – porcelain fused to predominantly base metal	Permanent anterior teeth and permanent posterior teeth (ages 13 or older): Once in a five-year period. Not a Benefit: For third molars, unless the third molar occupies the first or second molar position or is an abutment for an existing removable partial denture with cast clasps or rests.
D2752	Crown - porcelain fused to noble metal	Not a Benefit.
D2753	Crown – porcelain fused to titanium and titanium alloys	Not a Benefit.
D2780	Crown - 3/4 cast high noble metal	Not a Benefit.

Code	Description	Limitation
D2781	Crown – 3/4 cast predominantly base metal	Permanent anterior teeth and permanent posterior teeth (ages 13 or older): Once in a five-year period. Not a Benefit: For third molars, unless the third molar occupies the first or second molar position or is an abutment for an existing removable partial denture with cast clasps or rests.
D2782	Crown - 3/4 cast noble metal	Not a Benefit.
D2783	Crown – 3/4 porcelain/ceramic	Permanent anterior teeth and permanent posterior teeth (ages 13 or older): Once in a five-year period. Not a Benefit: For third molars, unless the third molar occupies the first or second molar position or is an abutment for an existing removable partial denture with cast clasps or rests.
D2790	Crown - full cast high noble metal	Not a Benefit.
D2791	Crown – full cast predominantly base metal	Permanent anterior teeth and permanent posterior teeth (ages 13 or older): Once in a five-year period; for permanent anterior teeth only; for Members 13 or older only. Not a Benefit: For third molars, unless the third molar occupies the first or second molar position or is an abutment for an existing removable partial denture with cast clasps or rests.
D2792	Crown - full cast noble metal	Not a Benefit.
D2794	Crown – titanium and titanium alloys	Not a Benefit.
D2910	Re-cement or re-bond inlay, onlay, veneer or partial coverage restoration	Once in a 12-month period, per provider.
D2915	Re-cement or re-bond indirectly fabricated or prefabricated post and core	
D2920	Re-cement or re-bond crown	The original provider is responsible for all re- cementations within the first 12 months following the initial placement of prefabricated or laboratory processed crowns. Not a Benefit within 12 months of a previous re-cementation by the same provider.
D2921	Reattachment of tooth fragment, incisal edge or cusp	

Code	Description	Limitation
D2928	Prefabricated porcelain/ceramic crown – permanent tooth	Once in a 12 month period.
D2929	Prefabricated porcelain/ceramic crown - primary tooth	Once in a 12-month period.
D2930	Prefabricated stainless steel crown – primary tooth	Once in a 12-month period.
D2931	Prefabricated stainless steel crown – permanent tooth	Once in a 36-month period. Not a Benefit for third molars, unless the third molar occupies the first or second molar position.
D2932	Prefabricated resin crown	Once in a 12-month period for primary teeth and once in a 36-month period for permanent teeth. Not a Benefit for third molars, unless the third molar occupies the first or second molar position.
D2933	Prefabricated stainless steel crown with resin window	Once in a 12-month period for primary teeth and once in a 36-month period for permanent teeth. Not a Benefit for third molars, unless the third molar occupies the first or second molar position.
D2940	Placement of interim direct restoration	Once per tooth in a 6-month period, per provider. Not a Benefit: • When performed on the same date of service with a permanent restoration or crown, for same tooth; and • On root canal treated teeth.
D2949	Restorative foundation for an indirect restoration	
D2950	Core buildup, including any pins when required	
D2951	Pin retention – per tooth, in addition to restoration	For permanent teeth only; when performed on the same date of service with an amalgam or composite; once per tooth regardless of the number of pins placed; for a posterior restoration when the destruction involves three or more connected surfaces and at least one cusp; or, for an anterior restoration when extensive coronal destruction involves the incisal angle.
D2952	Post and core in addition to crown, indirectly fabricated	Once per tooth regardless of number of posts placed and only in conjunction with allowable crowns (prefabricated or laboratory processed) on root canal treated permanent teeth.
D2953	Each additional indirectly fabricated post – same tooth	
D2954	Prefabricated post and core in addition to crown	Once per tooth regardless of number of posts placed and only in conjunction with allowable crowns (prefabricated or laboratory processed) on root canal treated permanent teeth.
D2955	Post removal	

Code	Description	Limitation
D2957	Each additional prefabricated post – same tooth	
D2971	Additional procedures to customize a crown to fit under an existing partial denture framework	
D2976	Band stabilization – per tooth	
D2980	Crown repair, necessitated by restorative material failure	Limited to laboratory processed crowns on permanent teeth. Not a Benefit within 12 months of initial crown placement or previous repair for the same provider.
D2989	Excavation of a tooth resulting in the determination of non-restorability	
D2991	Application of hydroxyapatite regeneration medicament – per tooth	
D2999	Unspecified restorative procedure, by report	
Endodontics Procedures (D3000-D3999)		
D3110	Pulp cap – direct (excluding final restoration)	
D3120	Pulp cap – indirect (excluding final restoration)	
D3220	Therapeutic pulpotomy (excluding final restoration) – removal of pulp coronal to the dentinocemental junction and application of medicament	Once per primary tooth. Not a Benefit: • For a primary tooth near exfoliation; • For a primary tooth with a necrotic pulp or a periapical lesion; • For a primary tooth that is non-restorable; and d. for a permanent tooth.
D3221	Pulpal debridement, primary and permanent teeth	Once per permanent tooth; over-retained primary teeth with no permanent successor. Not a Benefit on the same date of service with any additional services, same tooth.
D3222	Partial pulpotomy for apexogenesis – permanent tooth with incomplete root development	Once per permanent tooth. Not a Benefit: • For primary teeth; For third molars, unless the third molar occupies the first or second molar position or is an abutment for an existing fixed partial denture or removable partial denture with cast clasps or rests; and • On the same date of service as any other endodontic procedures for the same tooth.

Code	Description	Limitation
D3230	Pulpal therapy (resorbable filling) – anterior, primary tooth (excluding final restoration)	Once per primary tooth. Not a Benefit: • For a primary tooth near exfoliation; • With a therapeutic pulpotomy (excluding final restoration) (D3220), same date of service, same tooth; and • With pulpal debridement, primary and permanent teeth (D3221), same date of service, same tooth.
D3240	Pulpal therapy (resorbable filling) – posterior, primary tooth (excluding final restoration)	Once per primary tooth. Not a Benefit: • For a primary tooth near exfoliation; • With a therapeutic pulpotomy (excluding final restoration) (D3220), same date of service, same tooth; and • With pulpal debridement, primary and permanent teeth (D3221), same date of service, same tooth.
D3310	Endodontic therapy, anterior tooth (excluding final restoration)	Once per tooth for initial root canal therapy treatment.
D3320	Endodontic therapy, premolar tooth (excluding final restoration)	Once per tooth for initial root canal therapy treatment.
D3330	Endodontic therapy, molar tooth (excluding final restoration)	Once per tooth for initial root canal therapy treatment. Not a Benefit for third molars, unless the third molar occupies the first or second molar position or is an abutment for an existing fixed partial denture or removable partial denture with cast clasps or rests.
D3331	Treatment of root canal obstruction; non-surgical access	
D3333	Internal root repair of perforation defects	
D3346	Retreatment of previous root canal therapy – anterior	Once per tooth after more than 12 months has elapsed from initial treatment.
D3347	Retreatment of previous root canal therapy – premolar	Once per tooth after more than 12 months has elapsed from initial treatment.
D3348	Retreatment of previous root canal therapy – molar	Once per tooth after more than 12 months has elapsed from initial treatment. Not a Benefit for third molars, unless the third molar occupies the first or second molar position or is an abutment for an existing fixed partial denture or removable partial denture with cast clasps or rests.

Code	Description	Limitation
D3351	Apexification/recalcification – initial visit (apical closure/calcific repair of perforations, root resorption, etc.)	Once per permanent tooth. Not a Benefit: • For primary teeth; • For third molars, unless the third molar occupies the first or second molar position or is an abutment for an existing fixed partial denture or removable partial denture with cast clasps or rests; and • On the same date of service as any other endodontic procedures for the same tooth.
D3352	Apexification/recalcification – interim medication replacement	Once per permanent tooth and only following apexification/ recalcification initial visit (apical closure/ calcific repair of perforations, root resorption, etc.) (D3351). Not a Benefit: • For primary teeth; • For third molars, unless the third molar occupies the first or second molar position or is an abutment for an existing fixed partial denture or removable partial denture with cast clasps or rests; and • On the same date of service as any other endodontic procedures for the same tooth.
D3353	Apexification/recalcification - final visit (includes completed root canal therapy - apical closure/calcific repair of perforations, root resorption, etc.)	Not a Benefit.
D3410	Apicoectomy – anterior	For permanent anterior teeth only; must be performed after more than 90 days from a root canal therapy has elapsed except when medical necessity is documented or after more than 24 months of a prior apicoectomy/periradicular surgery has elapsed.
D3421	Apicoectomy – premolar (first root)	For permanent bicuspid teeth only; must be performed after more than 90 days from a root canal therapy has elapsed except when medical necessity is documented, after more than 24 months of a prior apicoectomy/periradicular surgery has elapsed. Not a Benefit for third molars, unless the third molar occupies the first or second molar position or is an abutment for an existing fixed partial denture or removable partial denture with cast clasps or rests.
D3425	Apicoectomy – molar (first root)	For permanent first and second molar teeth only; must be performed after more than 90 days from a root canal therapy has elapsed except when medical necessity is documented or after more than 24 months of a prior apicoectomy/periradicular surgery has elapsed. Not a Benefit for third molars, unless the third molar occupies the first or second molar position or is an abutment for an existing fixed partial denture or removable partial denture with cast clasps or rests.

Code	Description	Limitation
D3426	Apicoectomy – (each additional root)	For permanent teeth only; must be performed after more than 90 days from a root canal therapy has elapsed except when medical necessity is documented or after more than 24 months of a prior apicoectomy/periradicular surgery has elapsed.
D3428	Bone graft in conjunction with periradicular surgery – per tooth, single site	
D3429	Bone graft in conjunction with periradicular surgery – each additional contiguous tooth in the same surgical site	
D3430	Retrograde filling – per root	
D3431	Biologic materials to aid in soft and osseous tissue regeneration, in conjunction with periradicular surgery	
D3432	Guided tissue regeneration, resorbable barrier, per site, in conjunction with periradicular surgery	Not a Benefit.
D3450	Root amputation - per root	Not a Benefit.
D3471	Surgical repair of root resorption – anterior	
D3472	Surgical repair of root resorption – premolar	
D3473	Surgical repair of root resorption – molar	
D3910	Surgical procedure for isolation of tooth with rubber dam	
D3920	Hemisection (including any root removal), not including root canal therapy	Not a Benefit.
D3950	Canal preparation and fitting of preformed dowel or post	Not a Benefit.
D3999	Unspecified endodontic procedure, by report	
Periodontics Procedures (D4000-D4999)		
D4210	Gingivectomy or gingivoplasty – four or more contiguous teeth or tooth bounded spaces per quadrant	Once per quadrant every 36 months and limited to Members age 13 or older.

Code	Description	Limitation
D4211	Gingivectomy or gingivoplasty – one to three contiguous teeth or tooth bounded spaces per quadrant	Once per quadrant every 36 months and limited to Members age 13 or older.
D4240	Gingival flap procedure, including root planing - four or more contiguous teeth or tooth bounded spaces per quadrant	Not a Benefit.
D4241	Gingival flap procedure, including root planing - one to three contiguous teeth or tooth bounded spaces per quadrant	Not a Benefit.
D4249	Clinical crown lengthening – hard tissue	For Members age 13 or older.
D4260	Osseous surgery (including elevation of a full thickness flap and closure) – four or more contiguous teeth or tooth bounded spaces per quadrant	Once per quadrant every 36 months and limited to Members age 13 or older.
D4261	Osseous surgery (including elevation of a full thickness flap and closure) – one to three contiguous teeth or tooth bounded spaces per quadrant	Once per quadrant every 36 months and limited to Members age 13 or older.
D4263	Bone replacement graft – retained natural tooth – first site in quadrant	Not a Benefit.
D4264	Bone replacement graft – retained natural tooth – each additional site in quadrant	Not a Benefit.
D4265	Biologic materials to aid in soft and osseous tissue regeneration, per site	For Members age 13 or older.
D4266	Guided tissue regeneration, natural teeth - resorbable barrier, per site	Not a Benefit.
D4267	Guided tissue regeneration, natural teeth - non-resorbable barrier, per site	Not a Benefit.
D4270	Pedicle soft tissue graft procedure	Not a Benefit.

Code	Description	Limitation
D4273	Autogenous connective tissue graft procedure (including donor and recipient surgical sites) first tooth, implant, or edentulous tooth position in graft	Not a Benefit.
D4275	Non-autogenous connective tissue graft procedure (including recipient site and donor material) – first tooth, implant or edentulous tooth position in same graft site	Not a Benefit.
D4283	Autogenous connective tissue graft procedure (including donor and recipient surgical sites) – each additional contiguous tooth, implant or edentulous tooth position in same graft site	Not a Benefit.
D4285	Non-autogenous connective tissue graft procedure (including recipient surgical site and donor material) – each additional contiguous tooth, implant or edentulous tooth position in same graft site	Not a Benefit.
D4286	Removal of non-resorbable barrier	Not a Benefit.
D4341	Periodontal scaling and root planing – four or more teeth per quadrant	Once per quadrant every 24 months and limited to Members age 13 or older.
D4342	Periodontal scaling and root planing – one to three teeth per quadrant	Once per quadrant every 24 months and limited to Members age 13 or older.
D4346	Scaling in presence of generalized moderate or severe gingival inflammation – full mouth, after oral evaluation NOTE: This code is categorized as Periodontal Maintenance (Basic Services). For cost share information, please refer to the Basic Services category rather than Major Services on the Summary of Benefits.	

Code	Description	Limitation
D4355	Full mouth debridement to enable a comprehensive periodontal evaluation and diagnosis on a subsequent visit	For Members age 13 or older.
D4381	Localized delivery of antimicrobial agents via a controlled release vehicle into diseased crevicular tissue, per tooth	For Members age 13 or older.
D4910	Periodontal maintenance NOTE: This code is categorized as Periodontal Maintenance (Basic Services). For cost share information, please refer to the Basic Services category rather than Major Services on the Summary of Benefits.	Once in a calendar quarter and only in the 24-month period following the last periodontal scaling and root planning (D4341-D4342). This procedure must be preceded by a periodontal scaling and root planning and will be a Benefit only after completion of all necessary scaling and root planning and only for Members residing in a Skilled Nursing Facility (SNF) or Intermediate Care Facility (ICF). Not a Benefit in the same calendar quarter as scaling and root planning.
D4920	Unscheduled dressing change (by someone other than treating dentist or their staff)	Once per Member per provider; for Members age 13 or older only; must be performed within 30 days of the date of service of gingivectomy or gingivoplasty (D4210 and D4211) and osseous surgery (D4260 and D4261).
D4999	Unspecified periodontal procedure, by report	For Members age 13 or older.
Prosthodontics, removable Procedures (D5000-D5899)		
D5110	Complete denture – maxillary	Once in a five-year period from a previous complete, immediate or overdenture- complete denture. A laboratory reline (D5750) or chairside reline (D5730) is a Benefit 12 months after the date of service for this procedure.
D5120	Complete denture – mandibular	Once in a five-year period from a previous complete, immediate or overdenture- complete denture. A laboratory reline (D5751) or chairside reline (D5731) is a Benefit 12 months after the date of service for this procedure.
D5130	Immediate denture – maxillary	Once per Member. Not a Benefit as a temporary denture. Subsequent complete dentures are not a Benefit within a five-year period of an immediate denture. A laboratory reline (D5750) or chairside reline (D5730) is a Benefit six months after the date of service for this procedure.
D5140	Immediate denture – mandibular	Once per Member. Not a Benefit as a temporary denture. Subsequent complete dentures are not a Benefit within a five-year period of an immediate denture.
D5211	Maxillary partial denture - resin base (including any conventional clasps, rests and teeth)	

Code	Description	Limitation
D5212	Mandibular partial denture - resin base (including any conventional clasps, rests and teeth)	
D5213	Maxillary partial denture - cast metal framework with resin denture bases (including retentive/clasping materials, rests and teeth)	
D5214	Mandibular partial denture - cast metal framework with resin denture bases (including retentive/clasping materials, rests and teeth)	
D5221	Immediate maxillary partial denture – resin base (including retentive/clasping materials, rests and teeth)	Once in a five-year period and when replacing a permanent anterior tooth/ teeth and/or the arch lacks posterior balanced occlusion. Lack of posterior balanced occlusion is defined as follows: • Five posterior permanent teeth are missing, (excluding third molars), or • All four first and second permanent molars are missing, or • The first and second permanent molars and second bicuspid are missing on the same side. Not a Benefit for replacing missing third molars. Includes limited follow-up care only; does not include future rebasing / relining procedures(s).
D5222	Immediate mandibular partial denture – resin base (including retentive/clasping materials, rests and teeth)	Once in a five-year period and when replacing a permanent anterior tooth/ teeth and/or the arch lacks posterior balanced occlusion. Lack of posterior balanced occlusion is defined as follows: • Five posterior permanent teeth are missing, (excluding third molars), or • All four first and second permanent molars are missing, or • The first and second permanent molars and second bicuspid are missing on the same side. Not a Benefit for replacing missing third molars. Includes limited follow-up care only; does not include future rebasing / relining procedures(s).

Code	Description	Limitation
D5223	Immediate maxillary partial denture – cast metal framework with resin denture bases (including retentive/clasping materials, rests and teeth)	Once in a five-year period and when opposing a full denture and the arch lacks posterior balanced occlusion. Lack of posterior balanced occlusion is defined as follows: • Five posterior permanent teeth are missing, (excluding third molars), or • All four first and second permanent molars are missing, or • The first and second permanent molars and second bicuspid are missing on the same side. Not a Benefit for replacing missing third molars. Includes limited follow-up care only; does not include future rebasing / relining procedures(s).
D5224	Immediate mandibular partial denture – cast metal framework with resin denture bases (including retentive/clasping materials, rests and teeth)	Once in a five-year period and when opposing a full denture and the arch lacks posterior balanced occlusion. Lack of posterior balanced occlusion is defined as follows: • Five posterior permanent teeth are missing, (excluding third molars), or • All four first and second permanent molars are missing, or • The first and second permanent molars and second bicuspid are missing on the same side. Not a Benefit for replacing missing third molars. Includes limited follow-up care only; does not include future rebasing / relining procedures(s).
D5225	Maxillary partial denture – flexible base (including retentive/clasping materials, rests, and teeth)	Not a Benefit.
D5226	Mandibular partial denture – flexible base (including retentive/clasping materials, rests, and teeth)	Not a Benefit.
D5227	Immediate maxillary partial denture – flexible base (including any clasps, rests and teeth)	Not a Benefit.
D5228	Immediate mandibular partial denture – flexible base (including any clasps, rests and teeth)	Not a Benefit.
D5282	Removable unilateral partial denture – one piece cast metal (including retentive/clasping materials, rests, and teeth), maxillary	Not a Benefit.

Code	Description	Limitation
D5283	Removable unilateral partial denture – one piece cast metal (including retentive/clasping materials, rests,and teeth), mandibular	Not a Benefit.
D5284	Removable unilateral partial denture – one piece flexible base (including retentive/clasping materials, rests, and teeth), per quadrant	Not a Benefit.
D5286	Removable unilateral partial denture – one piece resin (including retentive/clasping materials, rests, and teeth), per quadrant	Not a Benefit.
D5410	Adjust complete denture – maxillary	Once per date of service per provider and no more than twice in a 12-month period per provider. Not a Benefit: • Same date of service or within six months of the date of service of a complete denture- maxillary (D5110), immediate denture- maxillary (D5130)or overdenture-complete (D5863 & D5865); • Same date of service or within six months of the date of service of a reline complete maxillary denture (chairside) (D5730), reline complete maxillary denture (laboratory) (D5750) and tissue conditioning, maxillary (D5850); and • Same date of service or within six months of the date of service of repair broken complete denture base (D5511 & D5512) and replace missing or broken teeth complete denture (D5520).
D5411	Adjust complete denture – mandibular	Once per date of service per provider and no more than twice in a 12-month period per provider. Not a Benefit: • Same date of service or within six months of the date of service of a complete denture- mandibular (D5120), immediate denture- mandibular (D5140) or overdenture-complete (D5863 & D5865); • Same date of service or within six months of the date of service of a reline complete mandibular denture (chairside) (D5731), reline complete mandibular denture (laboratory) (D5751) and tissue conditioning, mandibular (D5851); and • Same date of service or within six months of the date of service of repair broken complete denture base (D5511 & D5512) and replace missing or broken teeth complete denture (D5520).

Code	Description	Limitation
D5421	Adjust partial denture – maxillary	Once per date of service per provider and no more than twice in a 12-month period per provider. Not a Benefit: • Same date of service or within six months of the date of service of a maxillary partial resin base (5211) or maxillary partial denture cast metal framework with resin denture bases (D5213); • Same date of service or within six months of the date of service of a reline maxillary partial denture (chairside) (D5740), reline maxillary partial denture (laboratory) (D5760) and tissue conditioning, maxillary (D5850); and • Same date of service or within six months of the date of service of repair resin denture base (D5611 & D 5612), repair cast framework (D5621 & D5622), repair or replace broken clasp (D5630), replace broken teeth per tooth (D5640), add tooth to existing partial denture (D5650) and add clasp to existing partial denture (D5660).
D5422	Adjust partial denture – mandibular	Once per date of service per provider and no more than twice in a 12-month period per provider. Not a Benefit: • Same date of service or within six months of the date of service of a mandibular partial- resin base (D5212) or mandibular partial denture- cast metal framework with resin denture bases (D5214); • Same date of service or within six months of the date of service of a reline mandibular partial denture (chairside) (D5741), reline mandibular partial denture (laboratory) (D5761) and tissue conditioning, mandibular (D5851); and • Same date of service or within six months of the date of service of repair resin denture base (D5611 & D5612), repair cast framework (D5621 & D5622), repair or replace broken clasp (D5630), replace broken teeth per tooth (D5640), add tooth to existing partial denture (D5650) and add clasp to existing partial denture (D5660).
D5511	Repair broken complete denture base, mandibular	Once per date of service per provider and no more than twice in a 12-month period per provider. Not a Benefit on the same date of service as reline complete maxillary denture (chairside) (D5730), reline complete mandibular denture (chairside) (D5731), reline complete maxillary denture (laboratory) (D5750) and reline complete mandibular denture (laboratory) (D5751).
D5512	Repair broken complete denture base, maxillary	Once per date of service per provider and no more than twice in a 12-month period per provider. Not a Benefit on the same date of service as reline complete maxillary denture (chairside) (D5730), reline complete mandibular denture (chairside) (D5731), reline complete maxillary denture (laboratory) (D5750) and reline complete mandibular denture (laboratory) (D5751).

Code	Description	Limitation
D5520	Replace missing or broken teeth – complete denture – per tooth	Up to a maximum of four, per arch, per date of service per provider and no more than twice per arch, in a 12-month period per provider.
D5611	Repair resin denture base, mandibular	Once per date of service per provider; no more than twice in a 12-month period per provider; and for partial dentures only. Not a Benefit same date of service as reline maxillary partial denture (chairside) (D5740), reline mandibular partial denture (chairside) (D5741), reline maxillary partial denture (laboratory) (D5760) and reline mandibular partial denture (laboratory) (D5761).
D5612	Repair resin denture base, maxillary	Once per date of service per provider; no more than twice in a 12-month period per provider; and for partial dentures only. Not a Benefit same date of service as reline maxillary partial denture (chairside) (D5740), reline mandibular partial denture (chairside) (D5741), reline maxillary partial denture (laboratory) (D5760) and reline mandibular partial denture (laboratory) (D5761).
D5621	Repair cast framework, mandibular	Once per date of service per provider and no more than twice in a 12-month period per provider.
D5622	Repair cast framework, maxillary	Once per date of service per provider and no more than twice in a 12-month period per provider.
D5630	Repair or replace broken clasp – per tooth	Up to a maximum of three, per date of service per provider and no more than twice per arch, in a 12-month period per provider.
D5640	Replace missing or broken teeth – partial denture – per tooth	Up to a maximum of 4=four, per arch, per date of service per provider; no more than twice per arch, in a 12-month period per provider; and for partial dentures only.
D5650	Add tooth to existing partial denture – per tooth	Once per tooth and up to a maximum of three, per date of service per provider. Not a Benefit for adding third molars.
D5660	Add clasp to existing partial denture – per tooth	Up to a maximum of three, per date of service per provider and no more than twice per arch, in a 12-month period per provider.
D5670	Replace all teeth and acrylic on cast metal framework (maxillary)	Not a Benefit.
D5671	Replace all teeth and acrylic on cast metal framework (mandibular)	Not a Benefit.
D5710	Rebase complete maxillary denture	Not a Benefit.
D5711	Rebase complete mandibular denture	Not a Benefit.

Code	Description	Limitation
D5720	Rebase maxillary partial denture	Not a Benefit.
D5721	Rebase mandibular partial denture	Not a Benefit.
D5730	Reline complete maxillary denture (chairside)	Once in a 12-month period; six months after the date of service for an immediate denture-maxillary (D5130) or immediate overdenture- complete (D5863 & D5865) that required extractions; 12 months after the date of service for a complete (remote) denture maxillary (D5110) or overdenture (remote complete (D5863 & D5865) that did not require extractions. Not a Benefit within 12 months of a reline complete maxillary denture (laboratory) (D5750).
D5731	Reline complete mandibular denture (chairside)	Once in a 12-month period; six months after the date of service for an immediate denture-mandibular (D5140) or immediate overdenture- complete (D5863 & D5865) that required extractions; or 12 months after the date of service for a complete (remote) denture- mandibular (D5120) or overdenture (remote) complete (D5863 & D5865) that did not require extractions. Not a Benefit within 12 months of a reline complete mandibular denture (laboratory) (D5751).
D5740	Reline maxillary partial denture (chairside)	Once in a 12-month period; six months after the date of service for maxillary partial denture-resin base (D5211) or maxillary partial denture- cast metal framework with resin denture bases (D5213) that required extractions; or 12 months after the date of service for maxillary partial denture- resin base (D5211) or maxillary partial denture cast metal framework with resin denture bases (D5213) that did not require extractions. Not a Benefit within 12 months of a reline maxillary partial denture (laboratory) (D5760).
D5741	Reline mandibular partial denture (chairside)	Once in a 12-month period; six months after the date of service for mandibular partial denture- resin base (D5212) or mandibular partial denture- cast metal framework with resin denture bases (D5214) that required extractions; or 12 months after the date of service for mandibular partial denture resin base (D5212) or mandibular partial denture cast metal framework with resin denture bases (D5214) that did not require extractions. Not a Benefit within 12 months of a reline mandibular partial denture (laboratory) (D5761).
D5750	Reline complete maxillary denture (laboratory)	Once in a 12-month period; six months after the date of service for an immediate denture- maxillary (D5130) or immediate overdenture- complete (D5863 & D5865) that required extractions; or 12 months after the date of service for a complete (remote) denture- maxillary (D5110) or overdenture (remote) complete (D5863 & D5865) that did not require extractions. Not a Benefit within 12 months of a reline complete maxillary denture (chairside) (D5730).

Code	Description	Limitation
D5751	Reline complete mandibular denture (laboratory)	Once in a 12-month period; six months after the date of service for an immediate denture- mandibular (D5140) or immediate overdenture- complete (D5863 & D5865) that required extractions; or 12 months after the date of service for a complete (remote) denture - mandibular (D5120) or overdenture (remote) complete (D5863 & D5865) that did not require extractions. Not a Benefit within 12 months of a reline complete mandibular denture (chairside) (D5731).
D5760	Reline maxillary partial denture (laboratory)	Once in a 12-month period and six months after the date of service for maxillary partial denture cast metal framework with resin denture bases (D5213) that required extractions, or 12 months after the date of service for maxillary partial denture cast metal framework with resin denture bases (D5213) that did not require extractions. Not a Benefit: • Within 12 months of a reline maxillary partial denture (chairside) (D5740); and • For maxillary partial denture resin base (D5211).
D5761	Reline mandibular partial denture (laboratory)	Once in a 12-month period; six months after the date of service for mandibular partial denture- cast metal framework with resin denture bases (D5214) that required extractions; or 12 months after the date of service for mandibular partial denture cast metal framework with resin denture bases (D5214) that did not require extractions. Not a Benefit: • Within 12 months of a reline mandibular partial denture (chairside) (D5741); and • For a mandibular partial denture resin base (D5212).
D5850	Tissue conditioning, maxillary	Twice per prosthesis in a 36-month period. Not a Benefit: • Same date of service as reline complete maxillary denture (chairside) (D5730), reline maxillary partial denture (chairside) (D5740), reline complete maxillary denture (laboratory) (D5750) and reline maxillary partial denture (laboratory) (D5760); and • Same date of service as a prosthesis that did not require extractions.
D5851	Tissue conditioning, mandibular	Twice per prosthesis in a 36-month period. Not a Benefit: • Same date of service as reline complete mandibular denture (chairside) (D5731), reline mandibular partial denture (chairside) (D5741), reline complete mandibular denture (laboratory) (D5751) and reline mandibular partial denture (laboratory) (D5761); and • Same date of service as a prosthesis that did not require extractions.

Code	Description	Limitation
D5862	Precision attachment, by report	
D5863	Overdenture – complete maxillary – natural tooth borne	Once in a five-year period.
D5864	Overdenture – partial maxillary – natural tooth borne	Once in a five-year period.
D5865	Overdenture – complete mandibular – natural tooth borne	Once in a five-year period.
D5866	Overdenture – partial mandibular – natural tooth borne	Once in a five-year period.
D5876	Add metal substructure to acrylic complete denture – per arch	Not a Benefit.
D5899	Unspecified removable prosthodontic procedure, by report	
Maxillofacial Prosthetics Procedures (D5900-D5999)		
D5909	Maxillary guidance prosthesis with guide flange	
D5911	Facial moulage (sectional)	
D5912	Facial moulage (complete)	
D5913	Nasal prosthesis	
D5914	Auricular prosthesis	
D5915	Orbital prosthesis	
D5916	Ocular prosthesis	Not a Benefit on the same date of service as ocular prosthesis, interim (D5923).
D5919	Facial prosthesis	
D5922	Nasal septal prosthesis	
D5923	Ocular prosthesis, interim	Not a Benefit on the same date of service as ocular prosthesis, interim (D5923).
D5924	Cranial prosthesis	
D5925	Facial augmentation implant prosthesis	
D5926	Nasal prosthesis, replacement	
D5927	Auricular prosthesis, replacement	
D5928	Orbital prosthesis, replacement	
D5929	Facial prosthesis, replacement	

Code	Description	Limitation
D5930	Maxillary guidance prosthesis without guide flange	
D5931	Obturator prosthesis, surgical	Not a Benefit on the same date of service as obturator prosthesis, definitive (D5932) and obturator prosthesis, interim (D5936).
D5932	Obturator prosthesis, definitive	Not a Benefit on the same date of service as obturator prosthesis, surgical (D5931) and obturator prosthesis, interim (D5936).
D5933	Obturator prosthesis, modification	Twice in a 12-month period. Not a Benefit on the same date of service as obturator prosthesis, surgical (D5931), obturator prosthesis, definitive (D5932) and obturator prosthesis, interim (D5936).
D5934	Mandibular guidance prosthesis with guide flange	
D5935	Mandibular guidance prosthesis without guide flange	
D5936	Obturator prosthesis, interim	Not a Benefit on the same date of service as obturator prosthesis, surgical (D5931) and obturator prosthesis, definitive (D5932).
D5937	Trismus appliance (not for TMD treatment)	
D5938	Resection prosthesis, maxillary complete removable	
D5939	Resection prosthesis, mandibular complete removable	
D5940	Resection prosthesis, maxillary partial removable	
D5941	Resection prosthesis, mandibular partial removable	
D5942	Resection prosthesis, maxillary implant/abutment supported removable prosthesis for edentulous arch	
D5943	Resection prosthesis, mandibular implant/abutment supported removable prosthesis for endentulous arch	
D5944	Resection prosthesis, maxillary implant/abutment supported removable prosthesis for the partial endentulous arch	

Code	Description	Limitation
D5945	Resection prosthesis, mandibular implant/abutment supported removable prosthesis for the partial edentulous arch	
D5946	Resection prosthesis, maxillary implant/abutment supported fixed prosthesis for edentulous arch	
D5947	Resection prosthesis, mandibular implant/abutment supported fixed prosthesis for edentulous arch	
D5948	Resection prosthesis, maxillary implant/abutment supported fixed prosthesis for the partial edentulous arch	
D5949	Resection prosthesis, mandibular implant/abutment supported fixed prosthesis for the partial edentulous arch	
D5951	Feeding aid	For Members under the age of 18 only.
D5952	Speech aid prosthesis, pediatric	For Members under the age of 18 only.
D5953	Speech aid prosthesis, adult	For Members under the age of 18 only.
D5954	Palatal augmentation prosthesis	
D5955	Palatal lift prosthesis, definitive	Not a Benefit on the same date of service as palatal lift prosthesis, interim (D5958).
D5958	Palatal lift prosthesis, interim	Not a Benefit on the same date of service with palatal lift prosthesis, definitive (D5955).
D5959	Palatal lift prosthesis, modification	Twice in a 12-month period. Not a Benefit on the same date of service as palatal lift prosthesis, definitive (D5955) and palatal lift prosthesis, interim (D5958).
D5960	Speech aid prosthesis, modification	Twice in a 12-month period. Not a Benefit on the same date of service as speech aid prosthesis, pediatric (D5952) and speech aid prosthesis, adult (D5953).
D5982	Surgical stent for soft tissue healing	
D5983	Radiation carrier	
D5984	Radiation shield	

Code	Description	Limitation
D5985	Radiation cone locator	
D5986	Fluoride gel carrier	A Benefit only in conjunction with radiation therapy directed at the teeth, jaws or salivary glands.
D5987	Commissure splint	
D5988	Surgical splint	
D5991	Vesiculobullous disease medicament carrier	
D5999	Unspecified maxillofacial prosthesis, by report	
Implant Services Procedures (D6000-D6199)		
D6010	Surgical placement of implant body: endosteal implant	
D6011	Surgical access to an implant body (second stage implant surgery)	
D6012	Surgical placement of interim implant body for transitional prosthesis; endosteal implant	
D6013	Surgical placement of mini implant	
D6040	Surgical placement: eposteal implant	
D6049	Scaling and debridement of a single implant in the presence of peri-implantitis inflammation, bleeding upon probing and increased pocket depths, including cleaning of the implant surfaces, without flap entry and closure	
D6050	Surgical placement: transosteal implant	
D6055	Connecting bar – implant supported or abutment supported	
D6056	Prefabricated abutment – includes modification and placement	
D6057	Custom fabricated abutment – includes placement	
D6058	Abutment supported porcelain/ceramic crown	

Code	Description	Limitation
D6059	Abutment supported porcelain fused to metal crown (high noble metal)	
D6060	Abutment supported porcelain fused to metal crown (predominantly base metal)	
D6061	Abutment supported porcelain fused to metal crown (noble metal)	
D6062	Abutment supported cast metal crown (high noble metal)	
D6063	Abutment supported cast metal crown (predominantly base metal)	
D6064	Abutment supported cast metal crown (noble metal)	
D6065	Implant supported porcelain/ceramic crown	
D6066	Implant supported crown – porcelain fused to high noble alloys	
D6067	Implant supported crown – high noble alloys	
D6068	Abutment supported retainer for porcelain/ceramic FPD	
D6069	Abutment supported retainer for porcelain fused to metal FPD (high noble metal)	
D6070	Abutment supported retainer for porcelain fused to metal FPD (predominantly base metal)	
D6071	Abutment supported retainer for porcelain fused to metal FPD (noble metal)	
D6072	Abutment supported retainer for cast metal FPD (high noble metal)	
D6073	Abutment supported retainer for cast metal FPD (predominantly base metal)	
D6074	Abutment supported retainer for cast metal FPD (noble metal)	

Code	Description	Limitation
D6075	Implant supported retainer for ceramic FPD	
D6076	Implant supported retainer FPD – porcelain fused to high noble alloys	
D6077	Implant supported retainer for metal FPD – high noble alloys	
D6080	Implant maintenance procedures when a full arch fixed hybrid prosthesis is removed and reinserted, including cleansing of prosthesis and abutments	
D6081	Scaling and debridement of a single implant in the presence of mucositis, including inflammation, bleeding upon probing and increased pocket depths; includes cleaning of the implant surfaces, without flap entry and closure	
D6082	Implant supported crown – porcelain fused to predominantly base alloys	
D6083	Implant supported crown – porcelain fused to noble alloys	
D6084	Implant supported crown – porcelain fused to titanium and titanium alloys	
D6085	Interim implant crown	
D6086	Implant supported crown – predominantly base alloys	
D6087	Implant supported crown – noble alloys	
D6088	Implant supported crown – titanium and titanium alloys	
D6089	Accessing and retorquing loose implant screw – per screw	
D6090	Repair of implant/abutment supported prosthesis	
D6091	Replacement of replaceable part of semi-precision or precision attachment of implant/abutment supported prosthesis, per attachment	

Code	Description	Limitation
D6092	Re-cement or re-bond implant/abutment supported crown	Not a Benefit within 12 months of a previous recementation by the same provider.
D6093	Re-cement or re-bond implant/abutment supported fixed partial denture	Not a Benefit within 12 months of a previous recementation by the same provider.
D6094	Abutment supported crown (titanium and titanium alloys)	
D6096	Remove broken implant retaining screw	
D6097	Abutment supported crown – porcelain fused to titanium and titanium alloys	
D6098	Implant supported retainer – porcelain fused to predominantly base alloys	
D6099	Implant supported retainer for FPD – porcelain fused to noble alloys	
D6100	Surgical removal of implant body	
D6105	Removal of implant body not requiring bone removal or flap elevation	
D6110	Implant/abutment supported removable denture for edentulous arch – maxillary	
D6111	Implant/abutment supported removable denture for edentulous arch – mandibular	
D6112	Implant/abutment supported removable denture for partially edentulous arch – maxillary	
D6113	Implant/abutment supported removable denture for partially edentulous arch – mandibular	
D6114	Implant/abutment supported fixed denture for edentulous arch – maxillary	
D6115	Implant/abutment supported fixed denture for edentulous arch – mandibular	
D6116	Implant/abutment supported fixed denture for partially edentulous arch – maxillary	

Code	Description	Limitation
D6117	Implant/abutment supported fixed denture for partially edentulous arch – mandibular	
D6118	Implant/abutment supported interim fixed denture for edentulous arch – mandibular	
D6119	Implant/abutment supported interim fixed denture for edentulous arch – maxillary	
D6120	Implant supported retainer – porcelain fused to titanium and titanium alloys	
D6121	Implant supported retainer for metal FPD – predominantly base alloys	
D6122	Implant supported retainer for metal FPD – noble alloys	
D6123	Implant supported retainer for metal FPD – titanium and titanium alloys	
D6180	Implant maintenance procedures when a full arch fixed hybrid prosthesis is not removed, including cleansing of prosthesis and abutments	
D6190	Radiographic/surgical implant index, by report	
D6191	Semi-precision abutment – placement	
D6192	Semi-precision attachment – placement	
D6194	Abutment supported retainer crown for FPD – titanium and titanium alloys	
D6195	Abutment supported retainer – porcelain fused to titanium and titanium alloys	
D6197	Replacement of restorative material used to close an access opening of a screw-retained implant supported prosthesis, per implant	
D6198	Remove interim implant component	
D6199	Unspecified implant procedure, by report	
Prosthodontics, fixed Procedures (D6200-D6999)		

Code	Description	Limitation
D6205	Pontic - indirect resin based composite	Not a Benefit.
D6210	Pontic - cast high noble metal	Not a Benefit.
D6211	Pontic – cast predominately base metal	Once in a five-year period; only when the criteria are met for a resin partial denture or cast partial denture (D5211, D5212, D5213 and D5214); and only when billed on the same date of service with fixed partial denture retainers (abutments) (D6721, D6740, D6751, D6781, D6783 and D6791). Not a Benefit for Members under the age of 13.
D6212	Pontic - cast noble metal	Not a Benefit.
D6214	Pontic – titanium and titanium alloys	Not a Benefit.
D6240	Pontic - porcelain fused to high noble metal	Not a Benefit.
D6241	Pontic – porcelain fused to predominantly base metal	Once in a five-year period; only when the criteria are met for a resin partial denture or cast partial denture (D5211, D5212, D5213 and D5214); and only when billed on the same date of service with fixed partial denture retainers (abutments) (D6721, D6740, D6751, D6781, D6783 and D6791). Not a Benefit for Members under the age of 13.
D6242	Pontic - porcelain fused to noble metal	Not a Benefit.
D6243	Pontic - porcelain fused to titanium and titanium alloys	Not a Benefit.
D6245	Pontic – porcelain/ceramic	Once in a five-year period; only when the criteria are met for a resin partial denture or cast partial denture (D5211, D5212, D5213 and D5214); and only when billed on the same date of service with fixed partial denture retainers (abutments) (D6721, D6740, D6751, D6781, D6783 and D6791). Not a Benefit for Members under the age of 13.
D6250	Pontic - resin with high noble metal	Not a Benefit.

Code	Description	Limitation
D6251	Pontic - resin with predominantly base metal	Once in a five-year period; only when the criteria are met for a resin partial denture or cast partial denture (D5211, D5212, D5213 and D5214); and only when billed on the same date of service with fixed partial denture retainers (abutments) (D6721, D6740, D6751, D6781, D6783 and D6791). Not a Benefit for Members under the age of 13.
D6252	Pontic - resin with noble metal	Not a Benefit.
D6280	Implant maintenance procedures when a full arch removable implant/abutment supported denture is removed and reinserted, including cleansing of prosthesis and abutments – per arch	
D6545	Retainer - cast metal for resin bonded fixed prosthesis	Not a Benefit.
D6548	Retainer - porcelain/ceramic for resin bonded fixed prosthesis	Not a Benefit.
D6549	Retainer – for resin bonded fixed prosthesis	Not a Benefit.
D6608	Retainer onlay - porcelain/ceramic, two surfaces	Not a Benefit.
D6609	Retainer onlay - porcelain/ceramic, three or more surfaces	Not a Benefit.
D6610	Retainer onlay - cast high noble metal, two surfaces	Not a Benefit.
D6611	Retainer onlay - cast high noble metal, three or more surfaces	Not a Benefit.
D6612	Retainer onlay - cast predominantly base metal, two surfaces	Not a Benefit.
D6613	Retainer onlay - cast predominantly base metal, three or more surfaces	Not a Benefit.
D6614	Retainer onlay - cast noble metal, two surfaces	Not a Benefit.
D6615	Retainer onlay - cast noble metal, three or more surfaces	Not a Benefit.
D6634	Retainer onlay - titanium	Not a Benefit.

Code	Description	Limitation
D6710	Retainer crown - indirect resin based composite	Not a Benefit.
D6720	Retainer crown - resin with high noble metal	Not a Benefit.
D6721	Retainer crown – resin with predominantly base metal	Once in a five-year period and only when the criteria are met for a resin partial denture or cast partial denture (D5211, D5212, D5213 and D5214). Not a Benefit for Members under the age of 13.
D6722	Retainer crown - resin with noble metal	Not a Benefit.
D6740	Retainer crown – porcelain/ceramic	Once in a five-year period and only when the criteria are met for a resin partial denture or cast partial denture (D5211, D5212, D5213 and D5214). Not a Benefit for Members under the age of 13.
D6750	Retainer crown – porcelain fused to high noble metal	Not a Benefit.
D6751	Retainer crown – porcelain fused to predominantly base metal	Once in a five-year period and only when the criteria are met for a resin partial denture or cast partial denture (D5211, D5212, D5213 and D5214). Not a Benefit for Members under the age of 13.
D6752	Retainer crown – porcelain fused to noble metal	Not a Benefit.
D6753	Retainer crown – porcelain fused to titanium and titanium alloys	Not a Benefit.
D6781	Retainer crown – 3/4 cast predominantly base metal	Once in a five-year period and only when the criteria are met for a resin partial denture or cast partial denture (D5211, D5212, D5213 and D5214). Not a Benefit for Members under the age of 13.
D6782	Retainer crown - 3/4 cast noble metal	Not a Benefit.
D6783	Retainer crown – 3/4 porcelain/ceramic	Once in a five-year period and only when the criteria are met for a resin partial denture or cast partial denture (D5211, D5212, D5213 and D5214). Not a Benefit for Members under the age of 13.
D6784	Retainer crown – 3/4 porcelain fused to titanium and titanium alloys	Once in a five-year period and only when the criteria are met for a resin partial denture or cast partial denture (D5211, D5212, D5213 and D5214). Not a Benefit for Members under the age of 13.
D6791	Retainer crown – full cast predominantly base metal	Once in a five-year period and only when the criteria are met for a resin partial denture or cast partial denture (D5211, D5212, D5213 and D5214). Not a Benefit for Members under the age of 13.

Code	Description	Limitation
D6794	Retainer crown – titanium and titanium alloys	Not a Benefit.
D6930	Re-cement or re-bond fixed partial denture	The original provider is responsible for all re- cementations within the first 12 months following the initial placement of a fixed partial denture. Not a Benefit within 12 months of a previous re- cementation by the same provider.
D6980	Fixed partial denture repair necessitated by restorative material failure	Not a Benefit within 12 months of initial placement or previous repair, same provider.
D6999	Unspecified fixed prosthodontic procedure, by report	
Oral Maxillofacial Prosthetics Procedures (D7000-D7999)		
D7111	Extraction, coronal remnants – primary tooth	Not a Benefit for asymptomatic teeth.
D7140	Extraction, erupted tooth or exposed root (elevation and/or forceps removal)	Not a Benefit when removed by the same provider who performed the initial tooth extraction.
D7210	Extraction, erupted tooth requiring removal of bone and/or sectioning of tooth, and including elevation of mucoperiosteal flap if indicated	A Benefit when the removal of any erupted tooth requires the elevation of a mucoperiosteal flap and the removal of substantial alveolar bone or sectioning of the tooth.
D7220	Removal of impacted tooth – soft tissue	A Benefit when the major portion or the entire occlusal surface is covered by mucogingival soft tissue.
D7230	Removal of impacted tooth – partially bony	A Benefit when the removal of any impacted tooth requires the elevation of a mucoperiosteal flap and the removal of substantial alveolar bone. One of the proximal heights of contour of the crown shall be covered by bone.
D7240	Removal of impacted tooth – completely bony	A Benefit when the removal of any impacted tooth requires the elevation of a mucoperiosteal flap and the removal of substantial alveolar bone covering most or all of the crown.
D7241	Removal of impacted tooth – completely bony, with unusual surgical complications	A Benefit when the removal of any impacted tooth requires the elevation of a mucoperiosteal flap and the removal of substantial alveolar bone covering most or all of the crown. Difficulty or complication shall be due to factors such as nerve dissection or aberrant tooth position.
D7250	Removal of residual tooth roots (cutting procedure)	A Benefit when the root is completely covered by alveolar bone. Not a Benefit to the same provider who performed the initial tooth extraction.
D7252	Partial extraction for immediate implant placement	
D7259	Nerve dissection	

Code	Description	Limitation
D7260	Oroantral fistula closure	A Benefit for the excision of a fistulous tract between the maxillary sinus and oral cavity.
D7261	Primary closure of a sinus perforation	A Benefit in the absence of a fistulous tract requiring the repair or immediate closure of the oroantral or oralnasal communication, subsequent to the removal of a tooth.
D7270	Tooth reimplantation and/or stabilization of accidentally evulsed or displaced tooth	Once per arch regardless of the number of teeth involved and for permanent anterior teeth only.
D7280	Exposure of an unerupted tooth	Not a Benefit: a. for Members age 19 or older, or b. for third molars.
D7283	Placement of device to facilitate eruption of impacted tooth	Only for Members in active orthodontic treatment. Not a Benefit: • For Members age 19 years or older; and • For third molars unless the third molar occupies the first or second molar position.
D7284	Excisional biopsy of minor salivary glands	
D7285	Incisional biopsy of oral tissue – hard (bone, tooth)	For the removal of the specimen only and once per arch, per date of service regardless of the areas involved. Not a Benefit with an apicoectomy/ periradicular surgery (D3410-D3426), an extraction (D7111-D7250) and an excision of any soft tissues or intraosseous lesions (D7410-D7461) in the same area or region on the same date of service.
D7286	Incisional biopsy of oral tissue – soft	For the removal of the specimen only and up to a maximum of three per date of service. Not a Benefit with an apicoectomy/ periradicular surgery (D3410-D3426), an extraction (D7111-D7250) and an excision of any soft tissues or intraosseous
D7287	Exfoliative cytological sample collection	Not a Benefit.
D7288	Brush biopsy - transepithelial sample collection	Not a Benefit.
D7290	Surgical repositioning of teeth	For permanent teeth only; once per arch; and only for Members in active orthodontic treatment.
D7291	Transseptal fiberotomy/supra crestal fiberotomy, by report	Once per arch and only for Members in active orthodontic treatment.
D7310	Alveoloplasty in conjunction with extractions – four or more teeth or tooth spaces, per quadrant	A Benefit on the same date of service with two or more extractions (D7140-D7250) in the same quadrant. Not a Benefit when only one tooth is extracted in the same quadrant on the same date of service.
D7311	Alveoloplasty in conjunction with extractions – one to three teeth or tooth spaces, per quadrant	

Code	Description	Limitation
D7320	Alveoloplasty not in conjunction with extractions – four or more teeth or tooth spaces, per quadrant	A Benefit regardless of the number of teeth or tooth spaces.
D7321	Alveoloplasty not in conjunction with extractions – one to three teeth or tooth spaces, per quadrant	
D7340	Vestibuloplasty – ridge extension (secondary epithelialization)	Once in a five-year period per arch.
D7350	Vestibuloplasty – ridge extension (including soft tissue grafts, muscle reattachment, revision of soft tissue attachment and management of hypertrophied and hyperplastic tissue)	Once per arch. Not a Benefit: • On the same date of service with a vestibuloplasty – ridge extension (D7340) same arch; and • On the same date of service with extractions (D7111- D7250) same arch.
D7410	Excision of benign lesion up to 1.25 cm	
D7411	Excision of benign lesion greater than 1.25 cm	
D7412	Excision of benign lesion, complicated	A Benefit when there is extensive undermining with advancement or rotational flap closure.
D7413	Excision of malignant lesion up to 1.25 cm	
D7414	Excision of malignant lesion greater than 1.25 cm	
D7415	Excision of malignant lesion, complicated	A Benefit when there is extensive undermining with advancement or rotational flap closure.
D7440	Excision of malignant tumor – lesion diameter up to 1.25 cm	
D7441	Excision of malignant tumor – lesion diameter greater than 1.25 cm	
D7450	Removal of benign odontogenic cyst or tumor – lesion diameter up to 1.25 cm	
D7451	Removal of benign odontogenic cyst or tumor – lesion diameter greater than 1.25 cm	
D7460	Removal of benign nonodontogenic cyst or tumor – lesion diameter up to 1.25 cm	

Code	Description	Limitation
D7461	Removal of benign nonodontogenic cyst or tumor – lesion diameter greater than 1.25 cm	
D7465	Destruction of lesion(s) by physical or chemical method, by report	
D7471	Removal of lateral exostosis (maxilla or mandible)	Once per quadrant and for the removal of buccal or facial exostosis only.
D7472	Removal of torus palatinus	Once in the Member's lifetime.
D7473	Removal of torus mandibularis	Once per quadrant.
D7485	Reduction of osseous tuberosity	Once per quadrant.
D7490	Radical resection of maxilla or mandible	
D7509	Marsupialization of odontogenic cyst	
D7510	Incision and drainage of abscess – intraoral soft tissue	Once per quadrant, same date of service.
D7511	Incision and drainage of abscess – intraoral soft tissue – complicated (includes drainage of multiple fascial spaces)	Once per quadrant, same date of service.
D7520	Incision and drainage of abscess – extraoral soft tissue	
D7521	Incision and drainage of abscess – extraoral soft tissue – complicated (includes drainage of multiple fascial spaces)	
D7530	Removal of foreign body from mucosa, skin, or subcutaneous alveolar tissue	Once per date of service. Not a Benefit when associated with the removal of a tumor, cyst (D7440- D7461) or tooth (D7111- D7250).
D7540	Removal of reaction producing foreign bodies, musculoskeletal system	Once per date of service. Not a Benefit when associated with the removal of a tumor, cyst (D7440- D7461) or tooth (D7111- D7250).
D7550	Partial ostectomy/sequestrectomy for removal of non-vital bone	Once per quadrant per date of service and only for the removal of loose or sloughed off dead bone caused by infection or reduced blood supply. Not a Benefit within 30 days of an associated extraction (D7111-D7250).
D7560	Maxillary sinusotomy for removal of tooth fragment or foreign body	Not a Benefit when a tooth fragment or foreign body is retrieved from the tooth socket.

Code	Description	Limitation
D7610	Maxilla – open reduction (teeth immobilized, if present)	
D7620	Maxilla – closed reduction (teeth immobilized, if present)	
D7630	Mandible – open reduction (teeth immobilized, if present)	
D7640	Mandible – closed reduction (teeth immobilized, if present)	
D7650	Malar and/or zygomatic arch – open reduction	
D7660	Malar and/or zygomatic arch – closed reduction	
D7670	Alveolus – closed reduction, may include stabilization of teeth	
D7671	Alveolus – open reduction, may include stabilization of teeth	
D7680	Facial bones – complicated reduction with fixation and multiple surgical approaches	For the treatment of simple fractures only.
D7710	Maxilla – open reduction	
D7720	Maxilla – closed reduction	
D7730	Mandible – open reduction	
D7740	Mandible – closed reduction	
D7750	Malar and/or zygomatic arch – open reduction	
D7760	Malar and/or zygomatic arch – closed reduction	
D7770	Alveolus – open reduction stabilization of teeth	
D7771	Alveolus, closed reduction stabilization of teeth	
D7780	Facial bones – complicated reduction with fixation and multiple approaches	For the treatment of compound fractures only.
D7810	Open reduction of dislocation	
D7820	Closed reduction of dislocation	
D7830	Manipulation under anesthesia	
D7840	Condylectomy	

Code	Description	Limitation
D7850	Surgical discectomy, with/without implant	
D7852	Disc repair	
D7854	Synovectomy	
D7856	Myotomy	
D7858	Joint reconstruction	
D7860	Arthrotomy	
D7865	Arthroplasty	
D7870	Arthrocentesis	
D7871	Non-arthroscopic lysis and lavage	
D7872	Arthroscopy – diagnosis, with or without biopsy	
D7873	Arthroscopy – lavage and lysis of adhesions	
D7874	Arthroscopy – disc repositioning and stabilization	
D7875	Arthroscopy – synovectomy	
D7876	Arthroscopy – discectomy	
D7877	Arthroscopy – debridement	
D7880	Occlusal orthotic device, by report	Not a Benefit for the treatment of bruxism.
D7881	Occlusal orthotic device adjustment	
D7899	Unspecified TMD therapy, by report	Not a Benefit for procedures such as acupuncture, acupressure, biofeedback and hypnosis.
D7910	Suture of recent small wounds up to 5 cm	Not a Benefit for the closure of surgical incisions.
D7911	Complicated suture – up to 5 cm	Not a Benefit for the closure of surgical incisions.
D7912	Complicated suture – greater than 5 cm	Not a Benefit for the closure of surgical incisions.
D7920	Skin graft (identify defect covered, location and type of graft)	Not a Benefit for periodontal grafting.
D7922	Placement of intra-socket biological dressing to aid in hemostasis or clot stabilization, per site	
D7939	Indexing for osteotomy using dynamic robotic assisted or dynamic navigation	

Code	Description	Limitation
D7940	Osteoplasty – for orthognathic deformities	
D7941	Osteotomy – mandibular rami	
D7943	Osteotomy – mandibular rami with bone graft; includes obtaining the graft	
D7944	Osteotomy – segmented or subapical	
D7945	Osteotomy – body of mandible	
D7946	LeFort I (maxilla – total)	
D7947	LeFort I (maxilla – segmented)	
D7948	LeFort II or LeFort III (osteoplasty of facial bones for midface hypoplasia or retrusion) – without bone graft	
D7949	LeFort II or LeFort III – with bone graft	
D7950	Osseous, osteoperiosteal, or cartilage graft of the mandible or maxilla – autogenous or nonautogenous, by report	Not a Benefit for periodontal grafting.
D7951	Sinus augmentation with bone or bone substitutes via a lateral open approach	Only for Members with authorized implant services.
D7952	Sinus augmentation via a vertical approach	Only for Members with authorized implant services.
D7955	Repair of maxillofacial soft and/or hard tissue defect	Not a Benefit for periodontal grafting.
D7956	Guided tissue regeneration, edentulous area – resorbable barrier, per site	Not a Benefit.
D7957	Guided tissue regeneration, edentulous area – non-resorbable barrier, per site	Not a Benefit.
D7961	Buccal/labial frenectomy (frenulectomy)	Once per arch per date of service and only when the permanent incisors and cuspids have erupted.
D7962	Lingual frenectomy (frenulectomy)	Once per arch per date of service and only when the permanent incisors and cuspids have erupted.
D7963	Frenuloplasty	Once per arch per date of service and only when the permanent incisors and cuspids have erupted. Not a Benefit for drug induced hyperplasia or where removal of tissue requires extensive gingival recontouring.

Code	Description	Limitation
D7970	Excision of hyperplastic tissue – per arch	Once per arch per date of service.
D7971	Excision of pericoronal gingiva	
D7972	Surgical reduction of fibrous tuberosity	Once per quadrant per date of service.
D7979	Non-surgical sialolithotomy	
D7980	Surgical sialolithotomy	
D7981	Excision of salivary gland, by report	
D7982	Sialodochoplasty	
D7983	Closure of salivary fistula	
D7990	Emergency tracheotomy	
D7991	Coronoidectomy	
D7995	Synthetic graft – mandible or facial bones, by report	Not a Benefit for periodontal grafting.
D7997	Appliance removal (not by dentist who placed appliance), includes removal of archbar	Once per arch per date of service and for the removal of appliances related to surgical procedures only. Not a Benefit for the removal of orthodontic appliances and space maintainers.
D7999	Unspecified oral surgery procedure, by report	
Orthodontics Procedures (D8000-D8999)		
D8080	Comprehensive orthodontic treatment of the adolescent dentition – handicapping malocclusion	Once per Member per phase of treatment; for handicapping malocclusion, cleft palate and facial growth management cases; and for permanent dentition (unless the Member is age 13 or older with primary teeth still present or has a cleft palate or craniofacial anomaly).
D8091	Comprehensive orthodontic treatment with orthognathic surgery	
D8210	Removable appliance therapy	Once per Member and for Members ages six through 12.
D8220	Fixed appliance therapy	Once per Member and for Members ages six through 12.
D8660	Pre-orthodontic treatment examination to monitor growth and development	Once every three months for a maximum of six and must be done prior to comprehensive orthodontic treatment of the adolescent dentition (D8080) for the initial treatment phase for facial growth management cases regardless of how many dentition phases are required.
D8670	Periodic orthodontic treatment visit – handicapping malocclusion	Once per calendar quarter and for permanent dentition (unless the Member is age 13 or older with primary teeth still present or has a cleft palate or craniofacial anomaly).

Code	Description	Limitation
D8670	Periodic orthodontic treatment visit cleft palate – primary dentition	Up to a maximum of four quarterly visits. (2 additional quarterly visits shall be authorized when documentation and photographs justify the medical necessity).
D8670	Periodic orthodontic treatment visit cleft palate – mixed dentition	Up to a maximum of five quarterly visits. (3 additional quarterly visits shall be authorized when documentation and photographs justify the medical necessity).
D8670	Periodic orthodontic treatment visit cleft palate – permanent dentition	Up to a maximum of 10 quarterly visits. (5 additional quarterly visits shall be authorized when documentation and photographs justify the medical necessity)
D8670	Periodic orthodontic treatment visit facial growth management – primary dentition	Up to a maximum of four quarterly visits. (2 additional quarterly visits shall be authorized when documentation and photographs justify the medical necessity).
D8670	Periodic orthodontic treatment visit facial growth management – mixed dentition	Up to a maximum of five quarterly visits. (3 additional quarterly visits shall be authorized when documentation and photographs justify the medical necessity).
D8670	Periodic orthodontic treatment visit facial growth management – permanent dentition	Up to a maximum of eight quarterly visits. (4 additional quarterly visits shall be authorized when documentation and photographs justify the medical necessity).
D8671	Periodic orthodontic treatment visit associated with orthognathic surgery	
D8680	Orthodontic retention (removal of appliances, construction and placement of retainer(s))	Once per arch for each authorized phase of orthodontic treatment and for permanent dentition (unless the Member is age 13 or older with primary teeth still present or has a cleft palate or craniofacial anomaly). Not a Benefit until the active phase of orthodontic treatment (D8670) is completed. If fewer than the authorized number of periodic orthodontic treatment visit(s) (D8670) are necessary because the active phase of treatment has been completed early, then this shall be documented on the claim for orthodontic retention (D8680).
D8681	Removable orthodontic retainer adjustment	
D8696	Repair of orthodontic appliance - maxillary	Once per appliance. Not a Benefit to the original provider for the replacement and/or repair of brackets, bands, or arch wires.
D8697	Repair of orthodontic appliance - mandibular	Once per appliance. Not a Benefit to the original provider for the replacement and/or repair of brackets, bands, or arch wires.
D8698	Re-cement or re-bond fixed retainer – maxillary	Once per provider.
D8699	Re-cement or re-bond fixed retainer – mandibular	Once per provider.

Code	Description	Limitation
D8701	Repair of fixed retainer, includes reattachment – maxillary	
D8702	Repair of fixed retainer, includes reattachment – mandibular	
D8703	Replacement of lost or broken retainer – maxillary	Once per arch and only within 24 months following the date of service of orthodontic retention (D8680).
D8704	Replacement of lost or broken retainer – mandibular	Once per arch and only within 24 months following the date of service of orthodontic retention (D8680).
D8999	Unspecified orthodontic procedure, by report	
Adjunctive General Services Procedures (D9000-D9999)		
D9110	Palliative treatment of dental pain – per visit	Once per date of service per provider regardless of the number of teeth and/or areas treated. Not a Benefit when any other treatment is performed on the same date of service, except when radiographs/ photographs are needed of the affected area to diagnose and document the emergency condition.
D9120	Fixed partial denture sectioning	A Benefit when at least one of the abutment teeth is to be retained.
D9210	Local anesthesia not in conjunction with operative or surgical procedures	Once per date of service per provider and only for use in order to perform a differential diagnosis or as a therapeutic injection to eliminate or control a disease or abnormal state. Not a Benefit when any other treatment is performed on the same date of service, except when radiographs/ photographs are needed of the affected area to diagnose and document the emergency condition.
D9211	Regional block anesthesia	
D9212	Trigeminal division block anesthesia	
D9215	Local anesthesia in conjunction with operative or surgical procedures	
D9219	Evaluation for moderate sedation, deep sedation or general anesthesia	
D9222	Administration of deep sedation/general anesthesia – first 15 minute increment, or any portion thereof	Not a benefit: • On the same date of service as analgesia, anxiolysis, inhalation of nitrous oxide (D9230), intravenous conscious sedation/analgesia (D9241 and D9242) or non-intravenous conscious sedation (D9248); and • When all associated procedures on the same date of service by the same provider are denied.

Code	Description	Limitation
D9223	Administration of deep sedation/general anesthesia – each subsequent 15 minute increment, or any portion thereof	
D9224	Administration of general anesthesia with advanced airway – first 15 minute increment, or any portion thereof	
D9225	Administration of general anesthesia with advanced airway – each subsequent 15 minute increment, or any portion thereof	
D9230	Administration of nitrous oxide	For uncooperative Members under the age of 13, or for Members age 13 or older when documentation specifically identifies the physical, behavioral, developmental or emotional condition that prohibits the Member from responding to the provider's attempts to perform treatment. Not a Benefit: • On the same date of service as deep sedation/general anesthesia (D9223), intravenous conscious sedation/ analgesia (D9243) or non-intravenous conscious sedation (D9248); and • When all associated procedures on the same date of service by the same provider are denied.
D9239	Administration of moderate sedation – intravenous – first 15 minute increment, or any portion thereof	Not a benefit: • On the same date of service as deep sedation/general anesthesia (D9220 and D9221), analgesia, anxiolysis, inhalation of nitrous oxide (D9230) or non-intravenous conscious sedation (D9248); and • When all associated procedures on the same date of service by the same provider are denied.
D9243	Administration of moderate sedation – intravenous – each subsequent 15 minute increment, or any portion thereof	Not a Benefit: • On the same date of service as deep sedation/general anesthesia (D9223), analgesia, anxiolysis, inhalation of nitrous oxide (D9230) or non- intravenous conscious sedation (D9248); and • When all associated procedures on the same date of service by the same provider are denied.
D9244	In-office administration of minimal sedation – single drug – enteral	
D9245	Administration of moderate sedation – enteral	

Code	Description	Limitation
D9246	Administration of moderate sedation – non-intravenous parenteral – first 15 minute increment, or any portion thereof	
D9247	Administration of moderate sedation – non-intravenous parenteral – each subsequent 15 minute increment, or any portion thereof	
D9310	Consultation – diagnostic service provided by dentist or physician other than requesting dentist or physician	
D9311	Consultation with a medical health professional	
D9410	House/extended care facility call	Once per Member per date of service and only in conjunction with procedures that are payable.
D9420	Hospital or ambulatory surgical center call	A Benefit for each hour or fraction thereof as documented on the operative report.
D9430	Office visit for observation (during regularly scheduled hours) – no other services performed	Once per date of service per provider. Not a Benefit: • When procedures other than necessary radiographs and/or photographs are provided on the same date of service; and • For visits to Members residing in a house/ extended care facility.
D9440	Office visit – after regularly scheduled hours	Once per date of service per provider and only with treatment that is a Benefit.
D9450	Case presentation, subsequent to detailed and extensive treatment planning	Not a Benefit.
D9610	Therapeutic parenteral drug, single administration	Up to a maximum of four injections per date of service. Not a Benefit: • For the administration of an analgesic or sedative when used in conjunction with deep sedation/general anesthesia (D9223), analgesia, anxiolysis, inhalation of nitrous oxide (D9230), intravenous conscious sedation/ analgesia (D9243) or non- intravenous conscious sedation (D9248); and • When all associated procedures on the same date of service by the same provider are denied.
D9612	Therapeutic parenteral drugs, two or more administrations, different medications	

Code	Description	Limitation
D9910	Application of desensitizing medicament	Once in a 12-month period per provider and for permanent teeth only.
D9930	Treatment of complications (post-surgical) – unusual circumstances, by report	Once per date of service per provider; for the treatment of a dry socket or excessive bleeding within 30 days of the date of service of an extraction; and for the removal of bony fragments within 30 days of the date of service of an extraction. Not a Benefit: • For the removal of bony fragments on the same date of service as an extraction; and • For routine post- operative visits.
D9942	Repair and/or reline of occlusal guard	Not a Benefit.
D9943	Occlusal guard adjustment	Not a Benefit.
D9944	Occlusal guard – hard appliance, full arch	Not a Benefit.
D9945	Occlusal guard – soft appliance, full arch	Not a Benefit.
D9946	Occlusal guard – hard appliance, partial arch	Not a Benefit.
D9950	Occlusion analysis – mounted case	Once in a 12 month period; for Members age 13 and older only; for diagnosed TMJ dysfunction only; and for permanent dentition. Not a Benefit for bruxism only.
D9951	Occlusal adjustment – limited	Once in a 12-month period per quadrant per provider; for Members age 13 and older; and for natural teeth only. Not a Benefit within 30 days following definitive restorative, endodontic, removable and fixed prosthodontic treatment in the same or opposing quadrant.
D9952	Occlusal adjustment – complete	Once in a 12-month period following occlusion analysis-mounted case (D9950); for Members age 13 and older; for diagnosed TMJ dysfunction only; and for permanent dentition.
D9995	Teledentistry – synchronous; real-time encounter	
D9996	Teledentistry – asynchronous; information stored and forwarded to dentist for subsequent review	
D9997	Dental case management – patients with special health care needs	
D9999	Unspecified adjunctive procedure, by report	

NOTICES AVAILABLE ONLINE

Nondiscrimination and Language Assistance Services

Blue Shield complies with applicable state and federal civil rights laws. We also offer language assistance services at no additional cost.

View our nondiscrimination notice and language assistance notice: **blueshieldca.com/notices**. You can also call for language assistance services: **(866) 346-7198 (TTY: 711)**.

If you are unable to access the website above and would like to receive a copy of the nondiscrimination notice and language assistance notice, please call Customer Service at **(888) 256-3650 (TTY: 711)**.

Servicios de asistencia en idiomas y avisos de no discriminación

Blue Shield cumple con las leyes de derechos civiles federales y estatales aplicables. También, ofrecemos servicios de asistencia en idiomas sin costo adicional.

Vea nuestro aviso de no discriminación y nuestro aviso de asistencia en idiomas en **blueshieldca.com/notices**. Para obtener servicios de asistencia en idiomas, también puede llamar al **(866) 346-7198 (TTY: 711)**.

Si no puede acceder al sitio web que aparece arriba y desea recibir una copia del aviso de no discriminación y del aviso de asistencia en idiomas, llame a Servicio al Cliente al **(888) 256-3650 (TTY: 711)**.

非歧視通知和語言協助服務

Blue Shield 遵守適用的州及聯邦政府的民權法。同時，我們免費提供語言協助服務。

如需檢視我司的非歧視通知和語言幫助通知，請造訪 **blueshieldca.com/notices**。您還可致電尋求語言協助服務：**(866) 346-7198 (TTY: 711)**。

如果您無法造訪上述網站，且希望收到一份非歧視通知和語言幫助通知的副本，請致電客戶服務部，電話：**(888) 256-3650 (TTY: 711)**。