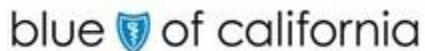


Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services




Pending Regulatory Approval


Coverage Period: Beginning On or After 1/1/2018

Coverage for: Individual + Family | Plan Type: PPO

County of San Mateo Custom 300 80/60 Retirees

 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 [blueshieldca.com/policies](http://blueshieldca.com/policies) or call 1-855-256-9404. 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](http://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?	\$300 per individual / \$900 per family for participating providers; \$300 per individual / \$900 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 <a href="http://healthcare.gov/coverage/preventive-care-benefits">healthcare.gov/coverage/preventive-care-benefits</a> .
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?	\$2,000 per individual /\$4,000 per family for participating providers; \$3,000 per individual /\$6,000 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, the overall family out-of-pocket limit must be 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 <a href="http://blueshieldca.com/fap">blueshieldca.com/fap</a> or call 1-855-256-9404 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.

 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 <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	20% <u>coinsurance</u> ; Calendar year medical <u>deductible</u> does not apply	40% <u>coinsurance</u>	-----None-----
	<u>Specialist</u> visit	20% <u>coinsurance</u> ; Calendar year medical <u>deductible</u> does not apply	40% <u>coinsurance</u>	
	<u>Preventive care/screening</u> /immunization	No Charge; Calendar year medical <u>deductible</u> does not apply	40% <u>coinsurance</u>	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	<i>Lab &amp; Path:</i> 20% <u>coinsurance</u> <i>X-Ray &amp; Imaging:</i> 20% <u>coinsurance</u> <i>Other Diagnostic Examination:</i> 20% <u>coinsurance</u>	<i>Lab &amp; Path:</i> 40% <u>coinsurance</u> <i>X-Ray &amp; Imaging:</i> 40% <u>coinsurance</u> <i>Other Diagnostic Examination:</i> 40% <u>coinsurance</u> up to \$350 per day plus 100% of additional charges	The services listed are at a freestanding location.
	Imaging (CT/PET scans, MRIs)	<i>Outpatient Radiology Center:</i> 20% <u>coinsurance</u> <i>Outpatient Hospital:</i> 20% <u>coinsurance</u>	<i>Outpatient Radiology Center:</i> 40% <u>coinsurance</u> <i>Outpatient Hospital:</i> 40% <u>coinsurance</u> up to \$350 per day plus 100% of additional charges	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits.

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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)	
<p><b>If you need drugs to treat your illness or condition</b> More information about prescription drug coverage is available at <a href="http://blueshieldca.com/formulary">blueshieldca.com/formulary</a></p>	Generic drugs	<i>Retail:</i> \$10 /prescription <i>Mail Service:</i> \$20 /prescription	<i>Retail:</i> 25% of billed amount + \$10/prescription <i>Mail Service:</i> Not Covered	<p><u>Retail:</u> Covers up to a 30-day supply;  <u>Mail Order:</u> Covers up to a 90-day supply.                      Select formulary and non-formulary drugs require pre-authorization.</p>
	Brand formulary drugs	<i>Retail:</i> \$20 /prescription <i>Mail Service:</i> \$40 /prescription	<i>Retail:</i> 25% of billed amount + \$20/prescription <i>Mail Service:</i> Not Covered	
	Brand non-formulary drugs	<i>Retail:</i> \$35 /prescription <i>Mail Service:</i> \$60 /prescription	<i>Retail:</i> 25% of billed amount + \$35/prescription <i>Mail Service:</i> Not Covered	
	Specialty drugs	30% coinsurance of the Blue Shield contracted rate up to \$150 copayment maximum / prescription	<i>Retail:</i> 30% up to \$200 per prescription <i>Mail Service:</i> Not Covered	Covers up to a 30-day supply. Blue Shield's Short Cycle Specialty Drug Program allows initial prescriptions for select Specialty Drugs to be dispensed for a 15-day trial supply. In such circumstances the specialty drug copayment/coinsurance will be pro-rated. Coverage limited to drugs dispensed by select pharmacies in the Specialty Pharmacy Network unless medically necessary for a covered emergency. Pre-authorization is required.

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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 outpatient surgery	Facility fee (e.g., ambulatory surgery center)	<i>Ambulatory Surgery Center:</i> No Charge <i>Outpatient Hospital:</i> No Charge	<i>Ambulatory Surgery Center:</i> 30% <u>coinsurance</u> up to \$350 per day plus 100% of additional charges <i>Outpatient Hospital:</i> 30% <u>coinsurance</u> up to \$350 per day plus 100% of additional charges	-----None-----
	Physician/surgeon fees	20% <u>coinsurance</u>	30% <u>coinsurance</u>	-----None-----
If you need immediate medical attention	<u>Emergency room care</u>	<i>Facility Fee:</i> No Charge ; Calendar year medical <u>deductible</u> does not apply <i>Physician Fee:</i> 20% <u>coinsurance</u>	<i>Facility Fee:</i> No Charge <i>Physician Fee:</i> 20% <u>coinsurance</u>	-----None-----
	<u>Emergency medical transportation</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u>	-----None-----
	<u>Urgent care</u>	\$20/visit ; Calendar year medical <u>deductible</u> does not apply	40% <u>coinsurance</u>	-----None-----
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	30% <u>coinsurance</u> up to \$600 per day plus 100% of additional charges	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits.
	Physician/surgeon fees	20% <u>coinsurance</u>	Not Covered	-----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)	
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	<i>Office Visit:</i> 20% <u>coinsurance</u> ; Calendar year medical <u>deductible</u> does not apply <i>Other Outpatient Services:</i> No Charge <i>Partial Hospitalization:</i> No Charge <i>Psychological Testing:</i> 20% <u>coinsurance</u>	<i>Office Visit:</i> 40% <u>coinsurance</u> <i>Other Outpatient Services:</i> 40% <u>coinsurance</u> <i>Partial Hospitalization:</i> 40% <u>coinsurance</u> up to \$350 per day plus 100% of additional charges <i>Psychological Testing:</i> 40% <u>coinsurance</u>	<u>Preauthorization</u> is required except for office visits. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits.
	Inpatient services	<i>Physician Inpatient Services:</i> No Charge <i>Hospital Services:</i> No Charge <i>Residential Care:</i> No Charge	<i>Physician Inpatient Services:</i> 30% <u>coinsurance</u> <i>Hospital Services:</i> 30% <u>coinsurance</u> up to \$600 per day plus 100% of additional charges <i>Residential Care:</i> 30% <u>coinsurance</u> up to \$600 per day plus 100% of additional charges	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits.
<b>If you are pregnant</b>	Office visits	20% <u>coinsurance</u>	40% <u>coinsurance</u>	-----None-----
	Childbirth/delivery professional services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	
	Childbirth/delivery facility services	No Charge	30% <u>coinsurance</u> up to \$600 per day plus 100% of additional charges	-----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 need help recovering or have other special health needs	<u>Home health care</u>	20% <u>coinsurance</u>	Not Covered	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits. Coverage limited to 100 visits per member per calendar year.
	<u>Rehabilitation services</u>	Office Visit: 20% <u>coinsurance</u> Outpatient Hospital: 20% <u>coinsurance</u>	Office Visit: 40% <u>coinsurance</u> Outpatient Hospital: 40% <u>coinsurance</u> up to \$350 per day plus 100% of additional charges	-----None-----
	<u>Habilitation services</u>	Office Visit: 20% <u>coinsurance</u> Outpatient Hospital: 20% <u>coinsurance</u>	Office Visit: 40% <u>coinsurance</u> Outpatient Hospital: 40% <u>coinsurance</u> up to \$350 per day plus 100% of additional charges	-----None-----
	<u>Skilled nursing care</u>	Freestanding SNF: No Charge Hospital-based SNF: No Charge	Freestanding SNF: No Charge Hospital-based SNF: 30% <u>coinsurance</u> up to \$600 per day plus 100% of additional charges	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits. Coverage limited to 100 days per member per benefit period.
	<u>Durable medical equipment</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits.
	<u>Hospice services</u>	No Charge; Calendar year medical <u>deductible</u> does not apply	Not Covered	<u>Preauthorization</u> is required except for pre-hospice consultation. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits.
If your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	-----None-----
	Children's glasses	Not Covered	Not Covered	-----None-----
	Children's dental check-up	Not Covered	Not Covered	-----None-----

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

**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 |
|---------------|---------------------|---------------------|

**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](http://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](http://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 1-855-836-9705 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [dol.gov/ebsa/healthreform](http://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](mailto:helpline@dmhc.ca.gov) or visit <http://www.healthhelp.ca.gov>.

**Does this plan provide Minimum Essential Coverage? Yes**

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**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.

**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 tulong sa 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, kwijí' hodíílnih 1-866-346-7198.

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

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

Armenian (Հայերեն): Հայերեն կարգապահության օգնությունը առանց փողատրամադրության է կազմակերպվում 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): پنجابی وچ مدد لئی مہربانی کر کے 1-866-346-7198 تے مفت کال کرو۔

Khmer (ភាសាខ្មែរ): សូមទំនួលយកការសុំជំនួយដោយឥតគិតថ្លៃ សូមទាក់ទងមកលេខ 1-866-346-7198.

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

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

Hindi (हिन्दी): हिन्दीमेंबिना खर्च केसहायताकेलिए, 1-866-346-7198 परकॉलकरें।

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

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*



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 \$250
- Specialist copayment \$20
- Hospital (facility) coinsurance 20%
- Other copayment \$20

**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*)

<b>Total Example Cost</b>	<b>\$12,800</b>
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**In this example, Peg would pay:**

Cost Sharing	
Deductibles	\$250
Copayments	\$420
Coinsurance	\$2,304
What isn't covered	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$3,034</b>

**Managing Joe's Type 2 Diabetes**

(a year of routine participating care of a well-controlled condition)

- The plan's overall deductible \$250
- Specialist copayment \$20
- Hospital (facility) coinsurance 20%
- Other copayment \$20

**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*)

<b>Total Example Cost</b>	<b>\$7,400</b>
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**In this example, Joe would pay:**

Cost Sharing	
Deductibles	\$250
Copayments	\$1,155
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$1,783
<b>The total Joe would pay is</b>	<b>\$3,188</b>

**Mia's Simple Fracture**

(participating emergency room visit and follow up care)

- The plan's overall deductible \$250
- Specialist copayment \$20
- Hospital (facility) coinsurance 20%
- Other copayment \$20

**This EXAMPLE event includes services like:**

Emergency room care (*including medical supplies*)  
 Diagnostic test (*x-ray*)  
 Durable medical equipment (*crutches*)  
 Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,500</b>
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**In this example, Mia would pay:**

Cost Sharing	
Deductibles	\$250
Copayments	\$140
Coinsurance	\$276
What isn't covered	
Limits or exclusions	\$37
<b>The total Mia would pay is</b>	<b>\$1,583</b>

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

Blue Shield of California is an independent member of the Blue Shield Association.