

Schools Insurance Group
 Custom Access+ HMO® Plan
 Benefit Summary (For groups of 300 and above)
 (Uniform Health Plan Benefits and Coverage Matrix)

THIS MATRIX IS INTENDED TO BE USED TO HELP YOU COMPARE COVERAGE BENEFITS AND IS A SUMMARY ONLY. THE EVIDENCE OF COVERAGE AND PLAN CONTRACT SHOULD BE CONSULTED FOR A DETAILED DESCRIPTION OF COVERAGE BENEFITS AND LIMITATIONS.

Blue Shield of California

Highlights: A description of the prescription drug coverage is provided separately.

Effective July 1, 2010

DEDUCTIBLES	
Calendar year medical deductible	None
Calendar year copayment maximum¹ (For many covered services)	\$1,000 per individual/ \$2,000 per family
LIFETIME MAXIMUM	
	None
Covered Services	Member Copayment
PROFESSIONAL SERVICES	
Professional (physician) benefits	
<ul style="list-style-type: none"> Physician and authorized specialist office visits <small>Note: A woman may self-refer to an OB/GYN or family practice physician in her personal physician's medical group or IPA for OB/GYN services.</small> Outpatient X-ray, pathology and laboratory 	\$15 per visit No charge
Allergy testing and treatment benefits	
<ul style="list-style-type: none"> Office visits (includes visits for allergy serum injections) 	\$15 per visit
Access+ SpecialistSM benefits (Self-referred office visits and consultations only) ^{1, 2}	
<ul style="list-style-type: none"> Office visit, examination or other consultation 	\$30 per visit
Preventive care benefits	
<ul style="list-style-type: none"> Routine physical exams <small>Note: A woman may self-refer to an OB/GYN or family practice physician in her personal physician's medical group or IPA for OB/GYN services.</small> Vision and hearing screening (through the age of 18) Medically necessary immunizations (according to age schedule) 	No charge No charge No charge
OUTPATIENT SERVICES	
Hospital benefits (facility services)	
<ul style="list-style-type: none"> Outpatient surgery performed in a Participating Ambulatory Surgery Center (ASC)³ Outpatient surgery in a hospital Outpatient services for treatment of illness or injury and necessary supplies (Except as described under "Rehabilitation services") 	No charge No charge No charge
HOSPITALIZATION SERVICES	
Hospital benefits (facility services)	
<ul style="list-style-type: none"> Inpatient physician benefits Semi-private room and board, medically necessary services and supplies Inpatient medically necessary skilled nursing services including subacute care⁴ 	No charge \$500 per day No charge
EMERGENCY HEALTH COVERAGE	
<ul style="list-style-type: none"> Emergency room services not resulting in admission (Copayment does not apply if the member is directly admitted to the hospital for inpatient services) Emergency room physician services 	\$100 per visit No charge
AMBULANCE SERVICES	
<ul style="list-style-type: none"> Emergency or authorized transport 	\$50
PRESCRIPTION DRUG COVERAGE	
Outpatient prescription drug benefits¹	A description of your outpatient prescription drug coverage is provided separately. If you do not have the separate drug summary that goes with this benefit summary, please contact your benefits administrator or call Member Services.
PROSTHETICS/ORTHOTICS	
<ul style="list-style-type: none"> Prosthetic equipment and devices (Separate office visit copay may apply) Orthotic equipment and devices (Separate office visit copay may apply) 	No charge No charge
DURABLE MEDICAL EQUIPMENT	
<ul style="list-style-type: none"> Durable medical equipment services¹ 	20% of allowed charges
MENTAL HEALTH SERVICES (PSYCHIATRIC)⁵	
<ul style="list-style-type: none"> Inpatient hospital facility services Outpatient mental health services 	\$500 per day \$15 per visit

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CHEMICAL DEPENDENCY SERVICES (SUBSTANCE ABUSE)⁷**Please see footnote 6**

- Chemical dependency and substance abuse services Not covered
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HOME HEALTH SERVICES

- Home health care agency services (Up to 100 visits per calendar year) \$15 per visit
 - Medical supplies No charge
(For home self-administered injectable medications, see "Prescription Drug Coverage.")
-

OTHER**Hospice program benefits**

- Routine home care No charge
 - Inpatient respite care No charge
 - 24 hour continuous home care No charge
 - General inpatient care No charge
-

Pregnancy and maternity care benefits

- Prenatal and postnatal physician office visits No charge
(For inpatient hospital services, see "Hospitalization Services.")
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Family planning and infertility benefits

- Counseling and consulting \$15 per visit
 - Infertility services (Diagnosis and treatment of causes of infertility. Excludes in vitro fertilization, injectables for infertility, artificial insemination and GIFT) 50% of allowed charges
 - Tubal ligation^{8,9} \$100 per surgery
 - Elective abortion⁹ \$100 per surgery
 - Vasectomy⁹ \$75 per surgery
-

Rehabilitation services (physical, occupational and respiratory therapy)

- In an office location \$15 per visit
(Copayment applies to all places of services, including professional and facility settings)
-

Speech therapy benefits

- In an office location \$15 per visit
-

Diabetes care benefits

- Devices, equipment and non-testing supplies 20% of allowed charges
(For testing supplies, see "Outpatient Prescription Drug Coverage Summary.")
 - Diabetes self-management training \$15 per visit
-

Urgent services benefits (BlueCard[®] Program)

- Urgent services outside your personal physician service area \$50 per visit
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Optional benefits¹ Optional dental, vision, infertility, substance abuse, chiropractic or chiropractic and acupuncture benefits are available. If your employer purchased any of these benefits, a description of the benefit is provided separately.

¹ Copayments marked with a (1) do not accrue to calendar-year copayment maximum. Copayments and charges for services not accruing to the member's calendar-year copayment maximum continue to be the member's responsibility after the calendar-year copayment maximum is reached. Please refer to the Evidence of Coverage, and the plan contract for exact terms and conditions of coverage.

² To use this option, members must select a personal physician who is affiliated with a medical group or IPA that is an Access+ provider group, which offers the Access+ Specialist feature. Members should then select a specialist within that medical group or IPA. Access+ Specialist visits for mental health services must be provided by a MHSA network participating provider.

³ Participating ambulatory surgery centers may not be available in all areas. Regardless of their availability, you can obtain outpatient surgery services from a hospital or an ambulatory surgery center affiliated with a hospital, with payment according to your health plan's hospital services benefits.

⁴ Skilled nursing services are limited to 100 preauthorized days during a calendar-year except when received through a hospice program provided by a participating hospice agency. This 100 preauthorized day maximum on skilled nursing services is a combined maximum between SNF in a hospital unit and skilled nursing facilities.

⁵ Mental health services are accessed through Blue Shield's Mental Health Service Administrator (MHSA) using Blue Shield's MHSA participating providers. For a listing of severe mental illnesses, including serious emotional disturbances of a child, and other benefit details, please refer to the Evidence of Coverage or plan contract.

⁶ **Optional substance abuse treatment benefits are available. If your employer purchased these benefits, a description of the benefit is attached hereto as "Substance Abuse Treatment Benefits."**

⁷ Inpatient services for acute detoxification are covered under the medical benefit; see hospitalization services for benefit details. Services for medical acute detoxification are accessed through Blue Shield using Blue Shield HMO providers.

⁸ Copayment does not apply when procedure is performed in conjunction with delivery or abdominal surgery.

⁹ Physician services copayment in the office or outpatient hospital facility only. If procedure is performed in a hospital facility setting, additional hospital services copayment may apply.

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

Schools Insurance Group
 Custom Access+ HMO® Plans
 Outpatient Prescription Drug Coverage
 (For groups of 300 and above)

THIS DRUG SUMMARY IS INTENDED TO BE USED WITH THE ACCESS+ HMO OR ADDED ADVANTAGE POS PLANS UNIFORM HEALTH PLAN BENEFITS AND COVERAGE MATRIX. THE EVIDENCE OF COVERAGE AND PLAN CONTRACT SHOULD BE CONSULTED FOR A DETAILED DESCRIPTION OF COVERAGE BENEFITS AND LIMITATIONS.

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Highlight: 2-Tier/Closed Formulary
 No Calendar-Year Brand-Name Drug Deductible
 \$10 Formulary Generic/\$25 Formulary Brand-Name - Retail Pharmacy
 \$20 Formulary Generic/\$50 Formulary Brand-Name - Mail Service

Covered Services	Member Copayment	
	None	
	Participating Pharmacy	Non-Participating Pharmacy
DEDUCTIBLES (Prescription drug coverage benefits are not subject to the medical plan deductible.)		
Calendar-year brand-name drug deductible		
PRESCRIPTION DRUG COVERAGE ^{1, 2, 3, 4,5}		
(Includes oral contraceptives, diaphragms, and covered diabetic drugs and testing supplies)		
Retail prescriptions (For up to a 30-day supply)		
• Formulary generic drugs	\$10 per prescription	Not covered
• Formulary brand name drugs	\$25 per prescription	Not covered
Mail service prescriptions (For up to a 90-day supply)		
• Formulary generic drugs	\$20 per prescription	Not covered
• Formulary brand name drugs	\$50 per prescription	Not covered
Specialty Pharmacies		
• Specialty drugs	20%	Not covered
	(Up to \$100 copayment maximum per prescription)	

1 Copayments and charges for these covered services are not included in the calculation of the member's medical calendar-year copayment maximum and continue to be the member's responsibility after the calendar-year copayment maximum is reached. Please refer to the Evidence of Coverage and the Plan Contract for exact terms and conditions of coverage. Please note that if you switch from another plan, your prescription drug deductible credit from the previous plan during the calendar year, if applicable, will not carry forward to the new plan.

2 Only drugs on the Blue Shield Drug Formulary are covered unless prior authorized by Blue Shield Pharmacy Services. If the member requests a brand-name drug and a generic drug equivalent is available, the member is responsible for paying the difference between the cost to Blue Shield of California of the brand-name drug and its generic drug equivalent, as well as the applicable generic drug copayment.

3 Specialty drugs are covered only when dispensed by select pharmacies in the Specialty Pharmacy Network unless Medically Necessary for a covered emergency.

4 Selected formulary and non-formulary drugs require prior authorization for Medical Necessity, and when effective, lower cost alternatives are available.

5 Specialty Drugs are specific Drugs used to treat complex or chronic conditions which usually require close monitoring such as multiple sclerosis, hepatitis, rheumatoid arthritis, cancers, and other conditions that are difficult to treat with traditional therapies. Specialty Drugs are listed in the Blue Shield Outpatient Drug Formulary. Specialty Drugs may be self-administered in the home by injection by the patient or family member (subcutaneously or intramuscularly), by inhalation, orally or topically. Infused or Intravenous (IV) medications are not included as Specialty Drugs. These Drugs may also require special handling, special manufacturing processes, and may have limited prescribing or limited pharmacy availability. Specialty Drugs must be considered safe for self-administration by Blue Shield's Pharmacy & Therapeutics Committee, be obtained from a Blue Shield Specialty Pharmacy and may require prior authorization for Medical Necessity by Blue Shield

Note: 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). Since 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 have a subsequent break in this coverage of 63 days or more before enrolling in Medicare Part D you could be subject to payment of higher Part D premiums.

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Important Prescription Drug Information

You can find details about your drug coverage three ways:

1. Check your *Evidence of Coverage*.
2. Go to **blueshieldca.com** and log onto My Health Plan from the home page.
3. Call Member Services at the number listed on your Blue Shield member ID card.

At Blue Shield of California, we're dedicated to providing you with valuable resources for managing your drug coverage. Go online to the *Pharmacy* section of **blueshieldca.com** and select the *Drug Database and Formulary* to access a variety of useful drug information that can affect your out-of-pocket expenses, such as:

- Look up drugs with generic equivalents;
- Look up drugs that require prior authorization;
- Find specifics about your prescription copayments;
- Find local network pharmacies to fill your prescriptions.

TIPS!

Using the convenient mail service pharmacy can save you time and money. If you take a consistent dose of a covered maintenance drug for a chronic condition, such as diabetes or high blood pressure, you can receive up to a 90-day supply through the mail service pharmacy with a reduced copayment. Call the mail service pharmacy at (866) 346-7200. Members using TTY equipment can call TTY/TDD 866-346-7197.

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

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Schools Insurance Group Chiropractic Benefits

Additional coverage for your Access+ HMO® Plans

Blue Shield Chiropractic Care coverage lets you self-refer to a network of more than 3,310 licensed chiropractors. Benefits are provided through a contract with American Specialty Health Plans of California, Inc. (ASH Plans).

How the Program Works

You can visit any participating chiropractor from the ASH Plans network *without* a referral from your Access+ HMO or Added Advantage POS Personal Physician. Simply call a participating provider to schedule an initial exam.

At the time of your first visit, you'll present your Blue Shield identification card and pay only your copayment. Because participating chiropractors bill ASH Plans directly, you'll never have to file claim forms.

If you need further treatment, the participating chiropractor will submit a proposed treatment plan to ASH Plans and obtain the necessary authorization from ASH Plans to continue treatment up to the calendar-year maximum of 30 visits.

What's Covered

The plan covers medically necessary chiropractic services including:

- Initial and subsequent examinations
- Office visits and adjustments (subject to annual limits)
- Adjunctive therapies
- X-rays and laboratory tests (chiropractic only)

Benefit Plan Design

Calendar-year Maximum	30 Visits
Calendar-year Deductible	None
Calendar-year Chiropractic Appliances Benefit ^{1,2}	\$50
Covered Services	Member Copayment
Chiropractic Services	\$10
Out-of-network Coverage	None

1. Chiropractic appliances are covered up to a maximum of \$50 in a calendar-year as authorized by ASH Plans.
2. As authorized by ASH Plans, this allowance is applied toward the purchase of items determined necessary, such as supports, collars, pillows, heel lifts, ice packs, cushions, orthotics, rib belts and home traction units.

Friendly Customer Service

Helpful ASH Plans Member Services representatives are available at (800) 678-9133 Monday through Friday from 6 a.m. to 5 p.m. to answer questions, assist with problems, or help locate a participating chiropractor.

This document is only a summary for informational purposes. It is not a contract. Please refer to the *Evidence of Coverage* and the Group Health Service Agreement for the exact terms and conditions of coverage.

Substance Abuse Treatment Benefits

Attachment to Benefit Summary (Uniform Benefits and Coverage Matrix)

For Access+ HMO® Plans and Core Flex HMO Plans

How the Plan Works

In addition to the benefits listed in the Benefit Summary, your health plan also covers inpatient hospital and professional (physician) services for substance abuse treatment and rehabilitation provided via hospitalization or partial hospitalization/day treatment.¹ All services must be medically necessary. Blue Shield of California has contracted with a Mental Health Service Administrator (MHSA), a licensed specialized health care service plan, to administer and deliver these services from MHSA participating providers. The MHSA is only the administrator for participating providers. Blue Shield of California does not provide benefits for services provided by non-participating providers.

Coverage Details

Residential care is not covered.

Covered Services	Member Copayment ²
	MHSA Participating Provider
Inpatient Hospitalization	Inpatient Hospitalization Copay Applies
Professional (Physician) Services - Inpatient and Outpatient Physician Visit	Physician Visit Copay Applies
Partial Hospitalization/Day Treatment	Ambulatory Surgery Copay Applies

1. Except for emergencies, benefits are covered only when pre-authorized by the MHSA.
2. Please refer to the Medical Benefit Summary for applicable copayment responsibility.

This document is only a summary for informational purposes. It is not a contract. Please refer to the *Plan Contract* and *Evidence of Coverage* for the exact terms and conditions of coverage.