

Schools Insurance Group
 Shield Spectrum PPOSM Savings Plus 2250
 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: \$2,250 individual coverage deductible or \$4,500 family coverage deductible

Effective July 1, 2010

DEDUCTIBLES	Preferred Providers¹	Non-Preferred Providers¹
Calendar year medical deductible (All providers combined) (Note: For family coverage, the full family deductible must be met before the enrollee or covered dependents can receive benefits for covered services.)	\$2,250 per individual/\$4,500 per family	
Calendar year out-of-pocket maximum¹ (Includes the plan deductible) (Note: For family coverage, the full family out-of-pocket maximum must be met before the enrollee or covered dependents can receive 100% benefits for covered services.)	\$3,000 per individual/\$5,500 per family	
LIFETIME MAXIMUM	\$6,000,000	
Covered Services	Member Copayment	
PROFESSIONAL SERVICES	Preferred Providers¹	Non-Preferred Providers¹
Professional (physician) benefits		
• Physician and specialist office visits	20%	50%
• Outpatient X-ray, pathology and laboratory	20%	50%
Allergy testing and treatment benefits		
• Office visits (includes visits for allergy serum injections)	20%	50%
Preventive care benefits		
• Annual routine physical examination, vision and hearing screening and immunizations	\$35 per visit ²	Not covered
• Routine laboratory services, including annual mammography, Papanicolaou test, or cervical cancer and human papillomavirus (HPV) screening	20% ²	Not covered
• Well baby care (Includes: eye/ear screenings, immunizations, vaccinations)	\$35 per visit ²	Not covered
• Well baby laboratory	20% ²	Not covered
OUTPATIENT SERVICES		
Hospital benefits (facility services) The maximum allowed charges for non-emergency surgery and services performed in a non-participating Ambulatory Surgery Center or outpatient unit of a non-preferred hospital is \$350 per day. Members are responsible for 50% of this \$350 per day, plus all charges in excess of \$350.		
• Outpatient surgery performed in a Participating Ambulatory Surgery Center (ASC) ³	20%	50%
• Outpatient surgery in a hospital	20%	50%
• Outpatient services for treatment of illness or injury and necessary supplies (Except as described under "Rehabilitation services")	20%	50%
• Bariatric surgery ⁵ (pre-authorization required; medically necessary surgery for weight loss, for morbid obesity only)	20%	50%
HOSPITALIZATION SERVICES		
Hospital benefits (facility services)		
• Inpatient physician benefits	20%	50%
• Semi-private room and board, medically necessary services and supplies	20%	50% ⁴
• Bariatric surgery ⁵ (pre-authorization required; medically necessary surgery for weight loss, for morbid obesity only)	20%	50% ⁴
Skilled nursing facility benefits⁶ (Combined maximum of up to 100 preauthorized days per calendar year; semi-private accommodations)		
• Skilled nursing free standing facility	20%	20% with prior authorization ⁶
• Skilled nursing facility unit of a hospital	20%	50% ⁴
EMERGENCY HEALTH COVERAGE		
• Emergency room services not resulting in admission (ER Facility copay does not apply if the member is admitted directly from the ER for inpatient services.)	20%	20%
• Emergency room services resulting in admission (when the member is admitted directly from the ER)	20%	20%
• Emergency room physician services	20%	20%

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AMBULANCE SERVICES		
• Emergency or authorized transport	20%	20%
PRESCRIPTION DRUG COVERAGE ^{7, 8, 9, 10, 11, 12, 13}		
(Subject to deductible; includes oral contraceptives, diaphragms, and covered diabetic drugs and testing supplies)		
Outpatient Prescription Drug Benefits	Participating Pharmacy	Non-Participating Pharmacy
Retail and Mail service prescriptions (For up to a 30-day supply)	20%	20%
Home Self administered injectable medications (available through Specialty Pharmacy network only)	20%	Not covered through mail service
PROSTHETICS/ORTHOTICS		
• Prosthetic equipment and devices (Separate office visit copay may apply)	20%	50%
• Orthotic equipment and devices (Separate office visit copay may apply)	20%	50%
DURABLE MEDICAL EQUIPMENT		
• Durable medical equipment services (Plan payment up to \$2,000 maximum per calendar year)	20%	50%
MENTAL HEALTH SERVICES (PSYCHIATRIC) ¹⁴	MHSA Participating Providers ¹	MHSA Non-Participating Providers ¹
• Inpatient hospital facility services	20%	50% ⁴
• Outpatient mental health services	20%	50%
CHEMICAL DEPENDENCY SERVICES (SUBSTANCE ABUSE) ¹⁷		
Please see footnote 15		
• Chemical dependency and substance abuse services	Not Covered	Not Covered
HOME HEALTH SERVICES ¹⁸	Preferred Providers ¹	Non-Preferred Providers ¹
• Home health care agency services (Up to 100 prior authorized visit maximum per calendar year)	20%	Not covered ¹⁸
• Home infusion/home injectable therapy provided by a home infusion agency	20%	Not covered ¹⁸
OTHER		
Hospice program benefits ¹⁸		
• Routine home care	No charge	Not covered ¹⁸
• Inpatient respite care	No charge	Not covered ¹⁸
• 24 hour continuous home care	20%	Not covered ¹⁸
• General inpatient care	20%	Not covered ¹⁸
Chiropractic benefits ¹⁶		
• Chiropractic services – provided by a chiropractor (Up to 20 visits per calendar year)	20%	50%
Acupuncture benefits ¹⁶		
• Acupuncture services (Up to 20 visits per calendar year)	20% (maximum plan payment up to \$25 per visit)	20% (maximum plan payment up to \$25 per visit)
Rehabilitation services (physical, occupational and respiratory therapy)		
• In an office location	20%	50%
Speech therapy benefits		
• In an office location	20%	50%
Pregnancy and maternity care benefits		
• Prenatal and postnatal physician office visits (For inpatient hospital services, see "Hospitalization Services.")	20%	50%
Family planning benefits		
• Counseling and consulting	20%	Not covered
• Tubal ligation ¹⁹	20%	Not covered
• Elective abortion ¹⁹	20%	Not covered
• Vasectomy ¹⁹	20%	Not covered
Diabetes care benefits		
• Devices, equipment and non-testing supplies (For testing supplies, see "Outpatient Prescription Drug Coverage.")	20%	50%
• Diabetes self-management training (If billed by your provider, you will also be responsible for the office visit copayment)	20%	50%

Care outside of plan service area (Benefits provided through the BlueCard® Program) Benefits provided through BlueCard Program, for out-of-state emergency and non-emergency care, are provided at the preferred level of the local Blue Plan allowable amount when you use a Blue Cross/Blue Shield provider.

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|-------------------------------------|------------------------|------------------------|
| • Within US: BlueCard Program | See Applicable Benefit | See Applicable Benefit |
| • Outside of US: BlueCard Worldwide | See Applicable Benefit | See Applicable Benefit |
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Optional Benefits Optional dental, vision, substance abuse treatment or infertility benefits are available.
If your employer purchased any of these benefits, a description of the benefit is provided separately.

- 1 Member is responsible for copayment in addition to any charges above allowable amounts. The copayment percentage indicated is a percentage of allowed amounts. Preferred providers accept Blue Shield's allowable amount as full payment for covered services. Non-preferred providers can charge more than these amounts. When members use non-preferred providers, they must pay the applicable copayment plus any amount that exceeds Blue Shield's allowable amount. Charges in excess of the allowable amount do not count toward the calendar-year deductible or out-of-pocket maximum. Payments applied to your Calendar Year Deductible accrue towards the Maximum Calendar Year Out-of-Pocket Responsibility.
- 2 The preventive care and well-baby care office visit are not subject to the plan deductible. Other covered non-preventive services received during or in connection with the office visit are subject to the plan deductible and the applicable copayment percentage.
- 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 The maximum allowed charge for non-emergency hospital services received from a non-preferred hospital is \$600 per day. Members are responsible for 50 percent of this \$600 per day, plus all charges in excess of \$600. Payments that exceed the allowed charge do not count toward the calendar-year out-of-pocket maximum, and continue to be charged after it is reached.
- 5 Bariatric surgery is covered when pre-authorized by Blue Shield. However, for members residing in Imperial, Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, Santa Barbara and Ventura Counties ("Designated Counties"), bariatric surgery services are covered only when performed at designated contracting bariatric surgery facilities and by designated contracting surgeons; coverage is not available for bariatric services from any other preferred provider and there is no coverage for bariatric services from non-preferred Providers. In addition, if prior authorized by Blue Shield of California, a member in a Designated County who is required to travel more than 50 miles to a designated bariatric surgery facility will be eligible for limited reimbursement for specified travel expenses for the member and one companion. Refer to the Evidence of Coverage for further benefit details.
- 6 Services may require prior authorization by Blue Shield. When services are prior authorized, members pay the preferred or participating provider amount.
- 7 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 Medicare Part D premiums.
- 8 If the member requests a Brand Name Drug when a Generic Drug equivalent is available, the member is responsible for paying the difference between the cost to Blue Shield of the Brand Name Drug and its Generic Drug equivalent, as well as the applicable Generic Drug Copayment. This difference in cost that the member must pay is not applied to the Calendar Year Deductible and is not included in the Calendar Year maximum out-of-pocket responsibility calculations.
- 9 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 your new plan.
- 10 For the Outpatient Drugs benefit, covered drugs obtained from Non-Participating Pharmacies will be subject to and accrue to the deductible and the copay maximum for Preferred Providers.
- 11 Specialty drugs are covered only when dispensed by select pharmacies in the Specialty Pharmacy Network unless Medically Necessary for a covered emergency.
- 12 Selected formulary and non-formulary drugs require prior authorization by Blue Shield for Medical Necessity, and when effective, lower cost alternatives are available.
- 13 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.
- 14 Mental health services are accessed through Blue Shield's Mental Health Service Administrator (MHSA) - using Blue Shield's MHSA participating and non-participating providers. Only Blue Shield MHSA contracted providers are administered by the Blue Shield MHSA. Behavioral health services rendered by non participating providers are administered by Blue Shield. 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.
- 15 **Optional substance abuse treatment benefits are available. If your employer purchased these benefits, a description of the benefit is attached hereto as "Additional Substance Abuse Treatment Benefits."**
- 16 Acupuncture and chiropractic visits accrue to the calendar-year visit maximum regardless of whether the plan deductible has been met.
- 17 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's preferred providers or non-preferred providers.
- 18 Out of network home health care, home infusion and hospice services are not covered unless pre-authorized. When these services are pre-authorized, the member pays the Preferred Provider copayment.
- 19 Copayment shown is for physician's services. If the procedure is performed in a facility setting (hospital or outpatient surgery center), an additional facility copayment may apply.

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

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Substance Abuse Treatment Benefits

Attachment to Benefit Summary (Uniform Benefits and Coverage Matrix)

Blue Shield of California Life & Health Insurance Company

For # Shield Spectrum PPOSM Plans, Active Choice Plans, Foundation Plans and Shield Spectrum PPO Savings Plus 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 Life & Health Insurance Company 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, and does not administer non-participating providers.

Coverage Details

Residential care is not covered. Out of pocket costs are lowest when you receive care from an MHSA participating provider.

Covered Services	Member Copayment ³	
	MHSA Participating Provider [*]	MHSA Non-Participating Provider ²
Inpatient Hospital	Inpatient Hospitalization Copay Applies	Inpatient Hospitalization Copay Applies
Professional (Physician) Services - Inpatient and Outpatient Physician Visit	Physician Visit Copay Applies	Physician Visit CopayApplies

* Copayments are calculated based on the negotiated rate with participating providers.

1. Except for emergencies, benefits are covered only when pre-authorized by the MHSA.
2. Member is responsible for a copayment in addition to any charges above allowable amounts from non-participating providers. MHSA participating providers accept Blue Shield's allowable amount as full payment for covered services. Non-participating providers can charge more than these amounts. When members use non-participating providers, they must pay the applicable copayment plus any amount that exceeds Blue Shield's allowable amount.
3. Please refer to the Medical Benefit Summary for applicable copayment responsibility.

This is only a summary of the additional substance abuse treatment benefits not described in the Uniform Benefits and Coverage Matrix. It is not a contract. Please refer to the *Group Policy* and *Certificate of Insurance* for a detailed description of covered benefits and limitations.

#These plans are underwritten by Blue Shield of California Life & Health Insurance Company, an Independent Licensee of the Blue Shield Association.

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