

Summary of Benefits

CSEBA/California Schools Employee
Benefits Association
Effective July 1, 2019

ASO PPO Gold – 20 500/1500 90/70

Preferred Benefit Plan

Blue Shield of California has been appointed the Claims Administrator. This Summary of Benefits shows the amount you will pay for covered services under this Claims Administrator benefit plan. It is only a summary and it is part of the agreement for health care coverage, called the Benefit Booklet.¹ Please read both documents carefully for details.

Provider Network:

Preferred Provider Network

This benefit plan uses a specific network of health care providers, called the Preferred Provider network. Providers in this network are called participating providers. You pay less for covered services when you use a participating provider than when you use a non-participating provider. You can find participating providers in this network at blueshieldca.com.

Calendar Year Deductibles (CYD)²

A calendar year deductible (CYD) is the amount a member pays each calendar year before the Claims Administrator pays for covered services under the benefit plan. The Claims Administrator pays for some covered services before the calendar year deductible is met, as noted in the Benefits chart below.

		When using a participating provider ³	When using a non-participating provider ⁴
Calendar year medical deductible	<i>Individual coverage</i>	\$500	\$1,000
	<i>Family coverage</i>	\$500: individual \$1,500: family	\$1,000: individual \$3,000: family

Calendar Year Out-of-Pocket Maximum⁵

An out-of-pocket maximum is the most a member will pay for covered services each calendar year. Any exceptions are listed in the Notes section at the end of this Summary of Benefits.

No Lifetime Benefit Maximum

Under this benefit plan there is no dollar limit on the total amount the Claims Administrator will pay for covered services in a member's lifetime.

	When using a participating provider ³	When using a non-participating ⁴ provider
<i>Individual coverage</i>	\$3,000	\$6,000
<i>Family coverage</i>	\$3,000: individual \$6,000: family	\$6,000: individual \$12,000: family

	When using a participating provider ³	CYD ² applies	When using a non-participating provider ⁴	CYD ² applies
Preventive Health Services⁷	\$0		30%	✓
Physician services				
Primary care office visit	\$20/visit		30%	✓
Specialist care office visit	\$20/visit		30%	✓
Physician home visit	10%	✓	30%	✓
Physician inpatient, outpatient, and surgery services	10%	✓	30%	✓
Other professional services				
Other practitioner office visit <i>Includes nurses, nurse practitioners, and therapists.</i>	\$20/visit		30%	✓
Acupuncture services <i>Up to 12 visits per member, per calendar year.</i>	10%	✓	30%	✓
Chiropractic services <i>Up to 24 visits per member, per calendar year.</i>	10%	✓	30%	✓
Teladoc consultation	\$5/consult		Not covered	
Family planning				
• Counseling, consulting, and education	\$0		30%	✓
• Injectable contraceptive; diaphragm fitting, intrauterine device (IUD), implantable contraceptive, and related procedure.	\$0		30%	✓
• Tubal ligation	\$0		30%	✓
• Vasectomy	10%	✓	30%	✓
• Infertility services	Not covered		Not covered	
Podiatric services	\$20/visit		30%	✓
Pregnancy and maternity care⁷				
Physician office visits: prenatal and postnatal	10%	✓	30%	✓
Physician services for pregnancy termination	10%	✓	30%	✓
Emergency services and urgent care				
Emergency room services <i>If admitted to the hospital, this payment for emergency room services does not apply. Instead, you pay the participating provider payment under Inpatient facility services/ Hospital services and stay.</i>	\$150/visit plus 10%		\$150/visit plus 10%	
Emergency room physician services	10%	✓	10%	✓

Benefits⁶

Your payment

	When using a participating provider ³	CYD ² applies	When using a non-participating provider ⁴	CYD ² applies
Urgent care physician services	\$20/visit		30%	✓
Ambulance services <i>This payment is for emergency or authorized transport.</i>	10%	✓	10%	✓
Outpatient facility services				
Ambulatory surgery center	10%	✓	30% up to \$350/day plus 100% of additional charges	✓
Outpatient department of a hospital: surgery	10%	✓	30% up to \$350/day plus 100% of additional charges	✓
Outpatient department of a hospital: treatment of illness or injury, radiation therapy, chemotherapy, and necessary supplies	10%	✓	30% up to \$350/day plus 100% of additional charges	✓
Inpatient facility services				
Hospital services and stay	10%	✓	30% up to \$600/day plus 100% of additional charges	✓
Transplant services <i>This payment is for all covered transplants except tissue and kidney. For tissue and kidney transplant services, the payment for Inpatient facility services/ Hospital services and stay applies.</i> <i>Travel expenses for an authorized, special transplant: recipient & companion transportation limited to \$10,000/transplant. Unrelated donor search, limited to \$30,000/transplant.</i>				
• Special transplant facility inpatient services	10%	✓	Not covered	
• Physician inpatient services	10%	✓	Not covered	

	When using a participating provider ³	CYD ² applies	When using a non-participating provider ⁴	CYD ² applies
Bariatric surgery services, designated California counties <i>This payment is for bariatric surgery services for residents of designated California counties. For bariatric surgery services for residents of non-designated California counties, the payments for Inpatient facility services/ Hospital services and stay and Physician inpatient and surgery services apply for inpatient services; or, if provided on an outpatient basis, the Outpatient facility services and Outpatient physician services payments apply.</i> <i>Travel expenses for an authorized, specialized surgery: recipient & companion transportation limited to \$3,000/surgery.</i>				
Inpatient facility services	10%	✓	Not covered	
Outpatient facility services	10%	✓	Not covered	
Physician services	10%	✓	Not covered	
Diagnostic x-ray, imaging, pathology, and laboratory services <i>This payment is for covered services that are diagnostic, non-preventive health services, and diagnostic radiological procedures, such as CT scans, MRIs, MRAs, and PET scans. For the payments for covered services that are considered Preventive Health Services, see Preventive Health Services.</i>				
Laboratory services <i>Includes diagnostic Papanicolaou (Pap) test.</i>				
<ul style="list-style-type: none"> Laboratory center 	10%	✓	30%	✓
<ul style="list-style-type: none"> Outpatient department of a hospital 	10%	✓	30% up to \$350/day plus 100% of additional charges	✓
X-ray and imaging services <i>Includes diagnostic mammography.</i>				
<ul style="list-style-type: none"> Outpatient radiology center 	10%	✓	30%	✓
<ul style="list-style-type: none"> Outpatient department of a hospital 	10%	✓	30% up to \$350/day plus 100% of additional charges	✓

Benefits⁶

Your payment

	When using a participating provider ³	CYD ² applies	When using a non-participating provider ⁴	CYD ² applies
Other outpatient diagnostic testing				
<i>Testing to diagnose illness or injury such as vestibular function tests, EKG, ECG, cardiac monitoring, non-invasive vascular studies, sleep medicine testing, muscle and range of motion tests, EEG, and EMG.</i>				
• Office location	10%	✓	30%	✓
• Outpatient department of a hospital	10%	✓	30% up to \$350/day plus 100% of additional charges	✓
Radiological and nuclear imaging services				
• Outpatient radiology center	10%	✓	30%	✓
• Outpatient department of a hospital	10%	✓	30% up to \$350/day plus 100% of additional charges	✓
Rehabilitative and Habilitative Services				
<i>Includes physical therapy, occupational therapy, respiratory therapy, and speech therapy services.</i>				
Office location:	10%	✓	30%	✓
Outpatient department of a hospital:	10%	✓	30% up to \$350/day plus 100% of additional charges	✓
Durable medical equipment (DME)				
DME	10%	✓	30%	✓
Breast pump	\$0		Not covered	
Orthotic equipment and devices	10%	✓	30%	✓
Prosthetic equipment and devices	10%	✓	30%	✓
Home health services				
<i>Up to 100 visits per member, per calendar year, by a home health care agency. All visits count towards the limit, including visits during any applicable deductible period, except hemophilia and home infusion nursing visits.</i>				

Benefits⁶

Your payment

	When using a participating provider ³	CYD ² applies	When using a non-participating provider ⁴	CYD ² applies
Home health agency services <i>Includes home visits by a nurse, home health aide, medical social worker, physical therapist, speech therapist, or occupational therapist.</i>	10%	✓	Not covered	
Home visits by an infusion nurse	10%	✓	Not covered	
Home health medical supplies	10%	✓	Not covered	
Home infusion agency services	10%	✓	Not covered	
Hemophilia home infusion services <i>Includes blood factor products.</i>	10%	✓	Not covered	
Skilled nursing facility (SNF) services				
<i>Up to 100 days per member, per benefit period, except when provided as part of a hospice program. All days count towards the limit, including days during any applicable deductible period and days in different SNFs during the calendar year.</i>				
Freestanding SNF	10%	✓	10%	✓
Hospital-based SNF	10%	✓	30% up to \$600/day plus 100% of additional charges	✓
Hospice program services				
<i>Includes pre-hospice consultation, routine home care, 24-hour continuous home care, short-term inpatient care for pain and symptom management, and inpatient respite care.</i>	\$0		Not covered	
Other services and supplies				
Diabetes care services				
• Devices, equipment, and supplies	10%	✓	30%	✓
• Self-management training	\$20/visit		30%	✓
Dialysis services	10%	✓	30% up to \$350/day plus 100% of additional charges	✓
PKU product formulas and special food products	10%	✓	10%	✓
Allergy serum	10%	✓	30%	✓

Mental Health and 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	\$20/visit		30%	✓
Other outpatient services: behavioral health treatment for pervasive developmental disorder in an office setting	\$20/visit		30%	✓
Other outpatient services, including intensive outpatient care, behavioral health treatment for pervasive developmental disorder or autism in a home, or other non-institutional facility setting, and office-based opioid treatment	10%	✓	30%	✓
Partial hospitalization program	10%	✓	30% up to \$350/day plus 100% of additional charges	✓
Psychological testing	10%	✓	30%	✓
Inpatient services				
Physician inpatient services	10%	✓	30%	✓
Hospital services	10%	✓	30% up to \$600/day plus 100% of additional charges	✓
Residential care	10%	✓	30% up to \$600/day plus 100% of additional charges	✓

Prior Authorization

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

- Radiological and nuclear imaging services
- Inpatient facility services
- Home health services from non-participating providers
- Mental health services, except outpatient office visits
- Hospice program services

Please review the Benefit Booklet for more about benefits that require prior authorization.

1 Benefit Booklet:

The Benefit Booklet describes the benefits, limitations, and exclusions that apply to coverage under this benefit plan. Please review the Benefit Booklet for more details of coverage outlined in this Summary of Benefits. You can request a copy of the Benefit Booklet at any time.

Defined terms are in the Benefit Booklet. Refer to the Benefit Booklet for an explanation of the terms used in this Summary of Benefits.

2 Calendar Year Deductible (CYD):

Calendar Year Deductible explained. A deductible is the amount you pay each calendar year before the Claims Administrator pays for Covered Services under the benefit plan.

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

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

Essential health benefits count towards the Calendar Year Deductible.

This benefit plan has separate Deductibles for:

- 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 who meets the individual Deductible prior to the family meeting the family Deductible within a Calendar Year.

3 Using Participating Providers:

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

Your payment for services from "Other Providers." You will pay the Copayment or Coinsurance applicable to Participating Providers for Covered Services received from Other Providers. However, Other Providers do not have a contract to provide health care services to Members and so are not Participating Providers. Therefore, you will also pay all charges above the Allowable Amount. This out-of-pocket expense can be significant.

4 Using Non-Participating Providers:

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

- the Copayment or Coinsurance (once any Calendar Year Deductible has been met), and
- any charges above the Allowable Amount (which can be significant).

"Allowable Amount" is defined in the Benefit Booklet. In addition:

- Any Coinsurance is determined from the Allowable Amount.

Notes

- Any charges above the Allowable Amount are not covered, do not count towards the Out-of-Pocket Maximum, and are your responsibility for payment to the provider. This out-of-pocket expense can be significant.
- Some Benefits from Non-Participating Providers have the Allowable Amount listed in the Benefits chart as a specific dollar (\$) amount. You are responsible for any charges above the Allowable Amount, whether or not an amount is listed in the Benefits chart.

5 Calendar Year Out-of-Pocket Maximum (OOPM):

Your payment after you reach the calendar year OOPM. You will continue to be responsible for Copayments or Coinsurance for the following Covered Services after the Calendar Year Out-of-Pocket Maximum is met:

- bariatric surgery: additional covered travel expenses for bariatric surgery
- dialysis center benefits: dialysis services from a Non-Participating Provider
- benefit maximum: charges for services after any benefit limit is reached

Essential health benefits count towards the OOPM.

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

This benefit 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 who meets the individual OOPM prior to the family meeting the family OOPM within a Calendar Year.

6 Separate Member Payments When Multiple Covered Services are Received:

Each time you receive multiple Covered Services, you might have separate payments (Copayment or Coinsurance) for each service. When this happens, you may be responsible for multiple Copayments or Coinsurance. For example, you may owe an office visit Copayment in addition to an allergy serum Copayment when you visit the doctor for an allergy shot.

7 Preventive Health Services:

If you only receive Preventive Health Services during a physician office visit, there is no Copayment or Coinsurance for the visit. If you receive both Preventive Health Services and other Covered Services during the physician office visit, you may have a Copayment or Coinsurance for the visit.

Benefit Plans may be modified to ensure compliance with Federal requirements.
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