

Coverage Period: 1/1/25 - 12/31/25

PRISM/Santa Barbara Superior Courts ASO EPO Plan

Coverage for: Individual + Family | Plan Type: EPO 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 myoptions.blueshieldca.com/prism or call **1-855-599-2650**. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, 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. For your Pharmacy benefits through Express-Scripts (Medco) go to www.express-scripts.com or call 1-877-554-3091.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0.	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care</u> and services listed in your complete terms of coverage.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>healthcare.gov/coverage/preventive-care-benefits</u> .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	\$1,500 per individual / \$3,000 per family for <u>participating providers</u> . Prescription: \$5,100 per individual / \$10,200 per family for participating providers.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	Copayments for certain services, prescription drug cost share out-of-network, any member prescription penalties (if applicable), 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 <u>network provider</u> ?	Yes. See <u>blueshieldca.com/fad</u> or call 1-855-599-2650 for a list of <u>network</u> <u>providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u> network. You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	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		What You Will Pay		Limitations, Exceptions, & Other
Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Important Information
	Primary care visit to treat an injury or illness	\$20/visit	Not Covered	None
If you visit a health care provider's office or clinic	Specialist visit	\$20/visit	Not Covered	INOTIE
	Preventive care/screening /immunization	No Charge	Not Covered	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)	Lab & Path: No Charge X-Ray & Imaging: No Charge Other Diagnostic Examination: No Charge	Lab & Path: Not Covered X-Ray & Imaging: Not Covered Other Diagnostic Examination: Not Covered	The services listed are at a freestanding location.
	Imaging (CT/PET scans, MRIs)	Outpatient Radiology Center: No Charge Outpatient Hospital: No Charge	Outpatient Radiology Center: Not Covered Outpatient Hospital: Not Covered	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits.
Pharmacy OOPM	Out of Pocket Maximum (OOPM)	\$5,100 per individual / \$10,200 per family	Non-Participating Provider claims do not apply to the OOPM	Member penalties including generic equivalent and retail refill allowance do not apply to the OOPM.

 $^{^{\}star}$ For more information about limitations and exceptions, see the plan or policy document at $\underline{\text{myoptions.blueshieldca.com/prism}}.$

Common Medical		What You Will Pay		Limitations Expansions 9 Other
Event	Services You May Need	<u>Participating Provider</u> (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Tier 1 - Typically Generic	\$10 Co-pay (retail) \$20 Co-pay (mail order)	\$10 Co-pay (retail) Not Covered for mail order scripts	Covers up to a 30-day supply (retail prescription); up to a 90-day supply (mail order prescription). For brand drugs that have a generic equivalent available: Member may pay the generic co-pay plus the difference in cost between the brand and generic drugs. For prepackaged drugs that have more than a 30 day supply, members will be charged up to 3 co-pays at a retail pharmacy per fill. Prior Authorization / Coverage Management programs may apply to some drugs 90 day supply for maintenance medication available through Express Scripts, Walgreens and CVS. Members who continue to fill 30-day supply after their 3rd fill will pay 100% of the prescription cost for their maintenance
If you need drugs to treat your illness or condition More information about	Tier 2 - Typically <u>Preferred</u> / Brand	\$35 Co-pay (retail) \$70 Co-pay (mail order)	\$35 Co-pay (retail) Not Covered for mail order scripts	
prescription drug coverage is available at www.express- scripts.com	Tier 3 - Typically Non- <u>Preferred</u> / Specialty Drugs	\$50 Co-pay (retail) \$100 Co-pay (mail order)	\$50 Co-pay (retail) Not Covered for mail order scripts	
	Specialty Drugs	20% to \$100 max (retail) 20% to \$100 max (mail order)	Not Covered	medications. Out of Pocket Maximum (OOPM) Member penalties including generic equivalent and retail refill allowance do not apply to the OOPM.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Ambulatory Surgery Center: No Charge Outpatient Hospital: No Charge	Ambulatory Surgery Center: Not Covered Outpatient Hospital: Not Covered	None

^{*} For more information about limitations and exceptions, see the plan or policy document at myoptions.blueshieldca.com/prism.

Common Medical		What You Will Pay		Limitations Evacutions 9 Other
Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Physician/surgeon fees	No Charge	Not Covered	
	Emergency room care	Facility Fee: \$100/visit Physician Fee: No Charge	Facility Fee: \$100/visit Physician Fee: No Charge	None
If you need immediate medical attention	Emergency medical transportation	\$50/transport	\$50/transport	This payment is for emergency or authorized transport.
	<u>Urgent care</u>	\$20/visit	Not Covered	None
If you have a hospital stay	Facility fee (e.g., hospital room)	\$250/admission + 20% coinsurance	Not Covered	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits.
	Physician/surgeon fees	No Charge	Not Covered	None
If you need mental	Outpatient services	Office Visit: \$20/visit Other Outpatient Services: No Charge Partial Hospitalization: No Charge Psychological Testing: No Charge	Office Visit: Not Covered Other Outpatient Services: Not Covered Partial Hospitalization: Not Covered Psychological Testing: Not Covered	Preauthorization is required except for office visits and office-based opioid treatment. Failure to obtain preauthorization may result in non-payment of benefits.
health, behavioral health, or substance abuse services	Inpatient services	Physician Inpatient Services: No Charge Hospital Services: \$250/admission + 20% coinsurance Residential Care: \$250/admission + 20% coinsurance	Physician Inpatient Services: Not Covered Hospital Services: Not Covered Residential Care: Not Covered	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits.
	Office visits	No Charge	Not Covered	
If you are pregnant	Childbirth/delivery professional services	No Charge	Not Covered	None
	Childbirth/delivery facility services	\$250/admission + 20% coinsurance	Not Covered	
If you need help recovering or have other special health needs	Home health care	20% coinsurance	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.

^{*} For more information about limitations and exceptions, see the plan or policy document at myoptions.blueshieldca.com/prism.

Common Medical		What You Will Pay		Limitations, Exceptions, & Other
Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Important Information
	Rehabilitation services	Office Visit: \$20/visit Outpatient Hospital: \$20/visit	Office Visit: Not Covered Outpatient Hospital: Not Covered	None
	Habilitation services	Office Visit: \$20/visit Outpatient Hospital: \$20/visit	Office Visit: Not Covered Outpatient Hospital: Not Covered	INOLIG
	Skilled nursing care	Freestanding SNF: 20% coinsurance Hospital-based SNF: 20% coinsurance	Freestanding SNF: Not Covered Hospital-based SNF: Not Covered	<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.
	Durable medical equipment	20% coinsurance	Not Covered	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits.
	Hospice services	No Charge	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 shild poods	Children's eye exam	Not Covered	Not Covered	
If your child needs	Children's glasses	Not Covered	Not Covered	None
dental or eye care	Children's dental check-up	Not Covered	Not Covered	

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

Long-term care

Private-duty nursing

Routine foot care

Dental care (Adult)

Infertility Treatment

- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Weight loss programs

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^{*} For more information about limitations and exceptions, see the plan or policy document at myoptions.blueshieldca.com/prism.

Pharmacy Benefit Exclusions		
Allergy Serums	Biologicals	Drugs used for cosmetic purposes
 Drugs used to promote or stimulate hair growth 	Blood or blood plasma products	Insulin Pumps
Non-Federal Legend Drugs	 Nutritional Supplements 	Ostomy Supplies
 Drugs labeled "Caution-limited by Federal law to investigational use" or experimental drugs, even though a charge is made to the individual 	Some or certain compounds are excluded	 ACA Preventive Meds Contraceptives – Exception: covered for adults less than 51 years of age
 ACA Preventive Meds Aspirin – Exception: covered for adults under 70 years of age 	 ACA Preventive Meds Folic Acid- Exception: covered for adults under 51 years of age 	 ACA Preventive Meds Fluoride Exception: covered for children 6 months through 5 years of age
 ACA Preventive Meds Smoking Cessation- Exception: covered for adults 18 years of age and over 	 ACA Preventive Meds - Breast Cancer Prevention, Exception: covered for adults 35 years of age and over 	 ACA Preventive Meds- Bowel Prep Agents Exception: covered for adults between the ages of 50 through 75 years
 ACA Preventive Meds – Vitamin D Exception: Covered for adults age 65 years of age and over 	 Certain formulary exclusions apply, for more information on this as well as the latest drug coverage please visit our website 	 ACA Preventive Meds - Statins Exception: Covered for adults 40-75 years of age

www.express-scripts.com

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

Hearing Aids

^{*} For more information about limitations and exceptions, see the plan or policy document at myoptions.blueshieldca.com/prism.

Other Pharmacy Benefit Inclusions

- Specialty Drugs
- Insulin
- OTC Diabetic Supplies (except Insulin Pumps and Glucowatch products)
- ACA Preventive Meds Aspirin –
 Exception: covered for adults under 70 years of age
- ACA Preventive Meds Smoking Cessation-Exception: covered for adults 18 years of age and over
- ACA Preventive Meds Statins -Exception: covered for adults 40-75 years of age

- State Restricted Drugs
- Needles and Syringes
- ACA Preventive Meds Contraceptives Exception: covered for adults less than 51 years of age
- ACA Preventive Meds Folic Acid-Exception: covered for adults under 51 years of age
- ACA Preventive Meds Breast Cancer Prevention, Exception: covered for adults 35 years of age and over

- Vaccines
- Drugs to treat Impotency for males only age 18 and over
- ACA Preventive Meds Vitamin D Exception: Covered for adults age 65 years of age and over
- ACA Preventive Meds Fluoride -Exception: covered for children 6 months through 5 years of age
- ACA Preventive Meds- Bowel Prep Agents Exception: covered for adults between the ages of 50 through 75 years
- ACA Preventive Meds HIV Exception: Covered for Generic Only

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 <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice or assistance, contact: Blue Shield Customer Service at 1-855-599-2650 or the Department of Labor's Employee Benefits Security Administration at **1-866-444-EBSA (3272)** or <u>dol.gov/ebsa/healthreform</u>.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy** <u>does</u> <u>provide</u> <u>minimum essential coverage</u>.

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This plan or policy does meet the minimum value standard for the benefits it provides.**

^{*} For more information about limitations and exceptions, see the plan or policy document at myoptions.blueshieldca.com/prism.

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 baah 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 առանալու 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。

بر اى دريافت كمك رايگان زبان فارسي، لطفاً با شماره تلفن 7198-346-1-661 تماس بگيريد. : (فارسي) Persian

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

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

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

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): ສໍາລັບການຊ່ວຍເຫືອເປັນພາສາລາວແບບບໍ່ເສຍຄ່າ, ກະລນາໂທ1-866-346-7198.

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

PRA Disclosure Statement

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.08** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

^{*} For more information about limitations and exceptions, see the plan or policy document at myoptions.blueshieldca.com/prism.

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

Specialist copayment

■ Hospital (facility) copay+coins

Other copayment

\$20

\$250+20%

Other copayment

Managing Joe's Type 2 Diabetes

(a year of routine participating care of a wellcontrolled condition)

■ The plan's overall deductible

Specialist copayment

■ Hospital (facility) copay+coins

Mia's Simple Fracture

(participating emergency room visit and follow up care)

■ The plan's overall deductible

Specialist copayment \$20

■ Hospital (facility) copay+coins

Other copayment

\$250+20% \$0

\$0

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)

In this example. Peg would pay:

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Cost Sharing	
<u>Deductibles</u>	\$0
Copayments	\$300
Coinsurance	\$1,400
What isn't covered	
Limits or exclusions	\$70
The total Peg would pay is	\$1,600

This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,600
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In this example. Joe would pay:

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Cost Sharing		
<u>Deductibles</u>	\$0	
<u>Copayments</u>	\$200	
<u>Coinsurance</u>	\$200	
What isn't covered		
Limits or exclusions	\$3,500	
The total Joe would pay is	\$3,900	

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

\$0

\$20

\$250+20%

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

In this example. Mia would pay:

Cost Sharing	
Cost Sharing	
<u>Deductibles</u>	\$0
Copayments	\$200
Coinsurance	\$60
What isn't covered	
Limits or exclusions	\$10
The total Mia would pay is	\$300



NONDISCRIMINATION NOTICE

Discrimination is against the law. Blue Shield of California complies with federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Blue Shield of California does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Blue Shield of California provides:

- Aids and services at no cost to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Language services at no cost to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Blue Shield of California Civil Rights Coordinator.

If you believe that Blue Shield of California has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex you can file a grievance with:

Blue Shield of California Civil Rights Coordinator P.O. Box 629007 El Dorado Hills, CA 95762-9007

Phone: (844) 831-4133 (TTY: 711)

Fax: (844) 696-6070

Email: BlueShieldCivilRightsCoordinator@blueshieldca.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.