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Superior Court of California
County of Los Angeles

JUL 02 2021

Sherri R. Carter, Executive Officer/Clerk of Court

12 SUPERIOR COURT FOR THE STATE OF CALIFORNIA

13 FOR THE COUNTY OF LOS ANGELES

14 MARISSA POMERANCE, individually, and
15 on behalf of herself and all others similarly
16 situated,

17 Plaintiffs,

18 vs.

19 CALIFORNIA PHYSICIANS' SERVICE
20 dba BLUE SHIELD OF CALIFORNIA; and
21 DOES 1 through 100, inclusive,

22 Defendants.

Case No.: **21ST CV24575**

CLASS ACTION COMPLAINT

**COMPLAINT AND DEMAND FOR
JURY TRIAL**

1. Violations of Business & Professions Code Section 17200;
2. Declaratory Relief;
3. Breach of Contract; and
4. Breach of the Implied Covenant of Good Faith and Fair Dealing.

I.

INTRODUCTION

1. Plaintiff Marissa Pomerance, on behalf of herself and others similarly situated, brings this action to stop Blue Shield of California from wrongfully miscalculating the amount a subscriber must pay to meet their deductible for out-of-network services.

2. Plaintiff is a Blue Shield subscriber. She received treatment for out-of-network services under her Blue Shield plan, and paid the provider for those services. She submitted a claim to Blue Shield, but instead of applying the entire amount that she paid for the services to her out-of-network deductible, Blue Shield unfairly, unlawfully, fraudulently, unreasonably, and in breach of the plan contract *applied a reduced amount* to her deductible. This resulted in Plaintiff losing money as she was forced to pay for more medical expenses before reaching her deductible.

3. Blue Shield's contracts do not specify how Blue Shield will calculate its members' deductibles. The contracts simply provide that the deductible is the amount a member pays each year before Blue Shield pays for services covered under the health plan. By failing to give equal consideration to the interests of Plaintiff in interpreting its contracts, Blue Shield has unreasonably withheld policy benefits. Moreover, Blue Shield's practice of improperly calculating deductibles constitutes unfair completion in violation of California Business and Professions Code section 17200 et seq. ("17200") because it is an unfair, unlawful, and fraudulent business practice.

II.

THE PARTIES

4. Plaintiff Marissa Pomerance is currently, and at all times relevant to the actions described in this complaint has been, contracted with Blue Shield for health insurance. She resides in the County of Los Angeles, California where she has resided at all times relevant to this action.

5. Defendant California Physicians Service dba Blue Shield of California ("Blue Shield") is, and at all relevant times was, a corporation duly organized and existing under and by

1 virtue of the laws of the State of California and authorized to transact and transacting business in
2 the State of California, with its headquarters in the County of Los Angeles.

3 6. The true names and capacities, whether individual, corporate, associate or
4 otherwise, of defendants named herein as Does 1 through 100, inclusive, are unknown to
5 Plaintiff, who therefore sues said defendants by such fictitious names. Each of the defendants
6 named herein as a Doe is responsible in some manner for the events and happenings hereinafter
7 referred to, and some of Plaintiff's damages as herein alleged were proximately caused by such
8 defendants. Plaintiff will seek leave to amend this complaint to show said defendants' true names
9 and capacities when the same have been ascertained.

10 7. At all times mentioned herein, each of the defendants was the agent or employee
11 of each of the other defendants, or an independent contractor, or joint venturer, and in doing the
12 things herein alleged, each such defendant was acting within the purpose and scope of said
13 agency and/or employment and with the permission and consent of each other defendant.

14 15 **III.**

16 **FACTUAL BACKGROUND**

17 8. Plaintiff contracted with Blue Shield to provide her with coverage for medically
18 necessary health care in exchange for monthly premiums. Attached as Exhibit 1 is a copy of the
19 Evidence of Coverage and Health Service Agreement.

20 9. In 2020, Plaintiff received medical treatment from out-of-network providers that
21 was covered under her Blue Shield plan. She incurred \$180 for one service with a particular
22 medical provider, and paid that amount. She also incurred \$500 for another service with a
23 different provider, and likewise paid that amount. She submitted claims for those services to Blue
24 Shield.

25 10. In response to Plaintiff's claims, instead of applying the entire amount incurred to
26 the out-of-network deductible, Blue Shield only *applied a partial amount*. This is not permitted
27 under the Blue Shield plan documents.

28 11. Blue Shield's conduct in misapplying the appropriate deductible amount breached

1 the plan contract, and also breached the implied covenant of good faith and fair dealing because it
2 was an unreasonable withholding of policy benefits. Moreover, Blue Shield's conduct was also
3 unfair, unlawful, and fraudulent in violation of 17200.

4 12. As a result of Blue Shield's wrongful conduct, Plaintiff suffered damages.

5 13. Upon information and belief, Plaintiff alleges that numerous other Californians
6 who contract with Blue Shield on an individual or family basis were similarly harmed by Blue
7 Shield's conduct.

8 9 IV.

10 CLASS ACTION ALLEGATIONS

11 14. Plaintiff seeks certification of the class under California Code of Civil Procedure
12 ("CCP") § 382. An ascertainable class exists, and there are well-defined communities of interest
13 among the class members. The proposed class meets the requirements of a certified class in that:

- 14 a. The members are so numerous that joinder of all members is impracticable;
- 15 b. The members of the class are ascertainable;
- 16 c. Common questions of law and fact exist as to all members of the class;
- 17 d. Plaintiff's claims are typical of the claims of the members of the class and
18 Plaintiff and the members of the classes are similarly affected by Blue
19 Shield's wrongful conduct;
- 20 e. Plaintiff will fairly and adequately protect the interests of the members of
21 the class and has retained counsel competent and experienced in class and
22 insurance litigation;
- 23 f. Inconsistent or varying adjudications with respect to individual members of
24 the class would establish incompatible standards of conduct for Blue
25 Shield;
- 26 g. Blue Shield has acted or refused to act on grounds generally applicable to
27 the class, thereby making appropriate final injunctive relief or
28 corresponding declaratory relief with respect to the class as a whole;

1 h. A class action is superior to all other available methods for the fair and
2 efficient adjudication of this controversy since it will promote judicial
3 economy and avoid inconsistent individual results.

4 **An Ascertainable Class Exists**

5 15. Based on the information of which they are currently aware, Plaintiff defines the
6 putative class as follows:

7 All California residents who are members of any Blue Shield individual or family health
8 plan or individual or family health insurance policy where Blue Shield applied an amount
9 less than the full amount incurred for out-of-network covered services to the out-of-
10 network deductible.

11 16. As used in the proposed class definition above, the terms “plan,” “members,” and
12 “insured” in the definition of the class (above) have the same meanings as in the Blue Shield
13 policies.

14 17. The identity of these subscribers and members is readily ascertainable from Blue
15 Shield’s records.

16 18. The proposed class is limited to insured members who reside in California or who
17 resided in California when they contracted with Blue Shield. The proposed class does not include
18 defendant, its officers, directors, and employees; any entity in which any defendant has a
19 controlling interest; the defendants’ affiliates, legal representatives, attorneys, heirs or assigns; the
20 defendants’ immediate families; any federal, state, or local government entity, any judge, justice,
21 or judicial officer presiding over this matter, the members of their immediate families, and their
22 judicial staffs; and any insured or subscribers whose coverage is subject to the provisions of the
23 Employee Retirement Income Security Act (“ERISA”) or the Federal Employees Health Benefit
24 Act.

25 19. Plaintiff reserves the right to modify the definition of the proposed class based on
26 information that is learned through discovery.

27 **Common Questions of Fact & Law Predominate**

28 20. Common questions of fact and common questions of law predominate over

1 individual questions of fact and individual questions of law. These common questions of fact and
2 law include, but are not limited to, whether Blue Shield's practice violates its plan contracts, is a
3 violation of California Insurance Code section 790.03, is a violation of 17200, and breached the
4 implied covenant of good faith and fair dealing.

5 **Plaintiff's Claims Are Typical**

6 21. Plaintiff's claims are typical of those of the members of the class. Plaintiff and all
7 members of the proposed class have sustained injury arising out of and caused by Blue Shield's
8 common course of unlawful conduct.

9 **Plaintiff is an Adequate Representative**

10 22. Plaintiff will adequately represent the class. She has no interests that are in conflict
11 with those of the class. In addition, she has retained counsel with experience prosecuting
12 consumer class actions, including consumer class actions against health insurance companies and
13 health plans.

14 **Superiority of Class Treatment**

15 23. The class mechanism is superior to other procedures for resolving these claims.
16 Upon information and belief: the class is too large to make joinder practicable. Plaintiff estimates
17 that the class will include hundreds and perhaps thousands of Blue Shield members. In addition,
18 most if not all of the members of the class have claims that are limited in terms of their financial
19 value. They have little incentive, if any, to prosecute their claims independently and would be
20 unlikely to find counsel willing to represent them. The only practical mechanism for them to
21 vindicate their rights in this instance is through class treatment of their claims.

22
23 **V.**

24 **CAUSES OF ACTION**

25 **FIRST CAUSE OF ACTION**

26 **(Violation of Business & Professions Code section 17200)**

27 PLAINTIFF, individually and on behalf of others similarly situated, FOR A FIRST
28 CAUSE OF ACTION AGAINST DEFENDANT AND DOES 1 THROUGH 100, INCLUSIVE,

1 AND EACH OF THEM, FOR VIOLATIONS OF BUSINESS & PROFESSIONS CODE
2 SECTION 17200, ALLEGES:

3 24. Plaintiff incorporates by reference each and every of the foregoing paragraphs as
4 though set forth in full in this cause of action.

5 25. The Business and Professions Code section 17200 et seq., the Unfair Competition
6 Law (“UCL”), prohibits acts of “unfair competition,” including any “unlawful, unfair or fraudulent
7 business act or practice” and “unfair, deceptive, untrue or misleading advertising.” The acts of
8 Blue Shield as alleged herein, constitute an unfair, unlawful, and fraudulent business.

9 26. Blue Shield violated the UCL by systematically failing to apply the appropriate
10 amount incurred by its subscribers to their deductibles for covered services received. Blue Shield’s
11 conduct is fraudulent and is breach of their various plan documents.

12 27. Plaintiff, and others similarly situated, have suffered an injury in fact and have lost
13 money or property as the result of defendants’ conduct.

14 28. On behalf of themselves and on behalf of the general public, Plaintiff and the Class
15 request declaratory and injunctive relief as remedies to correct Blue Shield’s unfair, unlawful, and
16 fraudulent business practices. Plaintiff and the Class request that the Court enjoin Blue Shield
17 from its UCL violations. Plaintiff and the Class request that the Court order restitution against
18 Blue Shield for the amount it has wrongfully withheld from its subscribers as a result of its UCL
19 violations.

20 29. Plaintiff respectfully request that the Court order any equitable relief deemed
21 necessary by the Court including injunctive relief to stop the wrongful practices.

22 30. Plaintiff, and others similarly situated, request attorneys’ fees under Code of Civil
23 Procedure section 1021.5 and/or a common fund theory.

24
25 **SECOND CAUSE OF ACTION**

26 **(Declaratory Relief)**

27 PLAINTIFF, individually and on behalf of others similarly situated, FOR A SECOND
28 CAUSE OF ACTION AGAINST DEFENDANT AND DOES 1 THROUGH 100, INCLUSIVE,

1 AND EACH OF THEM, FOR DECLARATORY RELIEF, ALLEGES:

2 31. Plaintiff and the Class hereby repeat and re-allege all preceding paragraphs and
3 incorporate the same as though fully set forth herein.

4 32. An actual controversy now exists between the parties regarding their rights and
5 liabilities under Blue Shield's insurance policies. Plaintiff and the Class request a declaration that
6 Blue Shield violated the terms of Plaintiff's and the Class members' insurance policies by
7 miscalculating deductibles in the manner alleged above.

8 33. Plaintiff and the Class request attorneys' fees under Code of Civil Procedure
9 section 1021.5 and/or under a common fund theory.

10
11 **THIRD CAUSE OF ACTION**

12 **(Breach of Contract)**

13 PLAINTIFF, individually and on behalf of others similarly situated, FOR A THIRD
14 CAUSE OF ACTION AGAINST DEFENDANT AND DOES 1 THROUGH 100, INCLUSIVE,
15 AND EACH OF THEM, FOR BREACH CONTRACT, ALLEGES:

16 34. Plaintiff incorporates by reference each and every paragraph of the General
17 Allegations as though set forth in full in this cause of action.

18 35. Defendant Blue Shield issued a health insurance contract to Plaintiff, the material
19 terms of which include, without limitation, that Plaintiff was to have timely access to medically
20 necessary diagnosis, assessment, evaluation, care and treatment.

21 36. Blue Shield breached its contractual duties owed to Plaintiff by improperly
22 applying an amount less than the subscriber's incurred amount to the subscriber's plan deductible.
23 Neither Blue Shield's contract, nor any other plan documents, permit Blue Shield to apply to an
24 insured's deductible any amount less than the amount billed by the medical provider and incurred
25 by the insured.

26 37. Plaintiff is informed and believe and thereon allege that Blue Shield and Does 1-
27 100, inclusive, have also breached their contractual duties owed to Plaintiff by other acts or
28

omissions of which Plaintiff is presently unaware and which will be shown according to proof at the time of trial.

38. As a proximate result of the aforementioned breach of contract by defendants, Plaintiff has suffered, and will continue to suffer in the future, damages under the plan contract, plus interest, and other economic damages, for a total amount to be shown at the time of trial. Plaintiff also seeks an injunction directing Blue Shield to stop its violation of the law.

39. Plaintiff, and others similarly situated, request attorneys' fees under Code of Civil Procedure section 1021.5 and/or a common fund theory.

FOURTH CAUSE OF ACTION

(Breach of the Duty of Good Faith and Fair Dealing)

PLAINTIFF, individually and on behalf of others similarly situated, FOR A FOURTH CAUSE OF ACTION AGAINST DEFENDANTS AND DOES 5 THROUGH 100, INCLUSIVE, AND EACH OF THEM, FOR BREACH OF THE DUTY OF GOOD FAITH AND FAIR DEALING, ALLEGES:

40. Plaintiff incorporates by reference each and every of the foregoing paragraphs as though set forth in full in this cause of action.

41. Because Blue Shield did not apply the full amount of incurred medical services to the deductible, Plaintiff had to unreasonably expend more of her own money to reach the deductible before Blue Shield would extend any policy benefits.

42. As a consequence of defendants' unreasonable withholding of policy benefits in the form of making it more difficult for Plaintiff to access to those benefits because it enlarged the deductible, Plaintiff suffered injuries and also suffered emotional distress.

43. Defendants breached their duty of good faith and fair dealing owed to Plaintiff by misapplying the amount applied to the deductible. In addition, defendants, and each of them, breached their duty of good faith and fair dealing under the Plan as follows:

- (a) Unreasonably denying benefits under the Plan;
- (b) Unreasonably delaying benefits due under the Plan;

- (c) Unreasonably failing to adequately investigate the request for benefits;
- (d) Unreasonably failing and refusing to give at least as much consideration to Plaintiff's interests as they gave to their own interests;
- (e) Unreasonably failing to interpret its policies consistent with California law to the detriment of its insureds;
- (f) Unreasonably failing to have policies, procedures or guidelines to ensure that requests for treatment are handled in good faith including the performance of full, fair, objective, and thorough investigations. (Insurance Code 790.03 (h) (3)).

44. Plaintiff is informed and believes and thereon alleges that defendants and Does 1-100, inclusive, have breached their duties of good faith and fair dealing owed to Plaintiff by other acts or omissions of which Plaintiff is presently unaware and which will be shown according to proof at the time of trial.

45. As a proximate result of the aforementioned unreasonable and bad faith conduct of defendants, Plaintiff has suffered, and will continue to suffer in the future, damages under the plan contract, plus interest, and other economic and consequential damages, for a total amount to be shown at the time of trial.

46. As a further proximate result of the aforementioned wrongful conduct of defendants as alleged in this cause of action, Plaintiff has suffered anxiety, worry, and mental and emotional distress, all to Plaintiff's general damage in a sum to be determined at the time of trial.

47. As a further proximate result of the unreasonable and bad faith conduct of defendants as alleged in this cause of action, Plaintiff was compelled to retain legal counsel and expend costs in an effort to obtain the benefits due under the plan contract. Therefore, defendants as alleged in this cause of action are liable to Plaintiff for those attorneys' fees and litigation costs reasonably necessary and incurred by Plaintiff in order to obtain the plan benefits in a sum to be determined at trial.

48. Defendants' conduct described herein was intended by the defendants to cause injury to Plaintiff or was despicable conduct carried on by the defendants with a willful and

conscious disregard of the rights of Plaintiff, or subjected Plaintiff to cruel and unjust hardship in conscious disregard of Plaintiff's rights, or was an intentional misrepresentation, deceit, or concealment of a material fact known to the defendants with the intention to deprive Plaintiff of property, legal rights or to otherwise cause injury, such as to constitute malice, oppression or fraud under California Civil Code section 3294, thereby entitling Plaintiff to punitive damages in an amount appropriate to punish or set an example of defendants.

49. Defendants' conduct described herein was undertaken by the corporate defendants' officers or managing agents, identified herein as DOES 1 through 100, inclusive, who were responsible for claims supervision and operations, underwriting, communications and/or decisions. The aforementioned conduct of said managing agents and individuals was therefore undertaken on behalf of the corporate defendants. Said corporate defendants further had advance knowledge of the actions and conduct of said individuals whose action and conduct were ratified, authorized, and approved by managing agents whose precise identities are unknown to Plaintiff at this time and are therefore identified and designated herein as DOES 1 through 100.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff prays for judgment against defendants, and each of them, as follows:

AS TO THE FIRST CAUSE OF ACTION:

1. For injunctive relief according to proof at the time of trial;
2. Restitution according to proof at the time of trial;
3. For costs of suit incurred herein;
4. For reasonable attorney's fees pursuant to Code of Civil Procedure section 1021.5; and
5. For such other and further relief as the Court deems just and proper.

AS TO THE SECOND CAUSE OF ACTION:

1. For declaratory relief; and

2. For reasonable attorney's fees pursuant to Code of Civil Procedure section 1021.5;

AS TO THE THIRD CAUSE OF ACTION:

1. For special and general damages according to proof at the time of trial;
2. For attorney's fees;
3. For costs of suit incurred herein; and
4. For such other and further relief as the Court deems just and proper.

AS TO THE FOURTH CAUSE OF ACTION

1. For special and general damages according to proof at the time of trial;
2. For punitive damages;
3. For attorneys' fees and litigation costs;
4. For costs of suit incurred herein; and
5. For such other and further relief as the Court deems just and proper.

DATE: July 1, 2021

LAW OFFICES OF SCOTT GLOVSKY, APC

By: _____


SCOTT C. GLOVSKY
STEVEN MESSNER
Attorneys for Plaintiff

DEMAND FOR JURY TRIAL

Plaintiff hereby demands a trial by jury.

DATED: July 1, 2021

LAW OFFICES OF SCOTT GLOVSKY, APC

By: 

SCOTT C. GLOVSKY
STEVEN MESSNER
Attorneys for Plaintiff

EXHIBIT 1

Evidence of Coverage and Health Service Agreement

Individual and Family Plan
Blue Shield Silver 70 Off Exchange PPO
Provider Network: Exclusive

blueshieldca.com



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

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Summary of Benefits

Silver 70 Off Exchange PPO

This Summary of Benefits shows the amount you will pay for Covered Services under this Blue Shield of California Plan. It is only a summary and it is included as part of the Evidence of Coverage (EOC).¹ Please read both documents carefully for details.

Medical Provider Network:

Exclusive PPO Network

This Plan uses a specific network of Health Care Providers, called the Exclusive PPO 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.

Pharmacy Network:

Rx Ultra

Drug Formulary:

Standard Formulary

Calendar Year Deductibles (CYD)²

A Calendar Year Deductible (CYD) is the amount a Member pays each Calendar Year before Blue Shield pays for Covered Services under the Plan. Blue Shield 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>	\$4,000	\$6,500
	<i>Family coverage</i>	\$4,000: individual \$8,000: Family	\$6,500: individual \$13,000: Family
Calendar Year pharmacy Deductible	<i>Individual coverage</i>	\$300	not covered
	<i>Family coverage</i>	\$300: individual \$600: Family	not covered

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 Annual or Lifetime Dollar Limit

Under this Plan there is no annual or lifetime dollar limit on the amount Blue Shield will pay for Covered Services.

	When using a Participating Provider ³	When using a Non-Participating Provider ⁴
<i>Individual coverage</i>	\$7,800	\$20,000
<i>Family coverage</i>	\$7,800: individual \$15,600: Family	\$20,000: individual \$40,000: Family

	When using a Participating Provider ³	CYD ² applies	When using a Non-Participating Provider ⁴	CYD ² applies
Preventive Health Services⁷				
Preventive Health Services	\$0		Not covered	
California Prenatal Screening Program	\$0		\$0	
Physician services				
Primary care office visit	\$40/visit		50%	✓
Specialist care office visit	\$80/visit		50%	✓
Physician home visit	\$40/visit		50%	✓
Physician or surgeon services in an outpatient facility	20%		50%	✓
Physician or surgeon services in an inpatient facility	20%		50%	✓
Other professional services				
Other practitioner office visit <i>Includes nurse practitioners, physician assistants, and therapists.</i>	\$40/visit		50%	✓
Acupuncture services	\$40/visit		50%	✓
Chiropractic services	Not covered		Not covered	
Teladoc consultation	\$5/consult		Not covered	
Family planning				
• Counseling, consulting, and education	\$0		Not covered	
• Injectable contraceptive; diaphragm fitting, intrauterine device (IUD), implantable contraceptive, and related procedure.	\$0		Not covered	
• Tubal ligation	\$0		Not covered	
• Vasectomy	20%		Not covered	
• Infertility services	Not covered		Not covered	
Podiatric services	\$80/visit		50%	✓
Pregnancy and maternity care⁷				
Physician office visits: prenatal and initial postnatal	\$0		50%	✓
Physician services for pregnancy termination	20%		50%	✓
Emergency services				
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>	\$400/visit		\$400/visit	
Emergency room Physician services	\$0		\$0	

Benefits⁶

Your payment

	When using a Participating Provider ³	CYD ² applies	When using a Non-Participating Provider ⁴	CYD ² applies
Urgent care center services	\$40/visit		50%	✓
Ambulance services <i>This payment is for emergency or authorized transport.</i>	\$255/transport		\$255/transport	
Outpatient facility services				
Ambulatory Surgery Center	20%		50% of up to \$300/day plus 100% of additional charges	✓
Outpatient Department of a Hospital: surgery	20%		50% of up to \$500/day plus 100% of additional charges	✓
Outpatient Department of a Hospital: treatment of illness or injury, radiation therapy, chemotherapy, and necessary supplies	20%		50% of up to \$500/day plus 100% of additional charges	✓
Inpatient facility services				
Hospital services and stay	20%	✓	50% of up to \$500/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>				
• Special transplant facility inpatient services	20%	✓	Not covered	
• Physician inpatient services	20%		Not covered	
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>				
Inpatient facility services	20%	✓	Not covered	

	When using a Participating Provider ³	CYD ² applies	When using a Non-Participating Provider ⁴	CYD ² applies
Outpatient facility services	20%		Not covered	
Physician services	20%		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>				
• Laboratory center	\$40/visit		50%	✓
• Outpatient Department of a Hospital	\$40/visit		50% of up to \$500/day plus 100% of additional charges	✓
X-ray and imaging services				
<i>Includes diagnostic mammography.</i>				
• Outpatient radiology center	\$85/visit		50%	✓
• Outpatient Department of a Hospital	\$85/visit		50% of up to \$500/day plus 100% of additional charges	✓
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	\$85/visit		50%	✓
• Outpatient Department of a Hospital	\$85/visit		50% of up to \$500/day plus 100% of additional charges	✓
Radiological and nuclear imaging services				
• Outpatient radiology center	\$325/visit		50%	✓
• Outpatient Department of a Hospital	\$325/visit		50% of up to \$500/day plus 100% of additional charges	✓

	When using a Participating Provider ³	CYD ² applies	When using a Non-Participating Provider ⁴	CYD ² applies
Rehabilitative and habilitative services				
<i>Includes physical therapy, occupational therapy, respiratory therapy, and speech therapy services. There is no visit limit for rehabilitative or habilitative services.</i>				
Office location	\$40/visit		50%	✓
Outpatient Department of a Hospital	\$40/visit		50% of up to \$500/day plus 100% of additional charges	✓
Durable medical equipment (DME)				
DME	20%		50%	✓
Breast pump	\$0		Not covered	
Orthotic equipment and devices	20%		50%	✓
Prosthetic equipment and devices	20%		50%	✓
Home health care services				
\$45/visit			Not covered	
<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. Includes home visits by a nurse, Home Health Aide, medical social worker, physical therapist, speech therapist, or occupational therapist, and medical supplies.</i>				
Home infusion and home injectable therapy services				
Home infusion agency services	\$45/visit		Not covered	
<i>Includes home infusion drugs and medical supplies.</i>				
Home visits by an infusion nurse	\$45/visit		Not covered	
Hemophilia home infusion services	\$45/visit		Not covered	
<i>Includes blood factor products.</i>				
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	20%	✓	50%	✓
Hospital-based SNF	20%	✓	50% of up to \$500/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
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 <ul style="list-style-type: none"> Devices, equipment, and supplies Self-management training Dialysis services PKU product formulas and special food products Allergy serum billed separately from an office visit	20% \$0 20% 20% 20%		50% 50% 50% of up to \$300/day plus 100% of additional charges 20% 50%	✓ ✓ ✓ ✓ ✓

Mental Health and Substance Use Disorder Benefits

Your payment

<i>Mental health and substance use disorder Benefits are provided through Blue Shield's Mental Health Service Administrator (MHSA).</i>	When using a MHSA Participating Provider ³	CYD ² applies	When using a MHSA Non-Participating Provider ⁴	CYD ² applies
Outpatient services Office visit, including Physician office visit Other outpatient services, including intensive outpatient care, electroconvulsive therapy, transcranial magnetic stimulation, Behavioral Health Treatment for pervasive developmental disorder or autism in an office setting, home, or other non-institutional facility setting, and office-based opioid treatment Partial Hospitalization Program Psychological Testing	\$40/visit \$0 \$0 \$0		50% 50% 50% of up to \$500/day plus 100% of additional charges 50%	✓ ✓ ✓ ✓
Inpatient services Physician inpatient services	20%		50%	

Mental Health and Substance Use Disorder Benefits

Your payment

<i>Mental health and substance use disorder Benefits are provided through Blue Shield's Mental Health Service Administrator (MHSA).</i>	When using a MHSA Participating Provider³	CYD² applies	When using a MHSA Non-Participating Provider⁴	CYD² applies
Hospital services	20%	✓	50% of up to \$500/day plus 100% of additional charges	✓
Residential care	20%	✓	50% of up to \$500/day plus 100% of additional charges	✓

Prescription Drug Benefits^{8,9}

Your payment

<i>A separate Calendar Year pharmacy Deductible applies.</i>	When using a Participating Pharmacy³	CYD² applies	When using a Non-Participating Pharmacy⁴	CYD² applies
Retail pharmacy prescription Drugs <i>Per prescription, up to a 30-day supply.</i>				
Contraceptive Drugs and devices	\$0		Not covered	
Tier 1 Drugs	\$16/prescription	✓	Not covered	
Tier 2 Drugs	\$60/prescription	✓	Not covered	
Tier 3 Drugs	\$90/prescription	✓	Not covered	
Tier 4 Drugs (excluding Specialty Drugs)	20% up to \$250/prescription	✓	Not covered	
Mail service pharmacy prescription Drugs <i>Per prescription, up to a 90-day supply.</i>				
Contraceptive Drugs and devices	\$0		Not covered	
Tier 1 Drugs	\$48/prescription	✓	Not covered	
Tier 2 Drugs	\$180/prescription	✓	Not covered	
Tier 3 Drugs	\$270/prescription	✓	Not covered	
Tier 4 Drugs (excluding Specialty Drugs)	20% up to \$750/prescription	✓	Not covered	
Network Specialty Pharmacy Drugs <i>Per prescription, up to a 30-day supply.</i>				
Tier 4 Specialty Drugs	20% up to \$250/prescription	✓	Not covered	

Prescription Drug Benefits^{8,9}

Your payment

<i>A separate Calendar Year pharmacy Deductible applies.</i>	When using a Participating Pharmacy³	CYD² applies	When using a Non-Participating Pharmacy⁴	CYD² applies
Oral anticancer Drugs <i>Per prescription, up to a 30-day supply.</i>	20% up to \$250/prescription		Not covered	

Pediatric Benefits

Your payment

<i>Pediatric Benefits are available through the end of the month in which the Member turns 19.</i>	When using a Participating Dentist³	CYD² applies	When using a Non-Participating Dentist⁴	CYD² applies
Pediatric dental¹⁰				
Diagnostic and preventive services				
• Oral exam	\$0		10%	
• Preventive – cleaning	\$0		10%	
• Preventive – x-ray	\$0		10%	
• Sealants per tooth	\$0		10%	
• Topical fluoride application	\$0		10%	
• Space maintainers - fixed	\$0		10%	
Basic services				
• Restorative procedures	20%		30%	
• Periodontal maintenance	20%		30%	
Major services				
• Oral surgery	50%		50%	
• Endodontics	50%		50%	
• Periodontics (other than maintenance)	50%		50%	
• Crowns and casts	50%		50%	
• Prosthodontics	50%		50%	
Orthodontics (Medically Necessary)	50%		50%	

Pediatric Benefits

Your payment

<i>Pediatric Benefits are available through the end of the month in which the Member turns 19.</i>	When using a Participating Provider³	CYD² applies	When using a Non-Participating Provider⁴	CYD² applies
Pediatric vision¹¹				
Comprehensive eye examination <i>One exam per Calendar Year.</i>				
• Ophthalmologic visit	\$0		All charges above \$30	
• Optometric visit	\$0		All charges above \$30	

Pediatric Benefits

Your payment

Pediatric Benefits are available through the end of the month in which the Member turns 19.	When using a Participating Provider ³	CYD ² applies	When using a Non-Participating Provider ⁴	CYD ² applies
Eyewear/materials				
<p><i>One eyeglass frame and eyeglass lenses, or contact lenses instead of eyeglasses, up to the Benefit per Calendar Year. Any exceptions are noted below.</i></p>				
<ul style="list-style-type: none"> Contact lenses 				
<p>Non-elective (Medically Necessary) - hard or soft</p> <p><i>Up to two pairs per eye per Calendar Year.</i></p>	\$0		All charges above \$225	
<p>Elective (cosmetic/convenience)</p>				
<p>Standard and non-standard, hard</p> <p><i>Up to a 3 month supply for each eye per Calendar Year based on lenses selected.</i></p>	\$0		All charges above \$75	
<p>Standard and non-standard, soft</p> <p><i>Up to a 6 month supply for each eye per Calendar Year based on lenses selected.</i></p>	\$0		All charges above \$75	
<ul style="list-style-type: none"> Eyeglass frames 				
<p>Collection frames</p>	\$0		All charges above \$40	
<p>Non-collection frames</p>	All charges above \$150		All charges above \$40	
<ul style="list-style-type: none"> Eyeglass lenses 				
<p><i>Lenses include choice of glass or plastic lenses, all lens powers (single vision, bifocal, trifocal, lenticular), fashion or gradient tint, scratch coating, oversized, and glass-grey #3 prescription sunglasses.</i></p>				
<p>Single vision</p>	\$0		All charges above \$25	
<p>Lined bifocal</p>	\$0		All charges above \$35	
<p>Lined trifocal</p>	\$0		All charges above \$45	
<p>Lenticular</p>	\$0		All charges above \$45	
Optional eyeglass lenses and treatments				
<ul style="list-style-type: none"> Ultraviolet protective coating (standard only) 	\$0		Not covered	
<ul style="list-style-type: none"> Polycarbonate lenses 	\$0		Not covered	
<ul style="list-style-type: none"> Standard progressive lenses 	\$0		Not covered	
<ul style="list-style-type: none"> Premium progressive lenses 	\$95		Not covered	
<ul style="list-style-type: none"> Anti-reflective lens coating (standard only) 	\$35		Not covered	

Pediatric Benefits

Your payment

<i>Pediatric Benefits are available through the end of the month in which the Member turns 19.</i>	When using a Participating Provider³	CYD² applies	When using a Non-Participating Provider⁴	CYD² applies
• Photochromic - glass lenses	\$25		Not covered	
• Photochromic - plastic lenses	\$0		Not covered	
• High index lenses	\$30		Not covered	
• Polarized lenses	\$45		Not covered	
Low vision testing and equipment				
• Comprehensive low vision exam <i>Once every 5 Calendar Years.</i>	\$0		Not covered	
• Low vision devices <i>One aid per Calendar Year.</i>	\$0		Not covered	
Diabetes management referral	\$0		Not covered	

Prior Authorization

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

- Radiological and nuclear imaging services
- Outpatient mental health services, except office visits
- Inpatient facility services
- Pediatric vision non-elective contact lenses and low vision testing and equipment
- Hospice program services
- Some prescription Drugs (see blueshieldca.com/pharmacy)

Please review the Evidence of Coverage for more about Benefits that require prior authorization.

Notes

1 Evidence of Coverage (EOC):

The Evidence of Coverage (EOC) describes the Benefits, limitations, and exclusions that apply to coverage under this Plan. Please review the EOC for more details of coverage outlined in this Summary of Benefits. You can request a copy of the EOC at any time.

Capitalized terms are defined in the EOC. Refer to the EOC 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 Blue Shield pays for Covered Services under the Plan.

If this 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 Blue Shield 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.

This Plan has a separate medical Deductible and pharmacy Deductible.

This Plan has a separate 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 with Family coverage 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.

"Allowable Amount" is defined in the EOC. In addition:

- Coinsurance is calculated from the Allowable Amount or Benefit maximum, whichever is less.

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:

- the Copayment or Coinsurance (once any Calendar Year Deductible has been met), and
- any charges above the Allowable Amount, or
- any charges above the stated dollar amount, which is the Benefit maximum.

"Allowable Amount" is defined in the EOC. In addition:

- Coinsurance is calculated from the Allowable Amount or Benefit maximum, whichever is less.
- Charges above the Allowable Amount or Benefit maximum 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.

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

Your payment after you reach the Calendar Year OOPM. You will continue to pay all charges above a Benefit maximum.

Essential health benefits count towards the OOPM.

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

This 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 with Family coverage 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.

8 Outpatient Prescription Drug Coverage:

Medicare Part D-creditable coverage-

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). Because 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 do not enroll in Medicare Part D within 63 days following termination of this coverage, you could be subject to Medicare Part D premium penalties.

9 Outpatient Prescription Drug Coverage:

Brand Drug coverage when a Generic Drug is available. If you, the Physician, or Health Care Provider, select a Brand Drug when a Generic Drug equivalent is available, you are responsible for the difference between the cost to Blue Shield for the Brand Drug and its Generic Drug equivalent plus the tier 1 Copayment or Coinsurance. This difference in cost will not count towards any Calendar Year pharmacy Deductible, medical Deductible, or the Calendar Year Out-of-Pocket Maximum.

Request for Medical Necessity Review. If you or your Physician believes a Brand Drug is Medically Necessary, either person may request a Medical Necessity Review. If approved, the Brand Drug will be covered at the applicable Drug tier Copayment or Coinsurance.

Short-Cycle Specialty Drug program. This program allows initial prescriptions for select Specialty Drugs to be filled for a 15-day supply with your approval. When this occurs, the Copayment or Coinsurance will be pro-rated.

10 Pediatric Dental Coverage:

Pediatric dental benefits are provided through Blue Shield's Dental Plan Administrator (DPA).

Orthodontic Covered Services. The Copayment or Coinsurance for Medically Necessary orthodontic Covered Services applies to a course of treatment even if it extends beyond a Calendar Year. This applies as long as the Member remains enrolled in the Plan.

11 Pediatric Vision Coverage:

Pediatric vision benefits are provided through Blue Shield's Vision Plan Administrator (VPA).

Covered Services from Non-Participating Providers. There is no Copayment or Coinsurance up to the listed Allowable Amount. You pay all charges above the Allowable Amount.

Coverage for frames. If frames are selected that are more expensive than the Allowable Amount established for frames under this Benefit, you pay the difference between the Allowable Amount and the provider's charge.

"Collection frames" are covered with no Member payment from Participating Providers. Retail chain Participating Providers do not usually display the frames as "collection," but a comparable selection of frames is maintained.

"Non-collection frames" are covered up to an Allowable Amount of \$150; however, if the Participating Provider uses:

- wholesale pricing, then the Allowable Amount will be up to \$99.06.
- warehouse pricing, then the Allowable Amount will be up to \$103.64.

Participating Providers using wholesale pricing are identified in the provider directory.

Plans may be modified to ensure compliance with State and Federal requirements.

Introduction

Welcome! We are happy to have you as a Member of our Blue Shield of California (Blue Shield) health plan.

At Blue Shield, our mission is to ensure all Californians have access to high-quality health care at an affordable price. To achieve this mission, we pledge to:

- Provide personal service to you that is worthy of our family and friends; and
- Build deep, trusting relationships with providers to improve the quality of health care and lower the cost.

A Blue Shield health plan will help you pay for medical care and provide you with access to a network of doctors, Hospitals, and other Health Care Providers. The types of services that are covered, the providers you can see, and your share of cost when you receive care may vary depending on your plan.

About this Agreement

The Evidence of Coverage and Health Service Agreement is the contract between you and Blue Shield. We will refer to it as the Agreement. The Agreement tells you:

- Your eligibility for coverage;
- When coverage begins and ends;
- How you can access care;
- Which services are covered under your plan;
- Which services are not covered under your plan;
- When and how you must get prior authorization for certain services; and
- Important financial concepts, such as Premium, Deductible, and Out-of-Pocket Maximum.

This Agreement includes a [Summary of Benefits](#) section that lists your Cost Share for Covered Services. Use this summary to figure out what your cost will be when you receive care.

Please read this Agreement carefully. Some topics in this document are complex. For additional explanation on these topics, you may be directed to a section at the back of the Agreement called [Other important information about your plan](#). Pay particular attention to sections that apply to any special health care needs you may have. Be sure to keep this Agreement in your files for future reference.

Tables and images

In this Agreement, you will see the following tables and images to highlight key information:



This table provides easy access to information



Phone numbers and addresses

Answers to commonly-asked questions

Questions? Visit [blueshieldca.com](https://www.blueshieldca.com), use the Blue Shield mobile app, or call Customer Service at (888) 256-3650.



This table provides easy access to information



Examples to help you better understand important concepts



This box tells you where to find additional information about a specific topic.



This box alerts you to information that may require you to take action.

“You” means the Member

In this Agreement, “you” or “your” means any Member enrolled in the plan, including the Subscriber and all Dependents.

Capitalized words have a special meaning

Some words and phrases in this Agreement may be new to you. Key terms with a special meaning within this Agreement are capitalized in this document and explained in the [Definitions](#) section.

About this plan



This is a Preferred Provider Organization (PPO) plan. In a PPO plan, you have the flexibility to choose the providers you see. You can receive care from Participating Providers or Non-Participating Providers. See the [How to access care](#) section for information about Participating and Non-Participating Providers.

How to contact Customer Service

If you have questions at any time, we’re here to help. Visit [blueshieldca.com](https://www.blueshieldca.com), use the Blue Shield mobile app, or call Customer Service. This contact information appears at the bottom of every page.

Blue Shield’s website and app are useful resources to:

- Download forms;
- View or print a temporary ID card;
- Access recent claims;
- Find a doctor or other Health Care Provider; and
- Explore health topics and wellness tools.

	Contacting Customer Service	
<i>If you need information about</i>	<i>You should contact</i>	
Medical and prescription Drug Benefits, including claims submission	<p>Blue Shield Customer Service: (888) 256-3650</p> <p>Blue Shield of California P.O. Box 272540 Chico, CA 95927-2540</p>	
Acupuncture services	<p>American Specialty Health Plans of California, Inc. (ASH Plans): (800) 678-9133 (TTY: (877) 710-2746)</p> <p>American Specialty Health Plans of California, Inc. P.O. Box 509002 San Diego, CA 92150-9002</p>	
Prior authorization of radiological services	<p>National Imaging Associates: (888) 642-2583</p>	
Mental Health and Substance Use Disorder Services, including prior authorization	<p>Mental Health Customer Service: (877) 263-9952</p> <p>Blue Shield of California Mental Health Service Administrator P.O. Box 719002 San Diego, CA 92171-9002</p>	
Pediatric dental Benefits	<p>Dental Customer Service: (888) 271-4880</p> <p>Blue Shield of California Dental Plan Administrator 425 Market Street, 15th Floor San Francisco, CA 94105</p>	

Contacting Customer Service	
<i>If you need information about</i>	<i>You should contact</i>
Pediatric vision Benefits	Vision Customer Service: (877) 601-9083 Blue Shield of California Vision Plan Administrator Customer Service Department P. O. Box 25208 Santa Ana, CA 92799-5208

If you are hearing impaired, you may contact Customer Service through Blue Shield's toll-free TTY number: 711.

This Agreement is a contract between you and Blue Shield

This Agreement is issued by Blue Shield of California (Blue Shield) to the Subscriber. Blue Shield's offer of coverage relies on statements made in the Subscriber's application. Blue Shield will provide Benefits to the Subscriber and any enrolled Dependents in consideration of timely payment of Premiums in full. The Agreement between Blue Shield and the Subscriber includes the following:



- This Evidence of Coverage and Health Service Agreement;
- The [Summary of Benefits](#);
- The Premium Appendix;
- Any endorsements; and
- Any applications or enrollment forms.

IN WITNESS WHEREOF, this Evidence of Coverage and Health Service Agreement is executed by Blue Shield of California through its duly authorized officer, to take effect on the Subscriber's effective date of coverage.



Steve Shearer
Vice President and General Manager
Individual and Family Plans
Blue Shield of California



Your bill of rights

	As a Blue Shield Member, you have the right to: 
1	Receive considerate and courteous care with respect for your right to personal privacy and dignity.
2	Receive information about all health services available to you, including a clear explanation of how to obtain them.
3	Receive information about your rights and responsibilities.
4	Receive information about your Blue Shield plan, the services we offer you, and the Physicians and other Health Care Providers available to care for you.
5	Have reasonable access to appropriate medical and mental health services.
6	Participate actively with your Physician in decisions about your medical and mental health care. To the extent the law permits, you also have the right to refuse treatment.
7	A candid discussion of appropriate or Medically Necessary treatment options for your condition, regardless of cost or Benefit coverage.
8	An explanation of your medical or mental health condition, and any proposed, appropriate, or Medically Necessary treatment alternatives from your Physician, so you can make an informed decision before you receive treatment. This includes available success/outcomes information, regardless of cost or Benefit coverage.
9	Receive Preventive Health Services.
10	Know and understand your medical or mental health condition, treatment plan, expected outcome, and the effects these have on your daily living.
11	Have confidential health records, except when the law requires or permits disclosure. With adequate notice, you have the right to review your medical record with your Physician.
12	Communicate with, and receive information from, Customer Service in a language you can understand.
13	Know about any transfer to another Hospital, including information as to why the transfer is necessary and any alternatives available.
14	Be fully informed about the complaint and grievance process and understand how to use it without the fear of an interruption in your health care.

**As a Blue Shield Member, you have the right to:**

15	Voice complaints or grievances about your Blue Shield plan or the care provided to you.
16	Make recommendations on Blue Shield's Member rights and responsibilities policies.

Your responsibilities

	As a Blue Shield Member, you have the responsibility to: 
1	Carefully read all Blue Shield plan materials immediately after you are enrolled so you understand how to: <ul style="list-style-type: none"> • Use your Benefits; • Minimize your out-of-pocket costs; and • Follow the provisions of your plan as explained in the Agreement.
2	Maintain your good health and prevent illness by making positive health choices and seeking appropriate care when you need it.
3	Provide, to the extent possible, information needed for you to receive appropriate care.
4	Understand your health problems and take an active role in developing treatment goals with your Physician, whenever possible.
5	Follow the treatment plans and instructions you and your Physician agree to and consider the potential consequences if you refuse to comply with treatment plans or recommendations.
6	Ask questions about your medical or mental health condition and make certain that you understand the explanations and instructions you are given.
7	Make and keep medical and mental health appointments and inform your Health Care Provider ahead of time when you must cancel.
8	Communicate openly with your Physician so you can develop a strong partnership based on trust and cooperation.
9	Offer suggestions to improve the Blue Shield plan.
10	Help Blue Shield maintain accurate and current records by providing timely information regarding changes in your address, family status, and other plan coverage.
11	Notify Blue Shield as soon as possible if you are billed inappropriately or if you have any complaints or grievances.
12	Treat all Blue Shield personnel respectfully and courteously.
13	Pay your Premiums, Copayments, Coinsurance, and charges for non-Covered Services in full and on time.
14	Follow the provisions of the Blue Shield Medical Management Programs.

How to access care

PLEASE READ THE FOLLOWING INFORMATION SO YOU WILL KNOW FROM WHOM OR WHAT GROUP OF PROVIDERS HEALTH CARE MAY BE OBTAINED.

Health care professionals and facilities

This plan covers care from Participating Providers and Non-Participating Providers. You do not need a referral. However, some services do require prior authorization. See the [Medical Management Programs](#) section for information about prior authorization.

Participating Providers

Participating Providers have a contract with Blue Shield and agree to accept Blue Shield's Allowable Amount as payment in full for Covered Services. As a result, your Cost Share is less when you receive Covered Services from a Participating Provider.

Some services will not be covered unless you receive them from a Participating Provider. See the [Summary of Benefits](#) section to find out which Covered Services must be received from a Participating Provider.

If a provider leaves this plan's network, the status of the provider will change from Participating to Non-Participating.



Visit [blueshieldca.com](https://www.blueshieldca.com) or use the Blue Shield mobile app and click on **Find a Doctor** for a list of your plan's **Participating Providers**.

Non-Participating Providers

Non-Participating Providers do not have a contract with Blue Shield to accept Blue Shield's Allowable Amount as payment in full for Covered Services. Except for Emergency Services and services received at a Participating Hospital under certain conditions, you will pay more for Covered Services from a Non-Participating Provider.

Non-Participating Providers at a Participating Provider facility

When you receive care at a Participating Provider facility, some Covered Services may be provided by a Non-Participating Provider. Your Cost Share will be the same as the amount due to a Participating Provider under similar circumstances.



Common types of providers



Primary Care Physicians (PCPs)



Common types of providers



Other primary care providers, such as nurse practitioners and physician assistants

Physician Specialists, such as dermatologists and cardiologists

Physical, occupational, and speech therapists

Mental health providers, such as psychiatrists, psychologists, and licensed clinical social workers

Hospitals

Freestanding labs and radiology centers

Ambulatory Surgery Centers

Benefit Administrators

Blue Shield contracts with Benefit Administrators to manage the Benefits listed in the table below through their own network of providers. Benefit Administrators authorize services, process claims, and address complaints and grievances for those Benefits on behalf of Blue Shield. If you receive a Covered Service from a Benefit Administrator, you should interact with the Benefit Administrator in the same way you would otherwise interact with Blue Shield.



Blue Shield's Benefit Administrators



<i>Benefit Administrator</i>	<i>Benefit</i>
Dental Plan Administrator (DPA)	Pediatric dental Benefits
Vision Plan Administrator (VPA)	Pediatric vision Benefits
Mental Health Service Administrator (MHSA)	Mental Health and Substance Use Disorder Services
ASH Plans	Acupuncture services

Your Primary Care Physician

You are required to have a Primary Care Physician (PCP). However, you do not need to visit your PCP or get a referral from your PCP before you receive care.

We do suggest your PCP be your first point of contact when you need Covered Services. Your PCP can provide primary care and help direct you to specialized care.

Blue Shield will initially choose a PCP for you. However, you can change your PCP at any time.

PCPs may be:

- General practitioners;
- Family practitioners;
- Internists;
- Obstetrician/gynecologists; or
- Pediatricians.

You do not need to choose the same PCP for each Member in your family.

Your PCP must be a Participating Provider. If your PCP leaves this plan's network, Blue Shield will choose a new PCP for you and notify you. To change your PCP, visit blueshieldca.com.

ID cards

Blue Shield will provide the Subscriber and any enrolled Dependents with identification cards (ID cards). Only you can use your ID card to receive Benefits. Your ID card is important for accessing health care, so please keep it with you at all times. Temporary ID cards are available at blueshieldca.com or on the Blue Shield mobile app.

Canceling appointments

If you are unable to keep an appointment, you should notify the provider at least 24 hours before your scheduled appointment. Some offices charge a fee for missed appointments unless it is due to an emergency or you give 24-hour advance notice. This fee will not be more than your Copayment or Coinsurance for the visit.

Continuity of care

Continuity of care with a Non-Participating Provider may be available if your provider leaves the Blue Shield network, or if you are a newly-covered Member whose previous health plan was withdrawn from the market.

You can request to continue treatment with your Non-Participating Provider in the situations described above if you are currently receiving the following care:

- Ongoing treatment for an acute or serious chronic condition;
- Pregnancy care, including care immediately after giving birth;
- Treatment for a maternal mental health condition;
- Treatment for a terminal illness;
- Other services authorized by a now-terminated provider as part of a documented course of treatment; or
- Care for a child up to 36 months old.

To request continuity of care, visit blueshieldca.com and fill out the Continuity of Care Application. Blue Shield will confirm your eligibility and review your request for Medical Necessity.

The Non-Participating Provider must agree to accept Blue Shield's Allowable Amount as payment in full for your ongoing care. If the provider agrees and your request is authorized, you may continue to see the Non-Participating Provider at the Participating Provider Cost Share for:

- Up to 12 months;
- For a maternal mental health condition, 12 months after the condition's diagnosis or 12 months after the end of the pregnancy, whichever is later; or
- If you have a terminal illness, for the duration of the terminal illness.

See the [Your payment information](#) section for more information about the Allowable Amount.

Second medical opinion

You can consult a Participating or Non-Participating Provider for a second medical opinion in situations including but not limited to:

- You have questions about the reasonableness or necessity of the treatment plan;
- There are different treatment options for your medical condition;
- Your diagnosis is unclear;
- Your condition has not improved after completing the prescribed course of treatment;
- You need additional information before deciding on a treatment plan; or
- You have questions about your diagnosis or treatment plan.

You do not need prior authorization from Blue Shield or your PCP for a second medical opinion.

Care outside of California

If you need urgent or emergency medical care while traveling outside of California, you're covered. Blue Shield has relationships with health plans in other states, Puerto Rico, and the U.S. Virgin Islands through the Blue Cross Blue Shield Association. The Association can help you access care from participating and non-participating providers in those geographic areas.

This Blue Shield plan provides limited coverage for health care services received outside of the Plan Service Area. Out-of-Area Covered Health Care Services are restricted to Emergency Services, Urgent Services, and Out-of-Area Follow-up Care. Any other services will not be covered when processed through an Inter-Plan Arrangement unless prior authorized by Blue Shield.



See the [Out-of-area services](#) section for more information about receiving care while outside of California. To find participating providers while outside of California, visit [bcbs.com](https://www.bcbs.com).

Emergency Services



If you have a medical emergency, **call 911 or seek immediate medical attention** at the nearest hospital.

The Benefits of this plan will be provided anywhere in the world for treatment of an Emergency Medical Condition. Emergency Services are covered at the Participating Provider Cost Share, even if you receive treatment from a Non-Participating Provider.

After you receive care, Blue Shield will review your claim for Emergency Services to determine if your condition was in fact an Emergency Medical Condition. If you did not require Emergency Services and did not reasonably believe an emergency existed, you will be responsible for the Participating or Non-Participating Provider Cost Share for that non-emergency Covered Service.

For the lowest out-of-pocket expenses, you can go to a Participating Physician's office for emergency room follow-up services, such as suture removal and wound checks.

If you cannot find a Participating Provider

Call Customer Service if you need help finding a Participating Provider who can provide the care you need close to home. If a Participating Provider is not available, you can ask to see a Non-Participating Provider at the Participating Provider Cost Share. If the services cannot reasonably be obtained from a Participating Provider, we will approve your request and you will only be responsible for the Participating Provider Cost Share.

Other ways to access care

For non-emergencies, it may be faster and easier to access care in one of the following ways. For more information, visit [blueshieldca.com](https://www.blueshieldca.com) or use the Blue Shield mobile app.

Retail-based health clinics

Retail-based health clinics are conveniently located within stores and pharmacies. They are staffed with nurse practitioners who can provide basic medical care on a walk-in basis.

The Cost Share for Covered Services at a Participating retail-based health clinic is the same as the Cost Share at your PCP's office.

Teladoc

Teladoc provides primary care consultations by phone or online. Teladoc Physicians can diagnose and treat basic medical conditions, and can also prescribe certain medication. Teladoc is a supplemental service that is not intended to replace care from your PCP.

How to access Teladoc	
By phone	Call 1-800-Teladoc 24 hours a day, 7 days a week
By secure online video	Visit teladoc.com/bsc 7 a.m. to 9 p.m. Pacific Time

Telebehavioral health services

Online telebehavioral health services for Mental Health and Substance Use Disorder Conditions are available through MHSa Participating Providers. Telebehavioral health includes counseling services, psychotherapy, and medication management with a mental health provider. Visit blueshieldca.com and click on Find a Doctor to access the MHSa network.

Urgent care centers

Urgent care centers are free-standing facilities that provide many of the same basic medical services as a doctor's office, often with extended hours but similar Cost Share.

If your condition is not an emergency, but you need treatment that cannot be delayed, you can visit an urgent care center to receive care that is typically faster and costs less than an emergency room visit.


Ambulatory Surgery Centers

Many of the more common, uncomplicated, outpatient surgical procedures can be performed at an Ambulatory Surgery Center. Your cost at an Ambulatory Surgery Center may be less than it would be for the same outpatient surgery performed at a Hospital.

Timely access to care

Participating Providers agree to provide timely access to care. This means that when you call for an appointment, you will see your provider within a reasonable timeframe. Blue Shield's access standards are listed below.

When your appointment will occur	
<i>Urgent appointments</i>	<i>Appointment will occur</i>
Services that do not require prior authorization	Within 48 hours

 When your appointment will occur	
Services that do require prior authorization	Within 96 hours
Urgent pediatric dental care	Within 72 hours
Non-urgent appointments	Appointment will occur
Primary Care Physician office visit	Within 10 business days
Specialist office visit	Within 15 business days
Mental health provider (who is not a Physician) office visit	Within 10 business days
Other services to diagnose or treat a health condition	Within 15 business days
Non-urgent pediatric dental care	Within 30 business days
Preventive pediatric dental care	Within 40 business days
Phone inquiries	Appointment will occur
Access to a health care professional for phone screenings	24 hours a day, seven days a week
Access to a dental care professional for phone screenings	Within 30 minutes, 24 hours a day, seven days a week



Contact **Customer Service** to schedule **interpreter services** for your appointment. For more information about interpreter services, see the [Language access services](#) notice.

Health advice and education

Blue Shield provides several ways for you to get health advice and access to health education and wellness services. These resources are available to you at no extra cost.

NurseHelp 24/7SM

You can contact a registered nurse 24 hours a day, seven days a week through the NurseHelp 24/7SM program. Nurses are available to help you select appropriate care and answer questions about:

- Symptoms you are experiencing;

Questions? Visit [blueshieldca.com](https://www.blueshieldca.com), use the Blue Shield mobile app, or call Customer Service at (888) 256-3650.

- Minor illnesses and injuries;
- Medical tests and medications;
- Chronic conditions; and
- Preventive care.

Call (877) 304-0504 or log in to your account at [blueshieldca.com](https://www.blueshieldca.com) and use the chat feature to connect with a nurse. This service is free and confidential.

NurseHelp 24/7 SM is not meant to replace the advice and care you receive from your Physician or other health care professional.

Health and wellness resources

Your Blue Shield coverage gives you access to a variety of health education and wellness services, such as:

- Prenatal and other health education programs;
- Healthy lifestyle programs to help you get more active, quit smoking, lower stress, and much more; and
- A health update newsletter.

Visit [blueshieldca.com](https://www.blueshieldca.com) to explore these resources.

Medical Management Programs

The Medical Management Programs are services that can help you coordinate your care and treatment. They include utilization management and care management. Blue Shield uses utilization management to help you and your providers identify the most appropriate and cost-effective way to use the Benefits of this plan. Care management and palliative care can help you access the care you need to manage serious health conditions and complex treatment plans.



For written information about **Blue Shield's Utilization Management Program**, visit [blueshieldca.com](https://www.blueshieldca.com).

Prior authorization

Coverage for some Benefits requires pre-approval from Blue Shield. This process is called prior authorization. Prior authorization requests are reviewed for Medical Necessity, available plan Benefits, and clinically appropriate setting. The prior authorization process also identifies Benefits that are only covered from Participating Providers or in a specific clinical setting.

If you see a Participating Provider, your provider must obtain prior authorization when required. When prior authorization is required but not obtained, Blue Shield may deny payment to your provider. You are not responsible for Blue Shield's portion of the Allowable Amount if this occurs, only your Cost Share.

If you see a Non-Participating Provider, you or your provider must obtain prior authorization when required. When prior authorization is required but not obtained, Blue Shield may deny payment and you will be responsible for all billed charges.



You do not need prior authorization for Emergency Services or emergency Hospital admissions at Participating or Non-Participating facilities. For non-emergency inpatient services, your provider should request prior authorization at least five business days before admission.

For more details about medical and surgical services and select prescription Drugs that require prior authorization, log in to your account at [blueshieldca.com](https://www.blueshieldca.com) and click on Benefits.

Prescription Drugs administered by a Health Care Provider

Drugs administered by a Health Care Provider in a Physician's office, an infusion center, the Outpatient Department of a Hospital, or provided at home through a home infusion agency, are covered under the medical benefit and require prior authorization.

The prior authorization process for self-administered prescription Drugs available at a retail, specialty, or mail order pharmacy is explained in the [Prescription Drug Benefits](#) section.

 Frequently-utilized services that require prior authorization 	
Benefit	Services that require prior authorization
Medical and prescription Drug	<ul style="list-style-type: none"> • Surgery • Prescription Drugs administered by a Health Care Provider • Non-emergency inpatient facility services, such as Hospitals and Skilled Nursing Facilities • Non-emergency ambulance services • Routine patient care received while enrolled in a clinical trial • Hospice program enrollment
Radiological and nuclear imaging	<ul style="list-style-type: none"> • CT (Computerized Tomography) scan • MRI (Magnetic Resonance Imaging) • MRA (Magnetic Resonance Angiography) • PET (Positron Emission Tomography) scan • Diagnostic cardiac procedure utilizing nuclear medicine
Mental health and substance use disorder	<ul style="list-style-type: none"> • Non-emergency mental health or substance use disorder Hospital admissions, including acute and residential care • Behavioral Health Treatment • Partial Hospitalization Program • Intensive Outpatient Program • Office-based opioid treatment • Transcranial magnetic stimulation
Pediatric dental	<ul style="list-style-type: none"> • A course of treatment that is expected to cost more than \$250
Pediatric vision	<ul style="list-style-type: none"> • Non-elective (Medically Necessary) contact lenses • Low Vision testing and equipment



When a decision will be made about your prior authorization request



Prior authorization or exception request	Time for decision
Routine medical, mental health and substance use disorder, dental, and vision requests	Within five business days
Expedited medical, mental health and substance use disorder, dental, and vision requests	Within 72 hours
Routine prescription Drug requests	Within 72 hours
Expedited prescription Drug requests	Within 24 hours

Expedited requests include urgent medical and exigent pharmacy requests. Once the decision is made, your provider will be notified within 24 hours. Written notice will be sent to you and your provider within two business days.

While you are in the Hospital (inpatient utilization review)

When you are admitted to the Hospital, your stay will be monitored for continued Medical Necessity. If it is no longer Medically Necessary for you to receive an inpatient level of care, Blue Shield will send a written notice to you, your provider, and the Hospital. If you choose to stay in the Hospital past the date indicated in this notice, you will be financially responsible for all inpatient charges after that date. Exceptions to this include inpatient maternity and mastectomy care.

For maternity, the minimum length of an inpatient stay is 48 hours for a normal, vaginal delivery and 96 hours for a C-section. The provider and mother together may decide that a shorter length of stay is adequate.

For mastectomy, you and your provider determine the Medically Necessary length of stay after the surgery.

After you leave the Hospital (discharge planning)

You may still need care at home or in another facility after you are discharged from the Hospital. Blue Shield will work with you, your provider, and the Hospital's discharge planners to determine the most appropriate and cost-effective way to provide this care.

Using your Benefits effectively (care management)

Care management helps you coordinate your health care services and make the most efficient use of your plan Benefits. Its goal is to help you stay as healthy as possible while managing your health condition and to avoid unnecessary emergency room visits and repeated hospitalizations. A Blue Shield care management nurse may contact you to

see how we might help you manage your health condition. You may also request case management support by calling Customer Service. A case manager can:

- Help you identify and access appropriate services;
- Instruct you about self-management of your health care conditions; and
- Identify community resources to lend support as you learn to manage a chronic health condition.

Your case manager may also arrange for services to help you avoid repeated hospitalizations and, if you are hospitalized, to help you with the transition from Hospital to home. These services are offered when they are medically appropriate and only utilized when you, your provider, and Blue Shield mutually agree. The availability of alternative services is specific to you for a set period of time based on your health condition. Blue Shield does not give up the right to administer your Benefits according to the terms of this Agreement or to discontinue any alternative services when they are no longer medically appropriate. Blue Shield is not obligated to cover the same or similar alternative services for any other Member in any other instance.

Managing a serious illness (palliative care services)

Blue Shield covers palliative care services if you have a serious illness. Palliative care provides relief from the symptoms, pain, and stress of a serious illness to help improve the quality of life for you and your family.

Palliative care services include access to Physicians and case managers who are specially trained to help you:

- Manage your pain and other symptoms;
- Maximize your comfort, safety, autonomy, and well-being;
- Navigate a course of care;
- Make informed decisions about therapy;
- Develop a survivorship plan; and
- Document your quality-of-life choices.

Your payment information

Paying for coverage

The Subscriber is responsible for a monthly payment to Blue Shield for health care coverage. This monthly payment is a Premium. The Premium Appendix is a document the Subscriber receives at the time of enrollment or renewal. It includes the monthly Premium for this plan.

How to pay Premiums

Blue Shield offers a variety of ways for the Subscriber to pay Premiums.

Premium payments	
<i>Payment method</i>	<i>How to pay</i>
Mail	Mail payment to: Blue Shield of California P.O. Box 54530 Los Angeles, CA 90054
Phone	Call (888) 256-3650
Online	Log in to blueshieldca.com and click on Payment Center
Auto-pay	Easy\$Pay SM from your checking or savings account

Visit blueshieldca.com for more information on Premium payment options.

Changes to Premiums

Blue Shield may change your Premium as the law permits. Blue Shield can change your Premium if:

- A federal, state, or other taxing or licensing authority imposes a tax or fee;
- Blue Shield's federal income tax associated with federal excise tax increases;
- Federal or state law requires it; or
- You relocate to a different geographic rating region.

Premiums may vary due to differences in the cost of health care services within each geographic rating region.

Blue Shield will give the Subscriber written notice at least 10 days before the open enrollment period each year, or 60 days prior to plan renewal, of any Premium change.

Your Premiums may change without written notice when:

Questions? Visit blueshieldca.com, use the Blue Shield mobile app, or call Customer Service at (888) 256-3650.

- You move to a new geographic rating region. Your new Premium is effective the first of the month after your last billing cycle.
- You add or drop a Dependent. For more information about changing Dependents, see the [Enrollment and effective dates of coverage](#) section.

Paying for Covered Services

Your Cost Share is the amount you pay for Covered Services. It is your portion of the Blue Shield Allowable Amount.

Your Cost Share includes any:

- Deductible;
- Copayment amount; and
- Coinsurance amount.



See the [Summary of Benefits](#) section for your **Cost Share** for Covered Services.

Allowable Amount

The Allowable Amount is the maximum amount Blue Shield will pay for Covered Services, or the provider's billed charge for those Covered Services, whichever is less. Blue Shield's payment to the provider is the difference between the Allowable Amount and your Cost Share.

Participating Providers agree to accept the Allowable Amount as payment in full for Covered Services, except as stated in the [Exception for other coverage](#) and [Reductions – third party liability](#) sections. When you see a Participating Provider, you are responsible for:

- Your Cost Share; and
- Charges for services above any maximum Benefit allowance.

Generally, Blue Shield will pay its portion of the Allowable Amount and you will pay your Cost Share. If there is a payment dispute between Blue Shield and a Participating Provider over Covered Services you receive, the Participating Provider must resolve that dispute with Blue Shield. You are not required to pay for Blue Shield's portion of the Allowable Amount. You are only required to pay your Cost Share for those services.

Non-Participating Providers do not agree to accept the Allowable Amount as payment in full for Covered Services. When you see a Non-Participating Provider, you are responsible for:

- Your Cost Share;
- All charges over the Allowable Amount; and
- Charges for services above any maximum Benefit allowance.

Calendar Year Deductible

The Deductible is the amount you pay each Calendar Year for Covered Services before Blue Shield begins payment. Blue Shield will pay for some Covered Services before you meet your Deductible.

Amounts you pay toward your Deductible count toward your Out-of-Pocket Maximum.

Some plans do not have a Deductible. For plans that do, there may be separate Deductibles for:

- An individual Member and an entire Family;
- Participating Providers and Non-Participating Providers; and
- Medical and pharmacy Benefits.

If you have a Family plan, there is an individual Deductible within the Family Deductible. This means an individual family member can meet the individual Deductible before the entire Family meets the Family Deductible.

If you have an individual plan and you enroll a Dependent, your plan will become a Family plan. Any amount you have paid toward the Deductible for your individual plan will be applied to both the individual Deductible and the Family Deductible for your new plan.

See the [Summary of Benefits](#) section for details on which Covered Services are subject to the Deductible and how the Deductible works for your plan.

Copayment and Coinsurance

A Covered Service may have a Copayment or a Coinsurance. A Copayment is a specific dollar amount you pay for a Covered Service. A Coinsurance is a percentage of the Allowable Amount you pay for a Covered Service.

Your provider will ask you to pay your Copayment or Coinsurance at the time of service. For Covered Services that are subject to your plan's Deductible, you are also responsible for all costs up to the Allowable Amount until you reach your Deductible.

You will continue to pay the Copayment or Coinsurance for each Covered Service you receive until you reach your Out-of-Pocket Maximum.

Calendar Year Out-of-Pocket Maximum

The Out-of-Pocket Maximum is the highest Cost Share amount you will pay for Covered Services in a Calendar Year. Any Cost Share amounts you pay for Covered Services count toward your Out-of-Pocket Maximum, except as listed below. Once you reach your Out-of-Pocket Maximum, Blue Shield will pay 100% of the Allowable Amount for Covered Services for the rest of the Calendar Year. If you want information about your Out-of-Pocket Maximum, you can call Customer Service.

Some plans may have a separate Out-of-Pocket Maximum for:

- An individual Member and an entire Family;
- Participating Providers and Non-Participating Providers; and
- Participating Providers and combined Participating and Non-Participating Providers.

If you have a Family plan, there is an individual Out-of-Pocket Maximum within the Family Out-of-Pocket Maximum. This means an individual family member can meet the individual Out-of-Pocket Maximum before the entire Family meets the Family Out-of-Pocket Maximum.

If you have an individual plan and you enroll a Dependent, your plan will become a Family plan. Any amount you have paid toward the Out-of-Pocket Maximum for your individual plan will be applied to both the individual Out-of-Pocket Maximum and the Family Out-of-Pocket Maximum for your new plan.

The following do not count toward your Out-of-Pocket Maximum:

- Charges for services that are not covered;
- Charges over the Allowable Amount; and
- Charges for services over any Benefit maximum.

You will continue to be responsible for these costs even after you reach your Out-of-Pocket Maximum.

See the [Summary of Benefits](#) section for details on how the Out-of-Pocket Maximum works for your plan.

Cost Share concepts in action

To recap, you are responsible for all costs for Covered Services until you reach your Deductible. Once you reach your Deductible, Blue Shield will pay the Allowable Amount for Covered Services, minus your Copayment or Coinsurance amounts, until you reach your Out-of-Pocket Maximum. Once you reach your Out-of-Pocket Maximum, Blue Shield will pay 100% of the Allowable Amount for Covered Services. Exceptions are described above.



EXAMPLE



Cost to visit the doctor

Now that you know the basics, here is an example of how your Cost Share works. Please note, the DOLLAR AMOUNTS IN THE EXAMPLE ARE EXAMPLES ONLY AND DO NOT REFLECT ACTUAL DOLLAR AMOUNTS FOR YOUR PLAN.

Example: You visit the doctor for a sore throat. You have received Covered Services throughout the year and have already met your \$500 Deductible. However, you have not yet met your \$1,000 Out-of-Pocket Maximum.

Deductible: \$500

Amount paid to date toward Deductible: \$500

Out-of-Pocket Maximum: \$1,000

Amount paid to date toward Out-of-Pocket Maximum: \$500

Participating Provider Copayment: \$30

Non-Participating Provider Copayment: \$40

Blue Shield Allowable Amount for the doctor's visit: \$100

Non-Participating Provider billed charge for the doctor's visit: \$140

	Participating Provider	Non-Participating Provider
You pay	\$30 (\$30 Copayment)	\$80 (\$40 Copayment + \$40 for charges over Allowable Amount)
Blue Shield pays	\$70 (Allowable Amount – your Cost Share)	\$60 (Allowable Amount – your Cost Share)
Total payment to the doctor	\$100 (Allowable Amount)	\$140 (Billed charge)

In this example, because you have already met your Deductible, you are responsible for:

- Participating Provider: the Copayment; or
- Non-Participating Provider: the Copayment plus all charges over the Allowable Amount.

Claims

When you receive health care services, a claim must be submitted to request payment for Covered Services. A claim must be submitted even if you have not yet met your Deductible. Blue Shield uses claims information to track dollar amounts that count toward your Deductible.

When you see a Participating Provider, your provider submits the claim to Blue Shield. When you see a Non-Participating Provider, you must submit the claim to Blue Shield or the Benefit Administrator. Claim forms are available at [blueshieldca.com](https://www.blueshieldca.com) or by contacting the Benefit Administrator.

How to submit a claim			
Type of claim	What to submit	Where to submit it	Due date
Medical services	<ul style="list-style-type: none"> • Blue Shield claim form; and • The itemized bill from your provider 	Blue Shield of California P.O. Box 272540 Chico, CA 95927	Within one year of the service date
Pharmacy services	<ul style="list-style-type: none"> • Prescription Drug claim form; and • Related receipts or the pharmacy's bill 	Blue Shield of California P.O. Box 419019 Dep. 191 Kansas City, MO 64141	Within one year of the service date
Mental Health and Substance Use Disorder Services from an MHSA Participating Provider	<ul style="list-style-type: none"> • MHSA online claim form; and • The itemized bill from your provider 	Blue Shield of California Mental Health Service Administrator P.O. Box 719002 San Diego, CA 92171	Within one year of the service date
Mental Health and Substance Use Disorder Services from an MHSA Non-Participating Provider	<ul style="list-style-type: none"> • Blue Shield claim form; and • The itemized bill from your provider 	Blue Shield of California P.O. Box 272540 Chico, CA 95927	Within one year of the service date

How to submit a claim			
<i>Type of claim</i>	<i>What to submit</i>	<i>Where to submit it</i>	<i>Due date</i>
Pediatric dental services	<ul style="list-style-type: none"> • Dental claim form; and • Related receipts or the provider's bill 	Blue Shield of California Dental Plan Administrator P.O. Box 30567 Salt Lake City, UT 84130-0567	Within one year of the service date
Pediatric vision services	<ul style="list-style-type: none"> • Vision claim form; and • Related receipts or the provider's bill 	Blue Shield of California Vision Plan Administrator P.O. Box 25208 Santa Ana, CA 92799	Within one year of the service date

Claim processing and payments

Blue Shield or the Benefit Administrator will process your claim within 30 business days of receipt if it is not missing any required information. If your claim is missing any required information, you or your provider will be notified and asked to submit the missing information. Blue Shield cannot process your claim until we receive the missing information.

Once your claim is processed, you will receive an explanation of your Benefits. For each service, the explanation will list your Cost Share and the payment made by Blue Shield or the Benefit Administrator to the provider.

When you receive Covered Services from a Non-Participating Provider, Blue Shield or the Benefit Administrator may send the payment to the Subscriber, or directly to the Non-Participating Provider.



The Subscriber must make sure **the Non-Participating Provider** receives the **full billed amount** for non-emergency services, whether or not Blue Shield makes payment to the Non-Participating Provider.

Your coverage

This section explains eligibility and enrollment for this plan. It also describes the terms of your coverage, including information about effective dates and the different ways your coverage can end.

Eligibility for this plan

You are eligible for this plan if:

- You are a Resident of California;
- You are not covered by any other group or individual health plan; and
- The Subscriber pays Premiums in full to Blue Shield by the Premium due date.

Dependent eligibility

To be eligible for coverage as a Dependent, the individual must meet all eligibility requirements listed above, as well as certain Dependent eligibility requirements. The individual must:

- Be listed on the enrollment form completed by the Subscriber; and
- Be the Subscriber's spouse, Domestic Partner, or be under age 26 and the child of the Subscriber, spouse, or Domestic Partner.
 - For the Subscriber's spouse to be eligible for this plan, the Subscriber and spouse must not be legally separated.
 - For the Subscriber's Domestic Partner to be eligible for this plan, the Subscriber and Domestic Partner must have a registered domestic partnership.
 - "Child" includes a stepchild, newborn, child placed for adoption, child placed in foster care, and child for whom the Subscriber, spouse, or Domestic Partner is the legal guardian. It does not include a grandchild unless the Subscriber, spouse, or Domestic Partner has adopted or is the legal guardian of the grandchild.
 - A child age 26 or older can remain enrolled as a Dependent if the child is disabled, incapable of self-support because of a mental or physical disability, and chiefly dependent on the Subscriber for economic support.
 - The Dependent child's disability must have begun before the period he or she would become ineligible for coverage due to age.
 - Blue Shield will send a notice of termination due to loss of eligibility 90 days before the date coverage will end.
 - The Subscriber must submit proof of continued eligibility for the Dependent at Blue Shield's request. Blue Shield may not request this information again for two years after the initial determination. Blue Shield may request this information no more than once a year after that. The Subscriber's failure to provide this information could result in termination of a Dependent's coverage.

Enrollment and effective dates of coverage

As the Subscriber, you can apply for coverage for yourself and your Dependents during the annual open enrollment period. You can also apply for coverage for yourself and your Dependents if you qualify for a special enrollment period.

This Agreement covers the Subscriber and any enrolled Dependents for one plan year. A plan year begins on January 1 and ends on December 31 of that same year.

The date coverage starts for the Subscriber and any enrolled Dependents is the effective date of coverage. Coverage starts at 12:01 a.m. Pacific Time on the effective date of coverage. The Benefits of this plan are not available before the effective date of coverage. Blue Shield will notify you of your effective date of coverage.

Open enrollment period

The open enrollment period is the time when most people apply for coverage or change coverage. California law establishes the open enrollment period each year. Visit [blueshieldca.com](https://www.blueshieldca.com) for more information about open enrollment, including this year's dates.

Special enrollment period

A special enrollment period is a time outside open enrollment when you can apply for coverage or change coverage. A special enrollment period begins with a Triggering Event.

A special enrollment period gives you at least 60 days from a Triggering Event to apply for or change coverage for yourself or your Dependents. See the [Special enrollment period](#) section for more information. You should notify Blue Shield as soon as possible if you experience a Triggering Event that requires a change in your coverage.

If you qualify for a special enrollment period and coverage begins in the middle of a plan year, your coverage under this Agreement will be less than a full year and will end on December 31 of the year coverage began.



Common Triggering Events



Change in Dependents

Move within California under certain circumstances

Loss of minimum essential coverage

Loss of eligibility in a government program



For a complete list of Triggering Events, see [Special enrollment period](#) on page 93 in the [Other important information about your plan](#) section.

Effective date of coverage for most special enrollment periods

If enrolled during open enrollment, Dependents have the same effective date of coverage as the Subscriber. However, a Dependent may have a different effective date of coverage if added during a special enrollment period. Generally, if the Subscriber submits the application or request for special enrollment by the 15th of the month, the effective date of coverage will be the 1st of the next month. If the Subscriber submits the application or request after the 15th of the month, the effective date of coverage will be the 1st of the second month after the submission.

Effective date of coverage for a new spouse or Domestic Partner

The effective date of coverage for a new spouse or Domestic Partner will be the 1st of the month following the date the Subscriber submits the Dependent enrollment application. This applies regardless of what day of the month the Subscriber submits the application.

Effective date of coverage for a new Dependent child

Coverage starts immediately for a:

- Newborn;
- Adopted child;
- Child placed for adoption;
- Child placed in foster care; or
- Child for whom the Subscriber, spouse, or Domestic Partner is the court-appointed legal guardian.

This coverage lasts for 31 days.



For coverage to continue beyond 31 days, the Subscriber must **notify Blue Shield within 60 days** of birth, adoption, placement for adoption, placement in foster care, or the date of court-ordered guardianship.

A child will be considered adopted for the purpose of Dependent eligibility when one of the following happens:

- The child is legally adopted;
- The child is placed for adoption and there is evidence of the Subscriber, spouse, or Domestic Partner's right to control the child's health care; or
- The Subscriber, spouse, or Domestic Partner is granted legal authority to control the child's health care.

The child's eligibility as a Dependent will continue while waiting for a legal decree of adoption unless the child is removed from the Subscriber, spouse, or Domestic Partner's home before the decree is issued.

Terms of coverage

The Subscriber's option to renew this coverage is guaranteed, except as the law permits. The Subscriber must pay Premiums in full within the required timeframe, and the Subscriber and Dependents must maintain eligibility.

The Subscriber must notify Blue Shield within 60 days of any changes that will affect the eligibility of the Subscriber or an enrolled Dependent. Blue Shield is not obligated to pay for Benefits for an ineligible individual, even if the Subscriber continues to pay Premiums for that individual.

Blue Shield has the right to change this plan, as the law permits. This includes changes to:

- Terms and conditions;
- Benefits;
- Premiums; and
- Limitations and exclusions.

Blue Shield will not change terms and conditions, Benefits, or limitations and exclusions on an individual basis. If Blue Shield changes this Agreement, the change will affect everyone covered under this plan. Blue Shield will give the Subscriber written notice of any changes to the Agreement. We will send this notice at least 10 days before the open enrollment period each year, or 60 days prior to plan renewal.

Your Premiums may change without written notice when you initiate the type of change described in the [Changes to Premiums](#) section.

When coverage ends

Your coverage will end if:



- The Subscriber cancels or does not renew coverage;
- Blue Shield cancels or does not renew coverage; or
- Blue Shield rescinds coverage.

If the Subscriber pays Premiums beyond the date coverage ends, those Premiums are unearned. Blue Shield will refund unearned Premiums to the Subscriber, minus any amount Blue Shield pays for Benefits received after the date coverage ends. Blue Shield will only issue a refund to the Subscriber if the amount the Subscriber paid in unearned Premiums is more than the amount Blue Shield pays for Benefits after coverage ends.

If the Subscriber cancels or does not renew coverage

The Subscriber can cancel coverage by giving Blue Shield 30 days' notice. Coverage will end at 11:59 p.m. Pacific Time on the effective date of termination.

If the Subscriber decides to cancel coverage, the actual date coverage ends is based on when the Subscriber gives notice to Blue Shield. Once the Subscriber's coverage is terminated, coverage under this plan cannot be reinstated. However, you may reapply for coverage during open enrollment.

 When coverage ends if the Subscriber cancels or does not renew 	
<i>If the Subscriber gives</i>	<i>Date coverage ends</i>
30 days' notice or more	The date the Subscriber selects
Less than 30 days' notice	A date Blue Shield selects that is at least 30 days after receipt of your notice

If Blue Shield cancels or does not renew coverage

Blue Shield can cancel coverage or deny renewal, as the law permits. If this happens, the date coverage ends depends on the reason for cancellation or non-renewal.

Cancellation for Subscriber's nonpayment of Premiums

Blue Shield can cancel your coverage if the Subscriber does not pay the required Premiums in full and on time. The Subscriber is responsible for all Premiums during the term of coverage, including the grace period. If Blue Shield cancels coverage due to nonpayment of Premiums, Blue Shield will send the Notice of End of Coverage to the the Subscriber within five business days of the cancellation. This notice will state:

- That the Agreement has been canceled;
- The reasons for cancellation; and
- The specific date and time when your coverage will end.

Premium grace period

The Subscriber has a 30-day grace period to pay all outstanding Premiums before coverage is canceled due to nonpayment of Premiums. Coverage will continue through the grace period. Blue Shield will send a Notice of Start of Grace Period to the Subscriber after the last date of paid coverage. The 30-day grace period begins on the day the Notice of Start of Grace Period is dated. However, if the Subscriber does not pay all outstanding Premiums within the grace period, coverage will end the day following the 30-day grace period. The Subscriber will be liable for all Premiums owed, even if coverage is canceled. This includes Premiums for coverage during the 30-day grace period.

Cancellation for fraud or intentional misrepresentation of material fact

Blue Shield may cancel your coverage for fraud or intentional misrepresentation of material fact if you:

- Intentionally provide false or misleading information to Blue Shield on the enrollment application or otherwise. This includes incorrect or incomplete material information such as failing to provide Blue Shield with required or requested information in a timely manner;
- Let someone else use your ID card to receive services; or

- Receive, or attempt to receive, services by means of false, materially misleading, or fraudulent information, acts, or omissions.



Blue Shield rescinds coverage



IF THE SUBSCRIBER OR ANY ENROLLED DEPENDENT COMMITS FRAUD OR MAKES AN INTENTIONAL MISREPRESENTATION OF MATERIAL FACT DURING THE APPLICATION PROCESS, BLUE SHIELD CAN RETROACTIVELY CANCEL COVERAGE. THIS INCLUDES FAILURE TO DISCLOSE ANY NEW OR CHANGED FACTS PERTAINING TO THE APPLICATION THAT ARISE AFTER SUBMISSION OF THE APPLICATION BUT BEFORE THE EFFECTIVE DATE OF COVERAGE. THIS RETROACTIVE CANCELLATION IS RESCISSION.

If Blue Shield rescinds coverage, Blue Shield will provide the Subscriber with a 30-day written notice. This notice will state:

- The reason for the rescission;
- Information about the Subscriber's right to appeal, including the right to request assistance from the Department of Managed Health Care;
- Clarification that individuals whose application information was not false or incomplete are entitled to new coverage, and:
 - How those individuals may obtain new coverage; and
 - How Blue Shield will determine Premiums for those individuals.

After your contract has been in effect for 24 months, Blue Shield cannot rescind coverage for any reason. If Blue Shield rescinds coverage, the Subscriber and any enrolled Dependents will lose all coverage dating back to the original effective date of coverage. It will be as if coverage never existed.

<div>  When Blue Shield cancels, does not renew, or rescinds coverage  </div>	
Reason	Date coverage ends
Failure to pay Premiums in full and on time, including the grace period	30 days after the Premium due date
Fraud or intentional misrepresentation of a material fact during the application process	The initial effective date of coverage
Fraud or intentional misrepresentation of a material fact after enrollment	Immediately upon written notice to the Subscriber
Loss of Subscriber eligibility	30 days after written notice to the Subscriber
Loss of Dependent eligibility for a spouse or Domestic Partner	The last day of the month in which the Dependent becomes ineligible

 When Blue Shield cancels, does not renew, or rescinds coverage 	
Reason	Date coverage ends
Loss of Dependent eligibility for a child	The last day of the month in which the Dependent turns 26
Subscriber changes from one health plan to another during open or special enrollment period	The day before the effective date of coverage in the Subscriber's new plan
Request to enroll a newborn, adopted child, or child placed for adoption is not received within 60 days of the initial coverage date	Day 31 following the initial coverage date
Blue Shield no longer offers this Individual and Family Plan	90 days after written notice to the Subscriber
Blue Shield no longer offers any Individual and Family Plans	180 days after written notice to the Subscriber

Your Benefits

This section describes the Benefits your plan covers. They are listed in alphabetical order so they are easy to find.

Blue Shield provides coverage for Medically Necessary services and supplies only. Experimental or Investigational services and supplies are not covered.

All Benefits are subject to:

- Your Cost Share;
- Any Benefit maximums;
- The provisions of the Medical Management Programs; and
- The terms, conditions, limitations, and exclusions of this Agreement.

You can receive many outpatient Benefits in a variety of settings, including your home, a Physician's office, an urgent care center, an Ambulatory Surgery Center, or a Hospital. Blue Shield's Medical Management Programs work with your provider to ensure that your care is provided safely and effectively in a setting that is appropriate to your needs. Your Cost Share for outpatient Benefits may vary depending on where you receive them.

See the [Exclusions and limitations](#) section for more information about Benefit exclusions and limitations.



See the [Summary of Benefits](#) section for your **Cost Share** for Covered Services.

Acupuncture services

For all acupuncture services, Blue Shield has contracted with American Specialty Health Plans of California, Inc. (ASH Plans) to act as the Plan's acupuncture services administrator.

Benefits are available for acupuncture services for the treatment of nausea or as part of a comprehensive pain management program for the treatment of chronic pain. Acupuncture services must be provided by a Physician, licensed acupuncturist, or other appropriately licensed or certified Health Care Provider.

Contact ASH Plans with questions about acupuncture services, ASH Participating Providers, or acupuncture Benefits.

Allergy testing and immunotherapy Benefits

Benefits are available for allergy testing and immunotherapy services.

Benefits include:

- Allergy testing;
- Preparation and provision of allergy serum; and
- Allergy serum injections.

Questions? Visit [blueshieldca.com](https://www.blueshieldca.com), use the Blue Shield mobile app, or call Customer Service at (888) 256-3650.

Ambulance services

Benefits are available for ambulance services provided by a licensed ambulance or psychiatric transport van.

Benefits include:

- Emergency ambulance transportation (surface and air) when used to transport you from the place of illness or injury to the closest medical facility that can provide appropriate medical care; and
- Non-emergency, prior-authorized ambulance transportation (surface and air) from one medical facility to another.

Air ambulance services are covered at the Participating Provider Cost Share, even if you receive services from a Non-Participating Provider.

Bariatric surgery Benefits

Benefits are available for bariatric surgery services. These Benefits include facility and Physician services for the surgical treatment of morbid obesity.

Services for residents of designated California counties



Blue Shield has a network of Participating Providers for bariatric surgery services in certain designated counties within California. If you live in a designated county, services are only covered if you receive them from one of these Participating Providers.

Bariatric surgery services designated counties		
Imperial	Orange	San Diego
Kern	Riverside	Santa Barbara
Los Angeles	San Bernardino	Ventura

Travel expense reimbursement for residents of designated counties

You may be eligible for reimbursement of your travel expenses for bariatric surgery services if you meet the following conditions:

- Live in a designated county;
- Live at least 50 miles away from the nearest bariatric surgery services provider in the network;
- Receive prior authorization for travel expense reimbursement; and
- Submit receipts and any other documentation of your expenses to Blue Shield.

 Reimbursable bariatric surgery travel expenses 		
Expense type	Maximum reimbursement	Limitations & exclusions
Transportation to and from the facility	\$130/roundtrip	<ul style="list-style-type: none"> • Maximum of 3 roundtrips (pre-surgery, surgery, follow-up) • 1 companion is covered for a maximum of 2 roundtrips (surgery & surgery follow-up)
Hotel accommodations	\$100/day	<ul style="list-style-type: none"> • Maximum of 2 trips, 2 days/trip (pre-surgery & post-surgery follow-up) for you and 1 companion • 1 companion alone may be reimbursed for a maximum of 4 days during your surgery admission • Hotel stays are limited to 1 double-occupancy room. Only the room is covered. All other hotel expenses are excluded
Related reasonable expenses	\$25/day/Member	<ul style="list-style-type: none"> • Maximum of 4 days/trip • Expenses for tobacco, alcohol, drugs, phone, television, delivery, and recreation are excluded

Services for residents of non-designated counties

If you do not reside in a designated county, bariatric surgery services are covered like other surgery services from Participating or Non-Participating Providers. See the [Hospital services](#) and [Physician and other professional services](#) sections for more information.

Blue Shield does not reimburse travel expenses associated with bariatric surgery services for residents of non-designated counties.

Clinical trials for treatment of cancer or life-threatening conditions **Benefits**

Benefits are available for routine patient care when you have been accepted into an approved clinical trial for treatment of cancer or a life-threatening condition. A life-threatening condition is a disease or condition that is likely to result in death unless its progression is interrupted.

The clinical trial must have therapeutic intent and the treatment must meet one of the following requirements:

- Your Primary Care Physician, or another Participating Provider, determines that your participation in the clinical trial would be appropriate based on either the trial protocol or medical and scientific information provided by you; or
- You provide medical and scientific information establishing that your participation in the clinical trial would be appropriate.

Coverage for routine patient care received while participating in a clinical trial requires prior authorization. Routine patient care is care that would otherwise be covered by the plan if those services were not provided in connection with an approved clinical trial. The [Summary of Benefits](#) section lists your Cost Share for Covered Services. These Cost Share amounts are the same whether or not you participate in a clinical trial. Routine patient care does not include:

- The investigational item, device, or service itself;
- Drugs or devices not approved by the U.S. Food and Drug Administration (FDA);
- Travel, housing, companion expenses, and other non-clinical expenses;
- Any item or service that is provided solely to satisfy data collection and analysis needs and that is not used in the direct clinical management of the patient;
- Services that, except for the fact that they are being provided in a clinical trial, are specifically excluded under the plan;
- Services normally provided by the research sponsor free for any enrollee in the trial; or
- Any service that is clearly inconsistent with widely accepted and established standards of care for a particular diagnosis.

Approved clinical trial means a phase I, phase II, phase III, or phase IV clinical trial conducted in relation to the prevention, detection, or treatment of cancer or other life-threatening conditions, and the study or investigation meets one of the following requirements:

- It is a drug trial conducted under an investigational new drug application reviewed by the FDA;
- It is a drug trial exempt under federal regulations from a new drug application; or
- It is federally funded or approved by one or more of the following:
 - One of the National Institutes of Health;
 - The Centers for Disease Control and Prevention;
 - The Agency for Health Care Research and Quality;
 - The Centers for Medicare & Medicaid Services; or
 - A designated Agency affiliate or research entity as described in the Affordable Care Act, including the Departments of Veterans Affairs, Defense, or Energy if the study has been reviewed and approved according to Health and Human Services guidelines.

Diabetes care services

Benefits are available for devices, equipment, supplies, and self-management training to help manage your diabetes. Services will be covered when provided by a Physician, registered dietitian, registered nurse, or other appropriately-licensed Health Care Provider who is certified as a diabetes educator.

Devices, equipment, and supplies

Covered diabetic devices, equipment, and supplies include:

- Blood glucose monitors, including those designed to help the visually impaired;
- Insulin pens, syringes, pumps, and all related necessary supplies;
- Blood and urine testing strips and tablets;
- Lancets and lancet puncture devices;
- Podiatric footwear and devices to prevent or treat diabetes-related complications;
- Medically Necessary foot care; and
- Visual aids, excluding eyewear and video-assisted devices, designed to help the visually impaired with proper dosing of insulin.

Your plan also covers the replacement of a covered item after the expiration of its life expectancy.

Self-management training

Benefits are available for outpatient training, education, and medical nutrition therapy when directed or prescribed by your Physician. These services can help you manage your diabetes and properly use the devices, equipment, and supplies available to you. With self-management training, you can learn to monitor your condition and avoid frequent hospitalizations and complications.

Diagnostic X-ray, imaging, pathology, laboratory, and other testing services

Benefits are available for imaging, pathology, and laboratory services for preventive screening or to diagnose or treat illness or injury.

Benefits include:

- Diagnostic and therapeutic imaging services, such as X-rays and ultrasounds;
- Radiological and nuclear imaging, including CT, PET, and MRI scans;
- Clinical pathology services;
- Laboratory services;
- Other areas of diagnostic testing, including respiratory, neurological, vascular, cardiological, genetic, and cerebrovascular; and
- Prenatal diagnosis of genetic disorders of the fetus in cases of high-risk pregnancy.

Laboratory or imaging services performed as part of a preventive health screening are covered under the Preventive Health Services Benefit.

Dialysis Benefits

Benefits are available for dialysis services at a dialysis center, in the Outpatient Department of a Hospital, or in your home.

Benefits include:

- Renal dialysis;
- Hemodialysis;

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- Peritoneal dialysis;
- Other dialysis-related procedures;
- Required equipment and medical supplies; and
- Self-management training for home dialysis.

Benefits do not include:

- Comfort, convenience, or luxury equipment; or
- Non-medical items, such as generators or accessories to make home dialysis equipment portable.

Durable medical equipment

Benefits are available for durable medical equipment (DME) and supplies needed to operate the equipment. DME is intended for repeated use to treat an illness or injury, to improve the function of movable body parts, or to prevent further deterioration of your medical condition. Items such as orthotics and prosthetics are only covered when necessary for Activities of Daily Living.

Benefits include:

- Mobility devices, such as wheelchairs;
- Peak flow monitor for the self-management of asthma;
- Glucose monitor for the self-management of diabetes;
- Apnea monitors for the management of newborn apnea;
- Home prothrombin monitor for specific conditions;
- Oxygen and respiratory equipment;
- Disposable medical supplies used with DME and respiratory equipment;
- Medical supplies that support and maintain gastrointestinal, bladder, or bowel function, such as ostomy supplies;
- DME rental fees, up to the purchase price; and
- Breast pumps.

Benefits do not include:

- Environmental control and hygienic equipment, such as air conditioners, humidifiers, dehumidifiers, or air purifiers;
- Exercise equipment;
- Routine maintenance, repair, or replacement of DME due to loss or misuse, except when authorized;
- Self-help or educational devices;
- Speech or language assistance devices, except as specifically listed;
- Wigs;
- Adult eyewear;
- Video-assisted visual aids for diabetics;
- Generators;
- Any other equipment not primarily medical in nature; or
- Backup or alternate equipment.

Asthma inhalers and inhaler spacers are covered under the Prescription Drug Benefit.

See the [Diabetes care services](#) section for more information about devices, equipment, and supplies for the management and treatment of diabetes.

Orthotic equipment and devices

Benefits are available for orthotic equipment and devices you need to perform Activities of Daily Living. Orthotics are orthopedic devices used to support, align, prevent, or correct deformities or to improve the function of movable body parts.

Benefits include:

- Shoes only when permanently attached to orthotic devices;
- Special footwear required for foot disfigurement caused by disease, disorder, accident, or developmental disability;
- Knee braces for post-operative rehabilitation following ligament surgery, instability due to injury, and to reduce pain and instability for patients with osteoarthritis;
- Custom-made rigid orthotic shoe inserts ordered by a Physician or podiatrist and used to treat mechanical problems of the foot, ankle, or leg by preventing abnormal motion and positioning when improvement has not occurred with a trial of strapping or an over-the-counter stabilizing device;
- Device fitting and adjustment;
- Device replacement at the end of its expected lifespan; and
- Repair due to normal wear and tear.

Benefits do not include:

- Orthotic devices intended to provide additional support for recreational or sports activities;
- Orthopedic shoes and other supportive devices for the feet, except as listed;
- Backup or alternate items; or
- Repair or replacement due to loss or misuse.

Prosthetic equipment and devices

Benefits are available for prosthetic appliances and devices used to replace a part of your body that is missing or does not function, and related supplies.

Benefits include:

- Blom-Singer devices and artificial larynx for speech after a laryngectomy;
- Artificial limbs and eyes;
- Internally-implanted devices such as pacemakers, intraocular lenses, cochlear implants, osseointegrated hearing devices, and hip joints, if surgery to implant the device is covered;
- Contact lenses to treat eye conditions such as keratoconus or keratitis sicca, aniridia, or to treat aphakia following cataract surgery when no intraocular lens has been implanted;
- Supplies necessary for the operation of prostheses;
- Device fitting and adjustment;
- Device replacement at the end of its expected lifespan; and
- Repair due to normal wear and tear.

Benefits do not include:

- Speech or language assistance devices, except as listed;
- Dental implants;
- Backup or alternate items; or

- Repair or replacement due to loss or misuse.

Emergency Benefits

Benefits are available for Emergency Services received in the emergency room of a Hospital. The Emergency Benefit also includes Hospital admission when inpatient treatment of your Emergency Medical Condition is Medically Necessary. You can access Emergency Services for an Emergency Medical Condition at any Hospital, even if it is a Non-Participating Hospital.



If you have a medical emergency, **call 911 or seek immediate medical attention** at the nearest hospital.

Benefits include:

- Physician services;
- Emergency room facility services; and
- Inpatient Hospital services to stabilize your Emergency Medical Condition.

After your condition stabilizes

Once your Emergency Medical Condition has stabilized, it is no longer considered an emergency. Upon stabilization, you may:

- Be released from the emergency room if you do not need further treatment;
- Receive additional inpatient treatment at the Participating Hospital; or
- Transfer to a Participating Hospital for additional inpatient treatment if you received treatment of your Emergency Medical Condition at a Non-Participating Hospital.

Stabilization is medical treatment necessary to assure, with reasonable medical probability, that no material deterioration of the condition is likely to result from, or occur during, your release from medical care or transfer from a facility. With respect to a pregnant woman who is having contractions, when there is inadequate time to safely transfer her to another Hospital before delivery or the transfer may pose a threat to the health or safety of the woman or unborn child, stabilize means delivery, including the placenta. Post-stabilization care is Medically Necessary treatment received after the treating Physician determines the Emergency Medical Condition is stabilized.

If you are admitted to the Hospital for Emergency Services, you should notify Blue Shield within 24 hours or as soon as possible after your condition has stabilized.

Family planning Benefits

Benefits are available for family planning services without illness or injury.

Benefits include:

- Counseling, consulting, and education;
- Office-administered contraceptives;

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- Physician office visits for office-administered contraceptives;
- Tubal ligation; and
- Vasectomy.

Benefits do not include family planning services from Non-Participating Providers.

Family planning services may also be covered under the Preventive Health Services Benefit and the Prescription Drug Benefit.

Home health services

Benefits are available for home health services. These services include home health agency services, home infusion and injectable medication services, and hemophilia home infusion services.

Home health agency services

Benefits are available from a Participating home health care agency for diagnostic and treatment services received in your home under a written treatment plan approved by your Physician.

Benefits include:

- Intermittent home care for skilled services from:
 - Registered nurses;
 - Licensed vocational nurses;
 - Physical therapists;
 - Occupational therapists;
 - Speech and language pathologists;
 - Licensed clinical social workers; and
 - Home Health Aides; and
- Related medical supplies.

Intermittent home care is for skilled services you receive:

- Fewer than seven days per week; or
- Daily, for fewer than eight hours per day, up to 21 days.

Benefits are limited to a visit maximum as shown in the [Summary of Benefits](#) section for home health agency visits. For this Benefit, coverage includes:

- Up to three visits per day, two hours maximum per visit, with a registered nurse, licensed vocational nurse, physical therapist, occupational therapist, speech and language pathologist, or licensed clinical social worker. A visit of two hours or less is considered one visit. Nursing visits cannot be combined to provide Continuous Nursing Services.
- Up to four hours maximum per visit with a Home Health Aide. A visit of four hours or less is considered one visit.

Benefits do not include:

- Continuous Nursing Services provided by a registered nurse or a licensed vocational nurse, on a one-to-one basis, in an inpatient or home setting. These services may also be described as "shift care" or "private duty nursing."

Home infusion and injectable medication services

Benefits are available through a Participating home infusion agency for home infusion, enteral, and injectable medication therapy.

Benefits include:

- Home infusion agency Skilled Nursing visits;
- Infusion therapy provided in an infusion suite associated with a Participating home infusion agency;
- Parenteral nutrition services and associated supplies and solutions;
- Enteral nutrition services and associated supplies and solutions;
- Medical supplies used during a covered visit; and
- Medications injected or administered intravenously.

There is no Calendar Year visit maximum for home infusion agency services.

This Benefit does not include:

- Insulin;
- Insulin syringes; and
- Services related to hemophilia, which are described below.

Hemophilia home infusion services

Benefits are available for hemophilia home infusion products and services for the treatment of hemophilia and other bleeding disorders. Benefits must be prior authorized and provided in the home or in an infusion suite managed by a Participating Hemophilia Home Infusion Provider.

Benefits include:

- 24-hour service;
- Home delivery of hemophilia infusion products;
- Blood factor product;
- Supplies for the administration of blood factor product; and
- Nursing visits for training or administration of blood factor products.

There is no Calendar Year visit maximum for hemophilia home infusion agency services.

Benefits do not include:

- In-home services to treat complications of hemophilia replacement therapy; or
- Self-infusion training programs, other than nursing visits to assist in administration of the product.

Most Participating home health care and home infusion agencies are not Participating Hemophilia Home Infusion Providers. A list of Participating Hemophilia Home Infusion Providers is available at [blueshieldca.com](https://www.blueshieldca.com).

Hospice program services

Benefits are available through a Participating Hospice Agency for specialized care if you have been diagnosed with a terminal illness with a life expectancy of one year or less. When you enroll in a Hospice program, you agree to receive all care for your

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terminal illness through the Hospice Agency. Hospice program enrollment is prior authorized for a specified period of care based on your Physician's certification of eligibility. The period of care begins the first day you receive Hospice services and ends when the specified timeframe is over or you choose to receive care for your terminal illness outside of the Hospice program.

The authorized period of care is either a 30- or 60-day timeframe, depending on your diagnosis. Your Hospice care continues through to the next period of care when your Physician recertifies that you have a terminal illness. The Hospice Agency works with your Physician to ensure that your Hospice enrollment continues without interruption. You can change your Participating Hospice Agency only once during each period of care.

A Hospice program provides interdisciplinary care designed to ease your physical, emotional, social, and spiritual discomfort during the last phases of life, and support your primary caregiver and your family. Hospice services are available 24 hours a day through the Hospice Agency.

While enrolled in a Hospice program, you may continue to receive Covered Services that are not related to the care and management of your terminal illness from the appropriate Health Care Provider. However, all care related to your terminal illness must be provided through the Hospice Agency. You may discontinue your Hospice enrollment when an acute Hospital admission is necessary, or at any other time. You may also enroll in the Hospice program again when you are discharged from the Hospital, or at any other time, with Physician recertification.

Benefits include:

- Pre-Hospice consultation to discuss care options and symptom management;
- Advance care planning;
- Skilled Nursing Services;
- Medical direction and a written treatment plan approved by a Physician;
- Continuous Nursing Services provided by registered or licensed vocational nurses, eight to 24 hours per day;
- Home Health Aide services, supervised by a nurse;
- Homemaker services, supervised by a nurse, to help you maintain a safe and healthy home environment;
- Medical social services;
- Dietary counseling;
- Volunteer services by a Hospice agency;
- Short-term inpatient, Hospice house, or Hospice care, if required;
- Drugs, medical equipment, and supplies;
- Physical therapy, occupational therapy, and speech-language pathology services to control your symptoms or help your ability to perform Activities of Daily Living;
- Respiratory therapy;
- Occasional, short-term inpatient respite care when necessary to relieve your primary caregiver or family members, up to five days at a time;
- Bereavement services for your family; and
- Social services, counseling, and spiritual services for you and your family.

Benefits do not include:

- Services provided by a Non-Participating Hospice Agency, except in certain circumstances where there are no Participating Hospice Agencies in your area and services are prior authorized.

Hospital services

Benefits are available for inpatient care in a Hospital.

Benefits include:

- Room and board, such as:
 - Semiprivate Hospital room, or private room if Medically Necessary;
 - Specialized care units, including adult intensive care, coronary care, pediatric and neonatal intensive care, and subacute care;
 - General and specialized nursing care; and
 - Meals, including special diets.
- Other inpatient Hospital services and supplies, including:
 - Operating, recovery, labor and delivery, and other specialized treatment rooms;
 - Anesthesia, oxygen, medicines, and IV solutions;
 - Clinical pathology, laboratory, radiology, and diagnostic services and supplies;
 - Dialysis services and supplies;
 - Blood and blood products;
 - Medical and surgical supplies, surgically implanted devices, prostheses, and appliances;
 - Radiation therapy, chemotherapy, and associated supplies;
 - Therapy services, including physical, occupational, respiratory, and speech therapy;
 - Acute detoxification;
 - Acute inpatient rehabilitative services; and
 - Emergency room services resulting in admission.

Medical treatment of the teeth, gums, jaw joints, and jaw bones

Benefits are available for outpatient, Hospital, and professional services provided for treatment of the jaw joints and jaw bones, including adjacent tissues.

Benefits include:

- Treatment of gum tumors;
- Stabilization of natural teeth after traumatic injury independent of disease, illness, or any other cause;
- Surgical treatment of temporomandibular joint syndrome (TMJ);
- Non-surgical treatment of TMJ;
- Orthognathic surgery to correct a skeletal deformity;
- Dental and orthodontic services directly related to cleft palate repair;
- Dental services to prepare the jaw for radiation therapy for the treatment of head or neck cancers; and
- General anesthesia and associated facility charges during dental treatment due to the Member's underlying medical condition or clinical status when:

- The Member is younger than seven years old; or
- The Member is developmentally disabled; or
- The Member's health is compromised and general anesthesia is Medically Necessary.

Benefits do not include:

- Adult routine dental or periodontal care;
- Adult orthodontia for any reason other than cleft palate repair;
- Dental implants for any reason other than cleft palate repair;
- Any procedure to prepare the mouth for dentures or for the more comfortable use of dentures;
- Alveolar ridge surgery of the jaws if performed primarily to treat diseases related to the teeth, gums, or periodontal structures, or to support natural or prosthetic teeth; or
- Fluoride treatments for any reason other than preparation of the oral cavity for radiation therapy.

Mental Health and Substance Use Disorder Benefits

Blue Shield's Mental Health Service Administrator (MHSA) administers Mental Health Services and Substance Use Disorder Services from MHSA Participating Providers for Members in California. Blue Shield administers Mental Health Services and Substance Use Disorder Services from MHSA Non-Participating Providers for Members in California. See the [Out-of-area services](#) section for an explanation of how Benefits are administered for out-of-state services.

The MHSA Participating Provider must get prior authorization from the MHSA for all non-emergency Hospital admissions for Mental Health Services and Substance Use Disorder Services, and for certain outpatient Mental Health and Substance Use Disorder Services. See the [Medical Management Programs](#) section for more information about prior authorization.

Office visits

Benefits are available for professional office visits, including Physician office visits, for the diagnosis and treatment of Mental Health Conditions and Substance Use Disorder Conditions in an individual, Family, or group setting.

Benefits are also available for telebehavioral health online counseling services, psychotherapy, and medication management with a mental health or substance use disorder provider.

Other Outpatient Mental Health and Substance Use Disorder Services

In addition to office visits, Benefits are available for other outpatient services for the diagnosis and treatment of Mental Health Conditions and Substance Use Disorder Conditions. You can receive these other outpatient services in a facility, office, home, or other non-institutional setting.

Other Outpatient Mental Health and Substance Use Disorder Services include, but are not limited to:

- Behavioral Health Treatment – professional services and treatment programs, including applied behavior analysis and evidence-based intervention

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programs, prescribed by a Physician or licensed psychologist and provided under a treatment plan approved by the MHSA to develop or restore, to the maximum extent practicable, the functioning of an individual with pervasive developmental disorder or autism;

- Electroconvulsive therapy – the passing of a small electric current through the brain to induce a seizure, used in the treatment of severe depression;
- Intensive Outpatient Program – outpatient care for Mental Health Conditions or Substance Use Disorder Conditions when your condition requires structure, monitoring, and medical/psychological intervention at least three hours per day, three days per week;
- Office-based opioid treatment – substance use disorder maintenance therapy, including methadone maintenance treatment;
- Partial Hospitalization Program – an outpatient treatment program that may be in a free-standing or Hospital-based facility and provides services at least five hours per day, four days per week when you are admitted directly or transferred from acute inpatient care following stabilization;
- Psychological Testing – testing to diagnose a Mental Health Condition; and
- Transcranial magnetic stimulation – a non-invasive method of delivering electrical stimulation to the brain for the treatment of severe depression.

Benefits do not include:

- Treatment for the purposes of providing respite, day care, or educational services, or to reimburse a parent for participation in the treatment.

Inpatient Services

Benefits are available for inpatient facility and professional services for the treatment of Mental Health Conditions and Substance Use Disorder Conditions in:

- A Hospital; or
- A free-standing residential treatment center that provides 24-hour care when you do not require acute inpatient care.

Medically Necessary inpatient substance use disorder detoxification is covered under the Hospital services Benefit.

Pediatric dental Benefits

Pediatric dental Benefits are available through the end of the month in which the covered Member turns 19 years old. A contracted Dental Plan Administrator (DPA) administers Blue Shield's pediatric dental Benefits. The DPA's network of DPA Participating Providers renders Dental Care Services to Members. The DPA also serves as the claims administrator for processing claims received from DPA Non-Participating Providers.

If you have any questions about DPA Participating Providers or Benefits, visit blueshieldca.com, use the Blue Shield mobile app, or contact dental customer service at (888) 271-4880.

Pediatric dental Benefits covered by this plan are described in the pediatric dental Benefits table at the end of this Agreement.

See the [Pediatric dental exclusions and limitations](#) and [Pediatric dental exclusions and limitations for specific services](#) sections for information on exclusions and limitations for your Pediatric dental Benefits.

DPA Participating Providers

The status of a DPA Participating Provider may change. To receive Benefits at the DPA Participating Provider Cost Share, it is your responsibility to confirm that your Dentist is a DPA Participating Provider before you access Covered Services. To confirm that your Dentist is a DPA Participating Provider, visit blueshieldca.com, use the Blue Shield mobile app, or contact dental customer service at (888) 271-4880.

DPA Non-Participating Providers

This plan allows you to access most pediatric dental Benefits from DPA Non-Participating Providers. The [Summary of Benefits](#) section tells you which pediatric dental Benefits can be obtained from DPA Non-Participating Providers.

Coordination of dental Benefits

This plan includes an embedded pediatric dental Benefit. For purposes of coordinating Benefits, if you purchase a Family dental plan that includes a supplemental pediatric dental plan, the embedded pediatric dental Benefits covered under this plan will be paid first. For the purposes of coordinating Benefits, this medical plan is your primary pediatric dental Benefit plan and the Family pediatric dental plan is the secondary pediatric dental Benefit plan.

Alternate Benefits provision

An alternate benefits provision allows a Benefit to be paid based on an alternate procedure that is professionally acceptable and more cost-effective. This plan's alternate benefits provision is as follows: if dental standards indicate that a condition can be treated by a less costly alternative to the service proposed by the attending Dentist, the DPA will pay for Benefits based upon the less costly service. Any difference in cost between the proposed service and the less costly alternative is your financial responsibility.

Emergency Dental Conditions

Benefits are available for stabilization of an Emergency Dental Condition. Services for an Emergency Dental Condition are covered at the Participating Provider Cost Share, even if you receive treatment from a Non-Participating Provider. For the lowest out-of-pocket expenses, you can go to a DPA Participating Provider for follow-up dental care you need after your condition has stabilized.

Pediatric vision Benefits

Benefits are available for pediatric vision services from ophthalmologists, optometrists, and opticians.

Pediatric vision Benefits are available through the end of the month in which the covered Member turns 19 years old. A contracted Vision Plan Administrator (VPA) administers Blue Shield's pediatric vision Benefits. The VPA's network of VPA Participating

Questions? Visit blueshieldca.com, use the Blue Shield mobile app, or call Customer Service at (888) 256-3650.

Providers renders vision services to Members. The VPA also serves as the claims administrator for processing claims received from VPA Participating Providers and Non-Participating Providers.

If you have any questions about VPA Participating Providers or Benefits, visit blueshieldca.com, use the Blue Shield mobile app, or contact vision customer service at (877) 601-9083.

Benefits include:

- One comprehensive eye exam per Calendar Year. A comprehensive exam is a general evaluation of the complete visual system. It includes a history, a general medical observation, an external and ophthalmoscopic exam, an evaluation of gross visual fields, a basic sensorimotor exam, and a refractive exam. If indicated, it can include biomicroscopy, tonometry, or an exam for cycloplegia or mydriasis. The presence of trauma, severe inflammation, or other contraindication may prevent the provider from performing a complete exam. Dilation is included if professionally indicated. The comprehensive exam may occur in one session, or more than one if Medically Necessary.
 - When you choose contact lenses instead of eyeglasses, the comprehensive exam Benefit and Allowance covers in full the fitting, evaluation, and follow-up care fees for non-elective (Medically Necessary) contact lenses or standard elective contact lenses by VPA Participating Providers. For non-standard specialty contact lenses (including, but not limited to, toric, multifocal, and gas permeable lenses), the comprehensive exam Benefit and Allowance covers the fitting and evaluation equal to the standard contact lenses fitting and evaluation by VPA Participating Providers. You are responsible for the difference between the amount Blue Shield pays and the amount billed by the VPA Participating Provider.
- One of the following in a Calendar Year:
 - One pair of eyeglass lenses which include choice of glass, plastic, or polycarbonate lenses, all lens powers (single vision, bifocal, trifocal, lenticular), fashion and gradient tinting, ultraviolet protective coating, and oversized and glass-grey #3 prescription sunglass lenses (Note: Polycarbonate lenses are covered in full for children, monocular patients, and patients with prescriptions > +/- 6.00 diopters);
 - Elective contact lenses that are chosen for cosmetic or convenience purposes and are not Medically Necessary; or
 - Non-elective (Medically Necessary) contact lenses prescribed following cataract surgery, or when contact lenses are the only means to correct visual acuity to 20/40 for keratoconus, 20/60 for anisometropia, or for certain conditions of myopia (12 or more diopters), or hyperopia (7 or more diopters) astigmatism (over 3 diopters). Contact lenses may also be Medically Necessary in the treatment of the following conditions: pathological myopia, aphakia, aniseikonia, aniridia, corneal disorders, post-traumatic disorders, and irregular astigmatism. A report from the provider and prior authorization from the VPA is required.
- One eyeglass frame in a Calendar Year.
- Low Vision testing once in a consecutive five Calendar Year period. The need for Low Vision testing is determined during a comprehensive eye exam. Low Vision

testing may be obtained only from a VPA Participating Provider specializing in Low Vision care.

- A VPA Participating Provider may prescribe optical devices, such as high-power eyeglasses, magnifiers, or telescopes, to maximize the remaining usable vision. One optical device per Calendar Year is covered. A report from the provider conducting the initial exam and prior authorization from the VPA are required for both the exam and any prescribed optical device.
- One diabetic management referral to a Blue Shield disease management program per Calendar Year. The VPA will notify Blue Shield's disease management program after the annual comprehensive eye exam when the Member is known to have or to be at risk for diabetes.

Benefits do not include:

- Any eye exam required by the employer as a condition of employment.
- Orthoptics or vision training, subnormal vision aids, or non-prescription lenses for glasses when no Vision Prescription Change is indicated.
- Replacement or repair of lost or broken lenses or frames, except as listed in this Agreement.
- Medical or surgical treatment of the eyes, except as covered under the Hospital services and Physician and other professional services Benefits.

VPA Participating Providers

The status of a VPA Participating Provider may change. To receive benefits at the VPA Participating Provider Cost Share, it is your responsibility to confirm that your provider is a VPA Participating Provider before you access Covered Services. To confirm that your provider is a VPA Participating Provider, visit [blueshieldca.com](https://www.blueshieldca.com), use the Blue Shield mobile app, or contact vision customer service at (877) 601-9083.

VPA Non-Participating Providers

This plan allows you to access most pediatric vision Benefits from VPA Non-Participating Providers. The [Summary of Benefits](#) section tells you which pediatric vision Benefits can be obtained from VPA Non-Participating Providers.

Physician and other professional services

Benefits are available for services performed by a Physician, surgeon, or other Health Care Provider to diagnose or treat a medical condition.

Benefits include:

- Office visits for examination, diagnosis, counseling, education, consultation, and treatment;
- Specialist office visits;
- Urgent care center visits;
- Second medical opinions;
- Administration of injectable medications;
- Outpatient services;
- Inpatient services in a Hospital, Skilled Nursing Facility, residential treatment center, or emergency room;
- Home visits;

Questions? Visit [blueshieldca.com](https://www.blueshieldca.com), use the Blue Shield mobile app, or call Customer Service at (888) 256-3650.

- Telehealth consultations, provided remotely via communication technologies, for examination, diagnosis, counseling, education, and treatment; and
- Teladoc primary care consultations.

See the [Mental Health and Substance Use Disorder Benefits](#) section for information on Mental Health and Substance Use Disorder office visits and Other Outpatient Mental Health and Substance Use Disorder services.

PKU formulas and special food products

Benefits are available for formulas and special food products if you are diagnosed with phenylketonuria (PKU). The items must be part of a diet prescribed and managed by a Physician or appropriately-licensed Health Care Provider.

Benefits include:

- Enteral formulas; and
- Special food products for the dietary treatment of PKU.

Benefits do not include:

- Grocery store foods used by the general population; or
- Food that is naturally low in protein, unless specially formulated to have less than one gram of protein per serving.

Podiatric services

Benefits are available for the diagnosis and treatment of conditions of the foot, ankle, and related structures. These services, including surgery, are generally provided by a licensed doctor of podiatric medicine.

Pregnancy and maternity care

Benefits are available for maternity care services.

Benefits include:

- Prenatal care;
- Postnatal care;
- Involuntary complications of pregnancy;
- Inpatient Hospital services including labor, delivery, and postpartum care;
- Elective newborn circumcision within 18 months of birth; and
- Pregnancy termination services.

See the [Diagnostic X-ray, imaging, pathology, and laboratory services](#) and [Preventive Health Services](#) sections for information about coverage of genetic testing and diagnostic procedures related to pregnancy and maternity care.

The Newborns' and Mothers' Health Protection Act requires health plans to provide a minimum Hospital stay for the mother and newborn child of 48 hours after a normal, vaginal delivery and 96 hours after a C-section. The attending Physician, in consultation with the mother, may determine that a shorter length of stay is adequate. If your Hospital stay is shorter than the minimum stay, you can receive a follow-up visit with a Health Care Provider whose scope of practice includes postpartum and newborn care. This follow-up visit may occur at home or as an outpatient, as necessary. This visit will include parent education, assistance and training in breast or bottle feeding, and any

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necessary physical assessments for the mother and child. Prior authorization is not required for this follow-up visit.

Prescription Drug Benefits

Benefits are available for outpatient prescription Drugs. Outpatient prescription Drugs are self-administered Drugs approved by the U.S. Food and Drug Administration (FDA) for sale to the public through retail or mail-order pharmacies that are prescribed and are not provided for use on an inpatient basis. Drugs also include diabetic testing supplies.

A Physician or Health Care Provider must prescribe all Drugs covered under this Benefit, including over-the-counter items. You must obtain all Drugs from a Participating Pharmacy, except as noted below. Drugs, items, and services that are not covered under this Benefit are listed in the [Exclusions and limitations](#) section.



Some Drugs, most Specialty Drugs, and prescriptions for Drugs exceeding specific quantity limits require prior authorization to be covered. The prior authorization process is described in the [Prior authorization/exception request/step therapy process](#) section. You or your Physician may request prior authorization from Blue Shield.



Outpatient Drug Formulary

Blue Shield's Drug Formulary is a list of FDA-approved Generic and Brand Drugs. This list helps Physicians or Health Care Providers prescribe Medically Necessary and cost-effective Drugs. Drugs not listed on the Formulary may be covered when approved by Blue Shield through the exception request process.

Blue Shield's Formulary is established and maintained by Blue Shield's Pharmacy and Therapeutics (P&T) Committee. This committee consists of Physicians and pharmacists responsible for evaluating Drugs for relative safety, effectiveness, evidence-based health benefit, and comparative cost. The committee also reviews new Drugs, dosage forms, usage, and clinical data to update the Formulary four times a year. Your Physician or Health Care Provider might prescribe a Drug even though it is not included in the Blue Shield Formulary.

The Formulary is divided into Drug tiers. The tiers are described in the chart below. Your Copayment or Coinsurance will vary based on the Drug tier. Drugs are placed into tiers based on recommendations made by the P&T Committee.

<div>  Formulary Drug tiers  </div>	
Drug Tier	Description
Tier 1	<ul style="list-style-type: none"> Most Generic Drugs and low-cost preferred Brand Drugs
Tier 2	<ul style="list-style-type: none"> Non-preferred Generic Drugs Preferred Brand Drugs Any other Drugs recommended by the P&T Committee based on drug safety, efficacy, and cost

	Formulary Drug tiers 
Drug Tier	Description
Tier 3	<ul style="list-style-type: none"> • Non-preferred Brand Drugs • Drugs recommended by the P&T Committee based on drug safety, efficacy, and cost • Drugs that generally have a preferred and often less costly therapeutic alternative at a lower tier
Tier 4	<ul style="list-style-type: none"> • Drugs that are biologics, and Drugs the FDA or drug manufacturer requires to be distributed through Network Specialty Pharmacies • Drugs that require you to have special training or clinical monitoring • Drugs that cost the plan more than \$600 (net of rebates) for a one-month supply



Visit blueshieldca.com/pharmacy, use the Blue Shield mobile app, or contact Customer Service for more information on the **Drug Formulary** or to request a printed copy of the Formulary.

Obtaining outpatient prescription Drugs at a Participating Pharmacy

You must present a Blue Shield ID card at a Participating Pharmacy to obtain prescription Drugs. You can obtain prescription Drugs at any retail Participating Pharmacy unless the Drug is a Specialty Drug. See the [Obtaining Specialty Drugs from a Network Specialty Pharmacy](#) section for more information. If you obtain Drugs at a Non-Participating Pharmacy, Blue Shield will deny the claim and will not pay anything toward the cost of the Drugs, unless they are for a covered emergency.



Visit blueshieldca.com/pharmacy or use the Blue Shield mobile app to locate a **retail Participating Pharmacy**.

You must pay the applicable Copayment or Coinsurance for each prescription Drug purchased from a Participating Pharmacy. When the Participating Pharmacy's contracted rate is less than your Copayment or Coinsurance, you only pay the contracted rate. This amount will apply to any applicable Deductible and Out-of-Pocket Maximum. There is no Copayment or Coinsurance for generic, FDA-approved contraceptive Drugs and devices obtained from a Participating Pharmacy. Brand contraceptives are covered without a Copayment or Coinsurance only when Medically Necessary.

Drugs not listed on the Formulary may be covered if Blue Shield approves an exception request. If an exception request is approved, Drugs that are categorized as Tier 4 will be covered at the Tier 4 Copayment or Coinsurance. For all other Drugs that are approved as an exception, the Tier 3 Copayment or Coinsurance applies. If an exception is denied, the non-Formulary Drug is not covered and you are responsible for the entire cost of the Drug.

If you, your Physician, or your Health Care Provider selects a Brand Drug when a Generic Drug equivalent is available, you pay the difference in cost, plus the Tier 1 Copayment or Coinsurance. This is calculated by taking the difference between the Participating Pharmacy's contracted rate for the Brand Drug and the Generic Drug equivalent, plus the Tier 1 Copayment or Coinsurance. For example, you select Brand Drug A when there is an equivalent Generic Drug A available. The Participating Pharmacy's contracted rate for Brand Drug A is \$300 and the contracted rate for Generic Drug A is \$100. You would be responsible for paying the \$200 difference in cost, plus the Tier 1 Copayment or Coinsurance. This difference in cost does not apply to your Deductible or your Out-of-Pocket Maximum responsibility.

If you, your Physician, or your Health Care Provider believes the Brand Drug is Medically Necessary, you can request an exception to the difference in cost between the Brand Drug and Generic Drug equivalent through the Blue Shield prior authorization process. The request will be reviewed for Medical Necessity. If the request is approved, you will pay only the applicable tier Copayment or Coinsurance for the Brand Drug.

See the [Prior authorization/exception request/step therapy process](#) section for more information on the prior authorization process and exception requests.

Blue Shield created a Patient Review and Coordination (PRC) program to help reduce harmful prescription drug misuse and the potential for abuse. Examples of harmful misuse include obtaining an excessive number of prescription medications or obtaining very high doses of prescription opioids from multiple providers or pharmacies within a 90-day period. If Blue Shield determines a Member is using prescription drugs in a potentially harmful, abusive manner, Blue Shield may, subject to certain exemptions and upon 90 days' advance notice, restrict a Member to obtaining all non-emergent outpatient prescriptions drugs at a single pharmacy home. This restriction applies for a 12-month period and may be renewed. The pharmacy home, a single Participating Pharmacy, will be assigned by Blue Shield or a Member may request to select a pharmacy home. Blue Shield may also require prior authorization for all opioid medications if sufficient medical justification for their use has not been provided. Members that disagree with their enrollment in the PRC program can file an appeal or submit a grievance to Blue Shield as described in the [Grievance Process](#) section. Members selected for participation in the PRC will receive a brochure with full program details, including participation exemptions. Any interested Member can request a PRC program brochure by calling Customer Service at the number listed on their Identification Card.

Obtaining outpatient prescription Drugs at a Non-Participating Pharmacy in an emergency

When you receive Drugs from a Non-Participating pharmacy for a covered emergency, you must pay for the prescription in full and then submit a claim form for

reimbursement. See the [Claims](#) section under [Your payment information](#) for more information.

Obtaining outpatient prescription Drugs from the mail service pharmacy

You have an option to receive prescription Drugs from the mail service pharmacy when you take maintenance Drugs for an ongoing condition. This allows you to receive up to a 90-day supply of the Drug, which may save you money. You may enroll in this program online, by phone, or by mail. Once enrolled, please allow up to 14 days to receive the Drug. If your Physician or Health Care Provider submits a prescription for less than a 90-day supply, the mail service pharmacy will only dispense the amount prescribed. Specialty Drugs are not available from the mail service pharmacy.

You must pay the applicable mail service prescription Drug Copayment or Coinsurance for each prescription Drug.

Visit blueshieldca.com or use the Blue Shield mobile app for additional information about how to get prescription Drugs from the mail service pharmacy.

Obtaining Specialty Drugs from a Network Specialty Pharmacy

Specialty Drugs are Drugs that require coordination of care, close monitoring, or extensive patient training for self-administration that cannot be met by a retail pharmacy, and that are available at a Network Specialty Pharmacy. Specialty Drugs may also require special handling or manufacturing processes (such as biotechnology), restriction to certain Physicians or pharmacies, or reporting of certain clinical events to the FDA. Specialty Drugs generally have a higher cost.

Specialty Drugs are only available from a Network Specialty Pharmacy. A Network Specialty Pharmacy provides Specialty Drugs by mail or, at your request, will transfer the Specialty Drug to an associated retail store for pickup.

A Network Specialty Pharmacy offers 24-hour clinical services, coordination of care with Physicians, and reporting of certain clinical events associated with select Drugs to the FDA.

To be covered, most Specialty Drugs require prior authorization by Blue Shield, as described in the [Prior authorization/exception request/step therapy process](#) section.

Visit blueshieldca.com for a complete list of Specialty Drugs or to select a Network Specialty Pharmacy.

Prior authorization/exception request/step therapy process

Some Drugs and Drug quantities require approval based on Medical Necessity before they are eligible for coverage under this Benefit. This process is prior authorization.

The following Drugs require prior authorization:

- Some Formulary Drugs, preferred Drugs, non-preferred Drugs, compounded drugs, and most Specialty Drugs;
- Drugs exceeding the maximum allowable quantity based on Medical Necessity and appropriateness of therapy;

- Some brand contraceptives, in order to be covered without a Copayment or Coinsurance; and
- A Brand Drug, when a Generic Drug equivalent is available, and you, your Physician, or your Health Care Provider is requesting coverage of the Brand Drug without paying the difference in cost between the Brand Drug and the Generic Drug equivalent.

You pay the Tier 3 Copayment or Coinsurance for covered compounded drugs.

You, your Physician, or your Health Care Provider may request prior authorization for the Drugs listed above by submitting supporting information to Blue Shield. Once Blue Shield receives all required supporting information, Blue Shield will provide prior authorization approval or denial within 72 hours in routine circumstances or 24 hours in exigent circumstances. Exigent circumstances exist when you have a health condition that may seriously jeopardize your life, health, or ability to regain maximum function, or you are undergoing a current course of treatment using a non-Formulary Drug.

To request coverage for a non-Formulary Drug, you, your representative, your Physician, or your Health Care Provider may submit an exception request to Blue Shield. Once all required supporting information is received, Blue Shield will approve or deny the exception request, based on Medical Necessity, within 72 hours in routine circumstances or 24 hours in exigent circumstances.

Step therapy is the process of beginning therapy for a medical condition with Drugs considered first-line treatment or that are more cost-effective, then progressing to Drugs that are the next line in treatment or that may be less cost-effective. Step therapy requirements are based on how the FDA recommends that a Drug should be used, nationally recognized treatment guidelines, medical studies, information from the Drug manufacturer, and the relative cost of treatment for a condition. If step therapy coverage requirements are not met for a prescription and your Physician or Health Care Provider believes the Drug is Medically Necessary, the prior authorization process may be used and timeframes previously described will also apply.

If Blue Shield denies a request for prior authorization or an exception request, you, your representative, your Physician, or your Health Care Provider can file a grievance with Blue Shield, as described in the [Grievance process](#) section.

Limitation on quantity of Drugs that may be obtained per prescription or refill

Except as otherwise stated in this section, you may receive up to a 30-day supply of outpatient prescription Drugs. If a Drug is available only in supplies greater than 30 days, you must pay the applicable retail Copayment or Coinsurance for each additional 30-day supply.

If you, your Physician, or your Health Care Provider request a partial fill of a Schedule II Controlled Substance prescription, your Copayment or Coinsurance will be pro-rated. The remaining balance of any partially filled prescription cannot be dispensed more than 30 days from the date the prescription was written.

Blue Shield has a short cycle Specialty Drug program. With your agreement, designated Specialty Drugs may be dispensed for a 15-day trial supply at a pro-rated Copayment or Coinsurance for the initial prescription. This program allows you to

receive a 15-day supply of the Specialty Drug to help determine whether you will tolerate it before you obtain the full 30-day supply. This program can help you save money if you cannot tolerate the Specialty Drug. The Network Specialty Pharmacy will contact you to discuss the advantages of the program, which you can elect at that time. You, your Physician, or your Health Care Provider may choose a full 30-day supply for the first fill.

If you agree to a 15-day trial, the Network Specialty Pharmacy will contact you prior to dispensing the remaining 15-day supply to confirm that you are tolerating the Specialty Drug.



Visit blueshieldca.com/pharmacy for a list of **Specialty Drugs** in the **short cycle Specialty Drug program**.

You may receive up to a 90-day supply of Drugs from the mail service pharmacy. If your Physician or Health Care Provider writes a prescription for less than a 90-day supply, the mail service pharmacy will dispense that amount and you are responsible for the applicable mail service Copayment or Coinsurance listed in the [Summary of Benefits](#) section. Refill authorizations cannot be combined to reach a 90-day supply.

Select over-the-counter drugs with a United States Preventive Services Task Force (USPSTF) rating of A or B may be covered at a quantity greater than a 30-day supply.

You may receive up to a 12-month supply of contraceptive Drugs.

You may refill covered prescriptions at a Medically Necessary frequency.

Preventive Health Services

Benefits are available for Preventive Health Services such as screenings, checkups, and counseling to prevent health problems or detect them at an early stage. Blue Shield only covers Preventive Health Services when you receive them from a Participating Provider.

Benefits include:

- Evidence-based items, drugs, or services that have a rating of A or B in the current recommendations of the United States Preventive Services Task Force (USPSTF), such as:
 - Screening for cancer, such as colorectal cancer, cervical cancer, breast cancer, and prostate cancer;
 - Screening for HPV;
 - Screening for osteoporosis; and
 - Health education;
- Immunizations recommended by either the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention, or the most current version of the Recommended Childhood Immunization Schedule/United States, jointly adopted by the American Academy of Pediatrics, the Advisory Committee on Immunization Practices, and the American Academy of Family Physicians;

- Evidence-informed preventive care and screenings for infants, children, and adolescents as listed in the comprehensive guidelines supported by the Health Resources and Services Administration, including screening for risk of lead exposure and blood lead levels in children at risk for lead poisoning;
- California Prenatal Screening Program; and
- Additional preventive care and screenings for women not described above as provided for in comprehensive guidelines supported by the Health Resources and Services Administration. See the [Family planning Benefits](#) section for more information.

If there is a new recommendation or guideline in any of the resources described above, Blue Shield will have at least one year to implement coverage. The new recommendation will be covered as a Preventive Health Service in the plan year that begins after that year.



Visit [blueshieldca.com/preventive](https://www.blueshieldca.com/preventive) for more information about **Preventive Health Services**.

Reconstructive Surgery Benefits

Benefits are available for Reconstructive Surgery services.

Benefits include:

- Surgery to correct or repair abnormal structures of the body caused by congenital defects, developmental abnormalities, trauma, infection, tumors, or disease to:
 - Improve function; or
 - Create a normal appearance to the extent possible;
- Dental and orthodontic surgery services directly related to cleft palate repair; and
- Surgery and surgically-implanted prosthetic devices in accordance with the Women's Health and Cancer Rights Act of 1998 (WHCRA).

Benefits do not include:

- Cosmetic surgery, which is surgery that is performed to alter or reshape normal structures of the body to improve appearance;
- Reconstructive Surgery when there is a more appropriate procedure that will be approved; or
- Reconstructive Surgery to create a normal appearance when it offers only a minimal improvement in appearance.

In accordance with the WHCRA, Reconstructive Surgery and surgically implanted and non-surgically implanted prosthetic devices (including prosthetic bras) are covered for either breast to restore and achieve symmetry following a mastectomy, and for the treatment of the physical complications of a mastectomy, including lymphedemas. For coverage of prosthetic devices following a mastectomy, see the [Durable medical equipment](#) section. Medically Necessary services will be determined by your attending Physician in consultation with you.

Questions? Visit [blueshieldca.com](https://www.blueshieldca.com), use the Blue Shield mobile app, or call Customer Service at (888) 256-3650.

Benefits will be provided in accordance with guidelines established by Blue Shield and developed in conjunction with plastic and reconstructive surgeons, except as required under the WHCRA.

Rehabilitative and habilitative services

Benefits are available for outpatient rehabilitative and habilitative services. Rehabilitative services help to restore the skills and functional ability you need to perform Activities of Daily Living when you are disabled by injury or illness. Habilitative services are therapies that help you learn, keep, or improve the skills or functioning you need for Activities of Daily Living.

These services include physical therapy, occupational therapy, and speech therapy. Your Physician or Health Care Provider must prepare a treatment plan. Treatment must be provided by an appropriately-licensed or certified Health Care Provider. You can continue to receive rehabilitative or habilitative services as long as your treatment is Medically Necessary.

Blue Shield may periodically review the provider's treatment plan and records for Medical Necessity.

See the [Hospital services](#) section for information about inpatient rehabilitative Benefits.

See the [Home health services](#) and [Hospice program services](#) sections for information about coverage for rehabilitative and habilitative services provided in the home.

Physical therapy

Physical therapy uses physical agents and therapeutic treatment to develop, improve, and maintain your musculoskeletal, neuromuscular, and respiratory systems. Physical agents and therapeutic treatments include but are not limited to:

- Ultrasound;
- Heat;
- Range of motion testing;
- Targeted exercise; and
- Massage as a component of a multimodality rehabilitative treatment plan or physical therapy treatment plan.

Occupational therapy

Occupational therapy is treatment to develop, improve, and maintain the skills you need for Activities of Daily Living, such as dressing, eating, and drinking.

Speech therapy

Speech therapy is used to develop, improve, and maintain vocal or swallowing skills that have not developed according to established norms or have been impaired by a diagnosed illness or injury. Benefits are available for outpatient speech therapy for the treatment of:

- A communication impairment;
- A swallowing disorder;
- An expressive or receptive language disorder; and
- An abnormal delay in speech development.

Skilled Nursing Facility (SNF) services

Benefits are available for treatment in the Skilled Nursing unit of a Hospital or in a free-standing Skilled Nursing Facility (SNF) when you are receiving Skilled Nursing or rehabilitative services. This Benefit also includes care at the Subacute Care level.

Benefits must be prior authorized and are limited to a day maximum per benefit period, as shown in the [Summary of Benefits](#) section. A benefit period begins on the date you are admitted to the facility. A benefit period ends 60 days after you are discharged from the facility or you stop receiving Skilled Nursing services. A new benefit period can only begin after an existing benefit period ends.

Transplant services

Benefits are available for tissue and kidney transplants and special transplants.

Tissue and kidney transplants

Benefits are available for facility and professional services provided in connection with human tissue and kidney transplants when you are the transplant recipient.

Benefits include services incident to obtaining the human transplant material from a living donor or a tissue/organ transplant bank.

Special transplants

Benefits are available for special transplants only if:

- The procedure is performed at a special transplant facility contracting with Blue Shield, or if you access this Benefit outside of California, the procedure is performed at a transplant facility designated by Blue Shield; and
- You are the recipient of the transplant.

Special transplants are:

- Human heart transplants;
- Human lung transplants;
- Human heart and lung transplants in combination;
- Human liver transplants;
- Human kidney and pancreas transplants in combination;
- Human bone marrow transplants, including autologous bone marrow transplantation (ABMT) or autologous peripheral stem cell transplantation used to support high-dose chemotherapy when such treatment is Medically Necessary and is not Experimental or Investigational;
- Pediatric human small bowel transplants; and
- Pediatric and adult human small bowel and liver transplants in combination.

Donor services

Transplant Benefits include coverage for donation-related services for a living donor, including a potential donor, or a transplant organ bank. Donor services must be directly related to a covered transplant for a Member of this plan.

Donor services include:

- Donor evaluation;

- Harvesting of the organ, tissue, or bone marrow; and
- Treatment of medical complications for 90 days after the evaluation or harvest procedure.

Urgent care services

Benefits are available for urgent care services you receive at an urgent care center or during an after-hours office visit. You can access urgent care instead of going to the emergency room if you have a medical condition that is not life-threatening but prompt care is needed to prevent serious deterioration of your health.



See the [Out-of-area services](#) section for information on urgent care services outside California.

Exclusions and limitations



This section describes the general exclusions and limitations that apply to all your plan Benefits. Prescription Drug, pediatric dental, and pediatric vision Benefits each have additional exclusions and limitations.



This section has the following tables:



- General exclusions and limitations (for all Benefits);
- Outpatient prescription Drug exclusions and limitations;
- Pediatric dental exclusions and limitations; and
- Pediatric dental exclusions and limitations for specific services.



	General exclusions and limitations 
1	<p>This plan only covers services that are Medically Necessary. A Physician or other Health Care Provider's decision to prescribe, order, recommend, or approve a service or supply does not, in itself, make it Medically Necessary.</p>
2	<p>Routine physical examinations solely for:</p> <ul style="list-style-type: none"> • Immunizations and vaccinations, by any mode of administration, for the purpose of travel; or • Licensure, employment, insurance, court order, parole, or probation. <p>This exclusion does not apply to Medically Necessary services that Blue Shield is required by law to cover for Severe Mental Illnesses or Serious Emotional Disturbances of a Child.</p>
3	<p>Hospitalization solely for X-ray, laboratory or any other outpatient diagnostic studies, or for medical observation.</p>
4	<p>Routine foot care items and services that are not Medically Necessary, including:</p> <ul style="list-style-type: none"> • Callus treatment; • Corn paring or excision; • Toenail trimming; • Over-the-counter shoe inserts or arch supports; or • Any type of massage procedure on the foot. <p>This exclusion does not apply to items or services provided through a Participating Hospice Agency or covered under the diabetes care Benefit.</p>
5	<p>Home services, hospitalization, or confinement in a health facility primarily for rest, custodial care, or domiciliary care.</p> <p>Custodial care is assistance with Activities of Daily Living furnished in the home primarily for supervisory care or supportive services, or in a facility primarily to provide room and board.</p>

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	General exclusions and limitations	
	Domiciliary care is a supervised living arrangement in a home-like environment for adults who are unable to live alone because of age-related impairments or physical, mental, or visual disabilities.	
6	Continuous Nursing Services, private duty nursing, or nursing shift care, except as provided through a Participating Hospice Agency.	
7	Prescription and non-prescription oral food and nutritional supplements. This exclusion does not apply to services listed in the Home infusion and injectable medication services and PKU formulas and special food products sections, or as provided through a Participating Hospice Agency.	
8	Hearing aids, hearing aid examinations for the appropriate type of hearing aid, fitting, and hearing aid recheck appointments.	
9	For Members 19 years of age and older: eye exams and refractions, lenses and frames for eyeglasses, lens options, treatments, and contact lenses, except as listed under the Prosthetic equipment and devices section. For all Members: video-assisted visual aids or video magnification equipment for any purpose, or surgery to correct refractive error.	
10	Any type of communicator, voice enhancer, voice prosthesis, electronic voice producing machine, or any other language assistive device. This exclusion does not apply to items or services listed under the Prosthetic equipment and devices section.	
11	Dental services and supplies for treatment of the teeth, gums, and associated periodontal structures, including but not limited to the treatment, prevention, or relief of pain or dysfunction of the temporomandibular joint and muscles of mastication. This exclusion does not apply to items or services provided under the Medical treatment of the teeth, gums, or jaw joints and jaw bones , Pediatric dental Benefits , and Hospital services sections.	
12	Surgery that is performed to alter or reshape normal structures of the body to improve appearance. This exclusion does not apply to Medically Necessary treatment for complications resulting from cosmetic surgery, such as infections or hemorrhages.	
13	Treatment of sexual dysfunctions and sexual inadequacies. This exclusion does not apply to the treatment of organically-based conditions.	
14	Any services related to assisted reproductive technology (including associated services such as radiology, laboratory, medications, and procedures) including but not limited to the harvesting or stimulation of the human ovum, in vitro fertilization, Gamete Intrafallopian Transfer (GIFT) procedure, Zygote Intrafallopian Transfer (ZIFT), Intracytoplasmic sperm injection (ICSI), pre-implantation genetic screening, donor services or procurement and storage of	

	General exclusions and limitations 
	<p>donor embryos, oocytes, ovarian tissue, or sperm, any type of artificial insemination, services or medications to treat low sperm count, or services incident to reversal of surgical sterilization, except for Medically Necessary treatment of medical complications of the reversal procedure.</p>
15	<p>Services for anyone in connection with a Surrogacy Arrangement, except for Covered Services provided to a Member who is a surrogate. For more information, see the <i>Reductions – Surrogacy Arrangement</i> section.</p>
16	<p>Home testing devices and monitoring equipment. This exclusion does not apply to items specifically described in the Durable medical equipment or Diabetes care services sections.</p>
17	<p>Preventive Health Services performed by a Non-Participating Provider, except laboratory services under the California Prenatal Screening Program.</p>
18	<p>Services performed in a Hospital by house officers, residents, interns, or other professionals in training without the supervision of an attending Physician in association with an accredited clinical education program.</p>
19	<p>Services performed by your spouse, Domestic Partner, child, brother, sister, or parent.</p>
20	<p>Services provided by an individual or entity that:</p> <ul style="list-style-type: none"> Is not appropriately licensed or certified by the state to provide health care services; Is not operating within the scope of such license or certification; or Does not maintain the Clinical Laboratory Amendments certificate required to perform laboratory testing services. <p>This exclusion does not apply to Behavioral Health Treatment Benefits listed under the Mental Health and Substance Use Disorder Benefits section.</p>
21	<p>Select physical and occupational therapies, such as:</p> <ul style="list-style-type: none"> Massage therapy, unless it is a component of a multimodality rehabilitative treatment plan or physical therapy treatment plan; Training or therapy for the treatment of learning disabilities or behavioral problems; Social skills training or therapy; Vocational, educational, recreational, art, dance, music, or reading therapy; and Testing for intelligence or learning disabilities. <p>This exclusion does not apply to Medically Necessary services that Blue Shield is required by law to cover for Severe Mental Illnesses or Serious Emotional Disturbances of a Child.</p>

	General exclusions and limitations 
22	<p>Weight control programs and exercise programs. This exclusion does not apply to nutritional counseling provided under the Diabetes care services section, or to Medically Necessary services that Blue Shield is required by law to cover for Severe Mental Illnesses, Serious Emotional Disturbances of a Child, or Preventive Health Services.</p>
23	<p>Services or Drugs that are Experimental or Investigational in nature.</p>
24	<p>Services that cannot be lawfully marketed without approval of the U.S. Food and Drug Administration (FDA), including, but not limited to:</p> <ul style="list-style-type: none"> • Drugs; • Medicines; • Supplements; • Tests; • Vaccines; • Devices; and • Radioactive material. <p>However, drugs and medicines that have received FDA approval for marketing for one or more uses will not be denied on the basis that they are being prescribed for an off-label use if the conditions set forth in California Health & Safety Code Section 1367.21 have been met.</p>
25	<p>The following non-prescription (over-the-counter) medical equipment or supplies:</p> <ul style="list-style-type: none"> • Oxygen saturation monitors; • Prophylactic knee braces; and • Bath chairs.
26	<p>Member convenience items, such as internet, phones, televisions, guest trays, and personal hygiene items.</p>
27	<p>Disposable supplies for home use except as provided under the Durable medical equipment, Home health services, and Hospice program services sections, or the Prescription Drug Benefit.</p>
28	<p>Services incident to any injury or disease arising out of, or in the course of, employment for salary, wage, or profit if such injury or disease is covered by any workers' compensation law, occupational disease law, or similar legislation. However, if Blue Shield provides payment for such services, we will be entitled to establish a lien up to the amount paid by Blue Shield for the treatment of such injury or disease.</p>
29	<p>Chiropractic spinal manipulation and adjustment.</p>



 General exclusions and limitations 	
30	Transportation services, except as specifically described in the Ambulance services and Bariatric surgery Benefits sections.
31	Drugs dispensed by a Physician or Physician's office for outpatient use.







Outpatient prescription Drug exclusions and limitations





1	Drugs packaged in convenience kits that include non-prescription convenience items, unless the Drug is not otherwise available without the non-prescription convenience items. This exclusion will not apply to items used for the administration of diabetes or asthma Drugs.
2	Drugs when prescribed for cosmetic purposes. This includes, but is not limited to, Drugs used to slow or reverse the effects of skin aging or to treat hair loss.
3	Medical devices or supplies, except as listed in the Durable medical equipment section. This exclusion also applies to prescription preparations applied to the skin that are approved by the FDA as medical devices.
4	Non-Formulary Drugs, unless an exception request is approved. See the Prescription Drug Benefits section for more information.
5	Drugs obtained from a Non-Participating Pharmacy. This exclusion does not apply to Drugs obtained on an emergency basis.
6	Drugs obtained from a pharmacy that is not licensed by the State Board of Pharmacy, or included on a government exclusion list.
7	Drugs that are available without a prescription (over-the-counter), including drugs for which there is an over-the-counter drug that has the same active ingredient and dosage as the prescription Drug. This exclusion will not apply to over-the-counter drugs with a United States Preventive Services Task Force (USPSTF) rating of A or B or to female over-the-counter contraceptive Drugs and devices when prescribed by a Physician.
8	Prescription Drugs that are repackaged by an entity other than the original manufacturer.
9	Replacement of lost, stolen, or destroyed Drugs.
10	Immunizations and vaccinations solely for the purpose of travel.
11	Compounded medications which do not meet all of the following requirements: <ul style="list-style-type: none"> • A compounded medication includes at least one Drug; • There are no FDA-approved, commercially-available, medically-appropriate alternatives; • The compounded medication is self administered; and • Medical literature supports its use for the requested diagnosis.
12	Appetite suppressants or Drugs for body weight reduction. This exclusion does not apply to Medically Necessary Drugs for the treatment of morbid obesity, when prior authorized.

	Pediatric dental exclusions and limitations 
1	Additional treatment costs incurred because a dental procedure is unable to be performed in the Dentist's office due to the general health and physical limitations of the Member.
2	General anesthesia or intravenous/conscious sedation unless specifically listed as a Benefit in the Summary of Benefits section or on the pediatric dental Benefits table, or administered by a Dentist for a covered oral surgery.
3	Cosmetic dental care.
4	Treatment for which payment is made by any governmental agency, including any foreign government.
5	Services of Dentists or other practitioners of healing arts not associated with the plan, except upon referral arranged by a Dental Provider and authorized by the DPA, or when required in a covered emergency.
6	Hospital charges of any kind.
7	Procedures, appliances, or restorations to correct congenital or developmental malformations, unless specifically listed in the Summary of Benefits section or on the pediatric dental Benefits table.
8	Malignancies.
9	Drugs not normally supplied in a dental office.
10	Dental Care Services administered by a pediatric Dentist, except when: <ul style="list-style-type: none"> • The Member child's primary Dental Provider is a pediatric Dentist; or • The Member child is referred to a pediatric Dentist by the primary Dental Provider.
11	The cost of precious metals used in any form of dental Benefits.
12	Loss or theft of dentures or bridgework.
13	Charges for second opinions, unless previously authorized by the DPA.

<div>  Pediatric dental exclusions and limitations for specific services  </div>	
Preventive (D1000- D1999)	<ul style="list-style-type: none"> • Fluoride treatment (D1206 and D1208) is only a Benefit for prescription-strength fluoride products; • Fluoride treatments do not include treatments that use fluoride with prophylaxis paste or the topical application of fluoride to the prepared portion of a tooth prior to restoration and applications of aqueous sodium fluoride; and • The application of fluoride is only a Benefit for caries control and is reimbursed when covered as a full mouth treatment regardless of the number of teeth treated.
Restorative (D2000- D2999)	<ul style="list-style-type: none"> • Restorative services provided solely to replace tooth structure lost due to attrition, abrasion, erosion, or for cosmetic purposes; • Restorative services when the prognosis of the tooth is questionable due to non-restorability or periodontal involvement; • Restorations for primary teeth near exfoliation; • Replacement of otherwise satisfactory amalgam restorations with resin-based composite restorations, unless a specific allergy has been documented by a medical specialist (allergist) on his or her professional letterhead or prescription; • Prefabricated crowns for primary teeth near exfoliation; • Prefabricated crowns for abutment teeth for cast metal framework partial dentures (D5213 and D5214); • Prefabricated crowns provided solely to replace tooth structure lost due to attrition, abrasion, erosion, or for cosmetic purposes; • Prefabricated crowns when the prognosis of the tooth is questionable due to non-restorability or periodontal involvement; • Prefabricated crowns when a tooth can be restored with an amalgam or resin-based composite restoration; • Restorative services provided solely to replace tooth structure lost due to attrition, abrasion, erosion, or for cosmetic purposes; • Laboratory crowns when the prognosis of the tooth is questionable due to non-restorability or periodontal involvement; and • Laboratory processed crowns when the tooth can be restored with an amalgam or resin-based composite.
Endodontic (D3000- D3999)	<ul style="list-style-type: none"> • Endodontic procedures when the prognosis of the tooth is questionable due to non-restorability or periodontal involvement; • Endodontic procedures when extraction is appropriate for a tooth due to non-restorability, periodontal involvement, or for

 Pediatric dental exclusions and limitations for specific services 	
	<p>a tooth that is easily replaced by an addition to an existing or proposed prosthesis in the same arch; and</p> <ul style="list-style-type: none"> Endodontic procedures for third molars, unless the third molar occupies the first or second molar positions or is an abutment for an existing fixed or removable partial denture with cast clasps or rests.
Periodontal (D4000- D4999)	<ul style="list-style-type: none"> Tooth-bounded spaces shall only be counted in conjunction with osseous surgeries (D4260 and D4261) that require a surgical flap. Each tooth-bounded space shall only count as one tooth space regardless of the number of missing natural teeth in the space.
Prosthodontic (D5000- D5899)	<ul style="list-style-type: none"> Prosthodontic services provided solely for cosmetic purposes; Temporary or interim dentures to be used while a permanent denture is being constructed; Spare or backup dentures; Evaluation of a denture on a maintenance basis; Preventative, endodontic, or restorative procedures for teeth to be retained for overdentures. Only extractions for the retained teeth are covered; Partial dentures to replace missing third molars; Laboratory relines (D5760 and D5761) for resin-based partial dentures (D5211 and D5212); Laboratory relines (D5750, D5751, D5760, and D5761) within 12 months of chairside relines (D5730, D5731, D5740, and D5741); Chairside relines (D5730, D5731, D5740, and D5741) within 12 months of laboratory relines (D5750, D5751, D5760, and D5761); Tissue conditioning (D5850 and D5851) is only covered to heal unhealthy ridges prior to a definitive prosthodontic treatment; and Tissue conditioning (D5850 and D5851) is covered the same date of service as an immediate prosthesis that required extractions.
Implant (D6000- D6199)	<ul style="list-style-type: none"> Implant services are covered only when exceptional medical conditions are documented and the services are considered Medically Necessary. Single tooth implants are not a Benefit.
Prosthodontic (Fixed) (D6200- D6999)	<ul style="list-style-type: none"> Fixed partial dentures (bridgework); however, the fabrication of a fixed partial denture shall be considered when medical conditions or employment preclude the use of a removable partial denture; Fixed partial dentures when the prognosis of the retainer (abutment) teeth is questionable due to non-restorability or periodontal involvement;

 Pediatric dental exclusions and limitations for specific services 	
	<ul style="list-style-type: none"> • Posterior fixed partial dentures when the number of missing teeth requested to be replaced in the quadrant does not significantly impact masticatory ability; • Fixed partial denture inlay/onlay retainers (abutments) (D6545-D6634); and • Cast resin bonded fixed partial dentures (Maryland Bridges).
Oral and Maxillofacial Surgery (D7000-D7999)	<ul style="list-style-type: none"> • The prophylactic extraction of third molars; • Temporomandibular joint (TMJ) dysfunction procedures are limited to differential diagnosis and symptomatic care. TMJ treatment modalities that involve prosthodontics, orthodontics, and full or partial occlusal rehabilitation are not covered; • TMJ dysfunction procedures solely for the treatment of bruxism; and • Suture procedures (D7910, D7911 and D7912) for the closure of surgical incisions.
Orthodontic	<p>Orthodontic procedures are covered when Medically Necessary to treat handicapping malocclusion, cleft palate, or facial growth management cases for Members under the age of 19, when prior authorization is obtained.</p> <p>Medically Necessary orthodontic treatment is limited to the following instances related to an identifiable medical condition. An initial orthodontic exam (D0140), called the Limited Oral Evaluation, must be conducted. This exam includes completion and submission of the completed Handicapping Labio-Lingual Deviation (HLD) Score Sheet with the Specialty Referral Request Form. The HLD Score Sheet is the preliminary measurement tool used in determining if the Member qualifies for Medically Necessary orthodontic services.</p> <p>Orthodontic procedures are covered only when the diagnostic casts verify a minimum score of 26 points on the HLD Index California Modification Score Sheet Form, DC016 (06/09), one of the six automatic qualifying conditions below exist; or when there is written documentation of a craniofacial anomaly from a credentialed specialist on his or her professional letterhead.</p> <p>The immediate qualifying conditions are:</p> <ul style="list-style-type: none"> • Cleft lip and or palate deformities; • Craniofacial Anomalies including the following: <ul style="list-style-type: none"> ○ Crouzon's syndrome; ○ Treacher-Collins syndrome; ○ Pierre-Robin syndrome; and ○ Hemi-facial atrophy, Hemi-facial hypertrophy and other severe craniofacial deformities that result in a physically handicapping malocclusion as determined by our dental consultants;

Pediatric dental exclusions and limitations for specific services

- Deep impinging overbite, where the lower incisors are destroying the soft tissue of the palate and tissue laceration and/or clinical attachment loss are present. (Contact only does not constitute deep impinging overbite.);
- Crossbite of individual anterior teeth when clinical attachment loss and recession of the gingival margin are present, such as stripping of the labial gingival tissue on the lower incisors. Treatment of bi-lateral posterior crossbite is not covered;
- Severe traumatic deviation must be justified by attaching a description of the condition; and
- Overjet greater than 9mm or mandibular protrusion (reverse overjet) greater than 3.5mm.

The remaining conditions must score 26 or more to qualify (based on the HDL Index).

- Coverage for the following conditions is excluded:
 - Crowded dentitions (crooked teeth);
 - Excessive spacing between teeth;
 - Temporomandibular joint (TMJ) conditions and/or horizontal/vertical (overjet/overbite) discrepancies;
 - Treatment in progress prior to the effective date of coverage;
 - Extractions required for orthodontic purposes;
 - Surgical orthodontics or jaw repositioning;
 - Myofunctional therapy;
 - Macroglossia;
 - Hormonal imbalances;
 - Orthodontic retreatment when initial treatment was rendered under this plan or changes in orthodontic treatment necessitated by any kind of accident;
 - Palatal expansion appliances;
 - Services performed by outside laboratories; and
 - Replacement or repair of lost, stolen or broken appliances damaged due to the neglect of the Member.

Grievance process

Blue Shield has a formal grievance process to address your complaints, disputes, or requests for reconsideration about health care coverage decisions made by Blue Shield, or the quality of care you received from a provider. Through the grievance process, Blue Shield will receive, review, and resolve your complaint within the required timeframes.

Submitting a grievance

If you have a question about your Benefits or any action taken by Blue Shield (or a Benefit Administrator), your first step is to make an inquiry through Customer Service. If Customer Service is not able to fully address your concerns, you can then submit a grievance or ask the Customer Service representative to submit one for you. If Blue Shield denies authorization or coverage for health care services, you can appeal the denial and Blue Shield will reconsider your request.

You have 180 days after a denial or other incident to submit your grievance to Blue Shield. Your provider, or someone you choose to represent you, can also submit a grievance on your behalf.

The fastest way to submit a grievance is online at blueshieldca.com. You can also submit the form by mail or begin the grievance process by calling Customer Service.

Where to mail grievances	
Type of grievance	Address
Medical and prescription Drug Benefits	Blue Shield of California Customer Service Appeals and Grievance P.O. Box 5588 El Dorado Hills, CA 95762
Mental Health and Substance Use Disorder Services from an MHSA Participating Provider	Blue Shield of California Mental Health Service Administrator P.O. Box 719002 San Diego, CA 92171
Mental Health and Substance Use Disorder Services from an MHSA Non-Participating Provider	Blue Shield of California Customer Service Appeals and Grievance P.O. Box 5588 El Dorado Hills, CA 95762
Pediatric dental Benefits	Blue Shield of California Dental Plan Administrator P.O. Box 30569 Salt Lake City, UT 84130

Questions? Visit blueshieldca.com, use the Blue Shield mobile app, or call Customer Service at (888) 256-3650.

Where to mail grievances	
Type of grievance	Address
Pediatric vision Benefits	Blue Shield of California Vision Plan Administrator P.O. Box 25208 Santa Ana, CA 92799

Once Blue Shield receives your grievance, we will send a written acknowledgment within five calendar days.

Blue Shield will resolve your grievance and provide a written response within 30 calendar days. The response will explain what action you can take if you are not satisfied with how your grievance is resolved.

If Blue Shield denies an exception request for coverage of a non-Formulary Drug, you may submit a grievance requesting an external exception request review. Blue Shield will ensure a decision within 72 hours.

Expedited grievance request

You can submit an expedited grievance request to Blue Shield when the routine grievance process might seriously jeopardize your life, health, or recovery, when you are experiencing severe pain, or when you are being treated with a non-Formulary Drug.

Blue Shield will make a decision within three calendar days for expedited grievance requests related to:

- Medical Benefits;
- Mental Health and Substance Use Disorder Services;
- Pediatric dental Benefits; and
- Pediatric vision Benefits.

Blue Shield will make a decision within 24 hours when there are exigent circumstances related to denial of an exception request for a non-Formulary Drug.

Once a decision is made, Blue Shield will notify you and your provider as soon as possible to accommodate your condition.

California Department of Managed Health Care review

The California Department of Managed Health Care is responsible for regulating health care service plans. If you have a grievance against your health plan, you should first telephone your health plan at (888) 256-3650 and use your health plan's grievance process before contacting the Department. Utilizing this grievance procedure does not prohibit any potential legal rights or remedies that may be available to you. If you need help with a grievance involving an emergency, a grievance that has not been satisfactorily resolved by your health plan, or a grievance that has remained unresolved for more than 30 days, you may call the Department for assistance. You may also be eligible for an Independent Medical Review (IMR). If you are eligible for IMR, the IMR

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process will provide an impartial review of medical decisions made by a health plan related to the Medical Necessity of a proposed service or treatment, coverage decisions for treatments that are Experimental or Investigational, and payment disputes for emergency or urgent medical services.

The Department also has a toll-free telephone number **(1-888-466-2219)** and a TDD line **(1-877-688-9891)** for the hearing and speech impaired. The Department's internet website (<http://www.dmhca.gov>) has complaint forms, IMR application forms, and instructions online.

If Blue Shield cancels or does not renew coverage for you or your Dependents and you feel it was due to your health status or utilization of Benefits, you can request a review by the Director of the California Department of Managed Health Care.

Independent medical review

You may be eligible for an independent medical review if your grievance involves a claim or service for which coverage was denied on the grounds that the service is:

- Not Medically Necessary; or
- Experimental or Investigational (including the external review available under the Friedman-Kowles Experimental Treatment Act of 1996).

You can apply to the Department of Managed Health Care (DMHC) for an independent medical review of the denial. For a Medical Necessity denial, you must first submit a grievance to Blue Shield and wait for at least 30 days before requesting an independent medical review. However, if the request qualifies for an expedited review as described above, or if it involves a determination that the requested service is Experimental or Investigational, you may request an independent medical review as soon as you receive a notice of denial from Blue Shield. The DMHC's application for independent medical review is included with your appeal outcome letter.

The DMHC will review your application. If the request qualifies for independent medical review, the DMHC will select an independent review organization to conduct a clinical review of your medical records. You can submit additional records for consideration as well. There is no cost to you for this independent medical review. You and your provider will receive copies of the independent medical review determination. The decision of the independent review organization is binding on Blue Shield. If the reviewer determines that the requested service is clinically appropriate, Blue Shield will arrange for the service to be provided or the disputed claim to be paid.

The independent medical review process is in addition to any other procedures or remedies available to you to resolve coverage disputes. It is completely voluntary. You are not required to participate in the independent medical review process, but if you do not, you may lose your statutory right to pursue legal action against Blue Shield regarding the disputed service.

Other important information about your plan

This section provides legal and regulatory details that impact your health care coverage. This information is a supplement to the information provided in earlier sections of this document and is part of the contractual agreement between the Subscriber and Blue Shield.

Your coverage, continued

Special enrollment period



For more information about special enrollment periods, see [Special enrollment period](#) on page 45 in the [Your coverage](#) section.

A special enrollment period is a timeframe outside of open enrollment when a Subscriber can enroll in, or change enrollment in, a health plan. The special enrollment period is 60 days following the date of a Triggering Event, unless a different period is specified below. When the loss of minimum essential coverage is anticipated, a special enrollment period also precedes the Triggering Event. The following are Triggering Events:

- Loss of minimum essential coverage for a reason other than:
 - Failure to pay premiums on a timely basis (including Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) or Cal-COBRA premiums);
 - A situation that would allow a rescission, such as an intentional misrepresentation of a material fact on the application for coverage; or
 - Other loss of coverage due to the fault of the enrollee. Additional 60-day period before Triggering Event applies.
- Loss or anticipated loss of coverage under an employer-sponsored health plan as a result of:
 - With respect to the Subscriber:
 - The termination of employment (other than through gross misconduct); or
 - The reduction of hours of employment to less than the number of hours required for eligibility.
 - With respect to the spouse, Domestic Partner and Dependent children:
 - The death of the Subscriber;
 - The termination of the Subscriber's employment (other than through the Subscriber's gross misconduct);
 - The reduction of the Subscriber's hours of employment to less than the number of hours required for eligibility;
 - The divorce or legal separation of the Subscriber from the Dependent spouse or termination of the domestic partnership;
 - The Subscriber's entitlement to benefits under Title XVIII of the Social Security Act ("Medicare");

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- A Dependent child's loss of Dependent status under the generally applicable requirements of the plan; or
- The employer files for reorganization under Title XI of the United States Code, commencing on or after July 1, 1986 (COBRA only - when the Subscriber is covered as a retiree).
- Discontinuation of the employer's contribution toward Subscriber or Dependent coverage.
- Exhaustion of COBRA or Cal-COBRA continuation coverage.
- Loss of Medi-Cal coverage for pregnancy-related services or loss of access to CHIP unborn child coverage due to the birth of the child. Additional 60-day period before Triggering Event applies.
- Loss of Medicaid medically needy coverage (only once per calendar year). Additional 60-day period before Triggering Event applies.
- Acquiring or becoming a Dependent through marriage, establishment of domestic partnership, birth, adoption, placement for adoption, placement in foster care or through a child support order or other court order.
 - If a parent is required to provide health insurance coverage for a child, and enrollment is requested by the Subscriber parent or upon presentation of a court order or request by the non-Subscriber parent, the local child support agency, or person having custody of the child, or the Medi-Cal program.
- A Subscriber's or Dependent's enrollment or non-enrollment in a health plan is unintentional, inadvertent, or erroneous and is the result of the error, misrepresentation, or inaction of an officer, employee, or agent of Blue Shield, Covered California, or the Department of Health and Human Services (HHS), evaluated and determined by Covered California. In such cases the action may be taken to correct or eliminate the effects of such error, misrepresentation, or inaction.
- A Subscriber or Dependent demonstrates that they did not enroll in a health plan during the immediately preceding enrollment period available to the individual because they were misinformed that they were covered under minimum essential coverage.
- A Subscriber or Dependent demonstrates that the health plan in which they are enrolled substantially violated a material provision of its contract in relation to the Subscriber or Dependent.
- A Subscriber or Dependent gains access to a new health plans as a result of a permanent move.
- A Subscriber or Dependent is determined newly ineligible for advance payments of the premium tax credit or for cost-sharing reductions.
- A Subscriber or Dependent has been released from incarceration.
- A Subscriber is a victim of domestic abuse or spousal abandonment, is enrolled in minimum essential coverage, and seeks to enroll in coverage separate from the perpetrator of the abuse or abandonment. A Dependent of a victim of domestic abuse or spousal abandonment who is on the same application as the victim may enroll in coverage at the same time as the victim.
- A Subscriber or Dependent:
 - Applies for coverage from Covered California during the annual open enrollment period or due to a Triggering Event, is assessed by the exchange as potentially eligible for Medi-Cal, and is determined ineligible

- for Medi-Cal either after open enrollment has ended or more than 60 days after the Triggering Event; or
- Applies for Medi-Cal during the annual open enrollment period, and is determined ineligible after open enrollment has ended.
- A Subscriber or Dependent was receiving services from a contracting provider under another health plan for one of the conditions eligible for completion of Covered Services and that provider is no longer participating in the other health plan.
- A Subscriber or Dependent is a member of the reserve forces of the United States military returning from active duty or a member of the California National Guard returning from active duty service under Title 32 of the United States Code.
- A Subscriber or Dependent is enrolled in an eligible employer-sponsored plan that will no longer be affordable or provide minimum value.
- A Subscriber or Dependent gains access to and enrolls in a qualified small employer health reimbursement arrangement (QSEHRA) or an individual coverage health reimbursement arrangement (ICHRA).
 - The special enrollment period is 60 days before the Triggering Event if the Subscriber receives a written notice of eligibility from the QSHRA or ICHRA at least 90 days before the beginning of the QSHRA or ICHRA plan year.
 - The special enrollment period is 60 days before or after the Triggering Event if the Subscriber does not receive a written notice of eligibility from the QSEHRA or ICHRA at least 90 days before the beginning of the QSHRA or ICHRA plan year.
- In the case of coverage offered through an HMO, or other network arrangement, that does not provide benefits to individuals who no longer reside, live, or work in a service area.
 - Individual plan: loss of coverage because the individual no longer resides, lives, or works in the service area (whether or not within the choice of the individual).
 - Group plan: loss of coverage because the individual no longer resides, lives, or works in the service area (whether or not within the choice of the individual and no other benefit package is available to the individual).
- A situation in which a Qualified Health Plan no longer offers any benefits to the class of similarly situated individuals that includes the individual.

Out-of-area services

Blue Shield has a variety of relationships with other Blue Cross and/or Blue Shield licensees. Generally, these relationships are called Inter-Plan Arrangements and they work based on rules and procedures issued by the Blue Cross Blue Shield Association. Whenever you receive health care services outside of California, the claims for those services may be processed through one of these Inter-Plan Arrangements described below.

When you access health care services outside of the Plan Service Area, you will receive the care from one of two kinds of providers. Most providers are participating providers and contract with the local Blue Cross and/or Blue Shield licensee in that other geographic area (Host Blue). Some providers are non-participating providers because

they do not contract with the Host Blue. Blue Shield's payment practices in both instances are described below and in the [Introduction](#) section of this Agreement.

This Blue Shield plan provides limited coverage for health care services received outside of the Plan Service Area. Out-of-Area Covered Health Care Services are restricted to Emergency Services, Urgent Services, and Out-of-Area Follow-up Care. Any other services will not be covered when processed through an Inter-Plan Arrangement unless prior authorized by Blue Shield. Please see the [Medical Management Programs](#) section for additional information on prior authorization and the [Emergency Benefits](#) section for information on emergency admission notification.



See the [Care outside of California](#) section for more information about receiving care while outside of California. To find participating providers while outside of California, visit [bcbs.com](https://www.bcbs.com).

Inter-Plan arrangements for Emergency Services

Members who experience an Emergency Medical Condition while traveling outside of California should seek immediate care from the nearest Hospital. The Benefits of this plan will be provided anywhere in the world for treatment of an Emergency Medical Condition.

BlueCard® Program

Under the BlueCard® Program, when you receive Out-of-Area Covered Health Care Services within the geographic area served by a Host Blue, Blue Shield will remain responsible for the provisions of this Agreement. However, the Host Blue is responsible for contracting with and generally handling all interactions with its participating healthcare providers, including direct payment to the provider.

The BlueCard® Program enables you to obtain Out-of-Area Covered Health Care Services, as defined above, from a health care provider participating with a Host Blue, where available. The participating health care provider will automatically file a claim for the Out-of-Area Covered Health Care Services provided to you, so there are no claim forms for you to fill out. You will be responsible for your Cost Share, if any, as stated in the [Summary of Benefits](#).

When you receive Out-of-Area Covered Health Care Services and the claim is processed through the BlueCard® Program, your Member share of cost for these services, if not a flat dollar Copayment, is calculated based on the lower of:

- The billed charges for your Out-of-Area Covered Health Care Services; or
- The negotiated price that the Host Blue makes available to Blue Shield.

Often, this negotiated price will be a simple discount that reflects an actual price that the Host Blue pays to your healthcare provider. Sometimes, it is an estimated price that takes into account special arrangements with your healthcare provider or provider group that may include types of settlements, incentive payments, and/or other credits or charges. Occasionally, it may be an average price, based on a discount that results in expected average savings for similar types of healthcare

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providers after taking into account the same types of transactions as with an estimated price.

Estimated pricing and average pricing, going forward, also take into account adjustments to correct for over- or underestimation of modifications of past pricing as noted above. However, such adjustments will not affect the price Blue Shield uses for your claim because these adjustments will not be applied retroactively to claims already paid.

Claims for covered Emergency Services are paid based on the Allowable Amount as defined in this Evidence of Coverage.

Non-Participating Providers outside of California

Coverage for health care services provided outside of California and within the BlueCard® Service Area by non-participating providers is limited to Out-of-Area Covered Health Care Services. The amount you pay for such services will normally be based on either the Host Blue's non-participating provider local payment, the Allowable Amount Blue Shield pays a Non-Participating Provider in California if the Host Blue has no non-participating provider allowance, or the pricing arrangements required by applicable state law. In these situations, you will be responsible for any difference between the amount that the non-participating provider bills and the payment Blue Shield will make for Out-of-Area Covered Health Care Services as described in this paragraph.

If you do not see a participating provider through the BlueCard® Program, you will have to pay the entire bill for your medical care and submit a claim to the local Blue Cross and/or Blue Shield plan, or to Blue Shield of California for reimbursement. Blue Shield will review your claim and notify you of its coverage determination within 30 days after receipt of the claim; you will be reimbursed as described in the preceding paragraph. Remember, your share of cost is higher when you see a non-participating provider.

Federal or state law, as applicable, will govern payments for out-of-network Emergency Services. Blue Shield pays claims for Emergency Services based on the Allowable Amount as defined in this Evidence of Coverage and Health Service Agreement.

Blue Shield Global Core

If you are outside of the BlueCard® Service Area, you may be able to take advantage of Blue Shield Global Core when accessing Out-of-Area Covered Health Care Services. Blue Shield Global Core is unlike the BlueCard® Program available within the BlueCard® Service Area in certain ways. For instance, the network is not served by a Host Blue. As such, when you receive care from providers outside the BlueCard® Service Area, you will typically have to pay the providers and submit the claims yourself to obtain reimbursement for these services.

If you need assistance locating a doctor or hospital outside the BlueCard® Service Area you should call the service center at (800) 810-BLUE (2583) or call collect at (804) 673-1177, 24 hours a day, seven days a week. Provider information is also available online at www.bcbs.com: select Find a Doctor and then "Blue Shield Global Core."

Prior authorization is not required for Emergency Services. In an emergency, go directly to the nearest hospital. Please see the [Medical Management Programs](#) section for additional information on emergency admission notification.

Submitting a Blue Shield Global Core claim

When you pay directly for Out-of-Area Health Care Services outside the BlueCard® Service Area, you must submit a claim to obtain reimbursement. You should complete a Blue Shield Global Core claim form and send the claim form along with the provider's itemized bill to the service center at the address provided on the form to initiate claims processing. Following the instructions on the claim form will help ensure timely processing of your claim. The claim form is available from Blue Shield Customer Service, the service center or online at www.bcbsglobalcore.com. If you need assistance with your claim submission, you should call the service center at (800) 810-BLUE (2583) or call collect at (804) 673-1177, 24 hours a day, seven days a week.

Limitation for duplicate coverage

Medicare

If you receive Medicare, Blue Shield will provide your Benefits but Medicare will typically be the primary payor and Blue Shield will be the secondary payor as determined by Medicare regulations.

When Blue Shield is the secondary payor, your combined Benefits from Medicare and Blue Shield will equal but not exceed what Blue Shield would pay if you were not eligible for Medicare. Blue Shield's payment will be based on an amount that may be lower than the Medicare allowed amount but will not exceed the Medicare allowed amount. You must pay any applicable Deductibles, Copayments, and Coinsurance for your Blue Shield plan before Blue Shield will provide Benefits.

Medi-Cal

Medi-Cal always pays for Benefits last when you have coverage from more than one payor.

Qualified veterans

If you are a qualified veteran, Blue Shield will pay the reasonable value or the Allowable Amount for Covered Services you receive at a Veterans Administration facility for a condition that is not related to military service. If you are a qualified veteran who is not on active duty, Blue Shield will pay the reasonable value or the Allowable Amount for Benefits you receive at a Department of Defense facility. This includes Benefits for conditions related to military service.

Coverage by another government agency

If you are entitled to receive Benefits from any federal or state governmental agency, by any municipality, county, or other political subdivision, your combined Benefits from that coverage and Blue Shield will equal but not be more than what Blue Shield would pay if you were not eligible for Benefits under that coverage. Blue Shield will provide Benefits based on the reasonable value or the Allowable Amount.

Exception for other coverage

A Participating Provider may seek reimbursement from other third-party payors for the balance of their charges for services you receive under this plan.

If you recover from a third party the reasonable value of Covered Services received from a Participating Provider, the Participating Provider is not required to accept the fees paid by Blue Shield as payment in full. You may be liable to the Participating Provider for the difference, if any, between the fees paid by Blue Shield and the reasonable value recovered for those services.

Reductions – third-party liability

If you are injured or become ill due to the act or omission of another person (a “third party”), Blue Shield shall, with respect to services required as a result of that injury, provide the Benefits of the plan and have an equitable right to restitution, reimbursement, or other available remedy to recover the amounts Blue Shield paid for services provided to you on a fee-for-service basis from any recovery (defined below) obtained by or on your behalf, from or on behalf of the third party responsible for the injury or illness or from uninsured/underinsured motorist coverage.

Blue Shield’s right to restitution, reimbursement, or other available remedy is against any recovery you receive as a result of the injury or illness. This includes any amount awarded to you or received by way of court judgment, arbitration award, settlement, or any other arrangement, from any third party or third-party insurer, or from uninsured or underinsured motorist coverage, related to the illness or injury (the “Recovery”), whether or not you have been “made whole” by the Recovery. The amount Blue Shield seeks as restitution, reimbursement, or other available remedy will be calculated in accordance with California Civil Code section 3040.

You are required to:

- Notify Blue Shield in writing of any actual or potential claim or legal action which you expect to bring or have brought against the third party arising from the alleged acts or omissions causing the injury or illness, not later than 30 days after submitting or filing a claim or legal action against the third party;
- Cooperate with Blue Shield to execute any forms or documents needed to enable Blue Shield to enforce its right to restitution, reimbursement, or other available remedies;
- Agree in writing to reimburse Blue Shield for Benefits paid by Blue Shield from any Recovery when the Recovery is obtained from or on behalf of the third party or the insurer of the third party, or from uninsured or underinsured motorist coverage;
- Provide Blue Shield with a lien in the amount of Benefits actually paid. The lien may be filed with the third party, the third party’s agent or attorney, or the court, unless otherwise prohibited by law; and
- Periodically respond to information requests regarding the claim against the third party, and notify Blue Shield, in writing, within ten days after any Recovery has been obtained.

Your failure to comply with the above shall not in any way act as a waiver, release, or relinquishment of the rights of Blue Shield.

Further, if you received services from a Participating Hospital for such injuries or illness, the Hospital has the right to collect from you the difference between the amount paid by Blue Shield and the Hospital's reasonable and necessary charges for such services when payment or reimbursement is received by you for medical expenses. The Hospital's right to collect shall be in accordance with California Civil Code Section 3045.1.

Reductions – Surrogacy Arrangement

If you enter into a Surrogacy Arrangement and you or any other payee are entitled to receive payments or other compensation under the Surrogacy Arrangement, you must reimburse Blue Shield for Covered Services you receive related to conception, pregnancy, delivery, or postpartum care in connection with the Surrogacy to the maximum extent allowed under California Civil Code Section 3040. This Surrogacy Arrangement section does not affect your obligation to pay your Cost Share for these Covered Services. After you surrender a baby to the legal parents, the legal parents are financially responsible for any services that the baby receives. You are not obligated to reimburse Blue Shield for any services that the baby receives.

By receiving Covered Services in connection with a Surrogacy Arrangement, you automatically assign to Blue Shield your right to receive payments that are payable to you or any other payee under the Surrogacy Arrangement, regardless of whether those payments are characterized as being for medical expenses. To secure our rights, we will also have a lien on those payments and on any escrow account, trust, or any other account that holds those payments. Those payments and amounts in any account that holds those payments will first be applied to satisfy our lien. The assignment and our lien will not exceed the total amount of your obligation to Blue Shield under the preceding paragraph.

Within 30 days after entering into a Surrogacy Arrangement, you must send written notice of the arrangement, including all of the following information:

- Names, addresses, and telephone numbers of the other parties to the Surrogacy Arrangement;
- Names, addresses, and telephone numbers of any escrow agent or trustee;
- Names, addresses, and telephone numbers of the intended parents and any other parties who are financially responsible for Covered Services the baby (or babies) receive, including names, addresses, and telephone numbers for any health insurance that will cover services that the baby (or babies) receive;
- A signed copy of any contracts and other documents explaining the Surrogacy Arrangement; and
- Any other information we request in order to satisfy our rights.

Please send this information to:

Blue Shield of California
Surrogacy Mailbox
P.O. Box 3008
Lodi, Ca 95241-1912

You must complete and send Blue Shield all consents, releases, authorizations, lien forms, and other documents that are reasonably necessary for us to determine the existence of any rights we may have under this Surrogacy Arrangement section and

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to satisfy those rights. You may not agree to waive, release, or reduce our rights under this Surrogacy Arrangement section without our prior, written consent.

If your estate, parent, guardian, or conservator asserts a claim against a third party based on the Surrogacy Arrangement, your estate, parent, guardian, or conservator and any settlement or judgment recovered by the estate, parent, guardian, or conservator will be subject to our liens and other rights to the same extent as if you had asserted the claim against the third party. Blue Shield may assign our rights to enforce our liens and other rights.

General provisions

Independent contractors

Providers are neither agents nor employees of Blue Shield but are independent contractors. In no instance shall Blue Shield be liable for the negligence, wrongful acts, or omissions of any person providing services, including any Physician, Hospital, or other Health Care Provider or their employees.

Assignment

Coverage under this Agreement may not be assigned. To be entitled to the Benefits of this Agreement, you must be a Subscriber or Dependent who has been enrolled by Blue Shield and who has maintained eligibility and enrollment under the terms of this Agreement. Possession of a Blue Shield ID card without enrollment confers no rights to the Benefits of this Agreement.

The Benefits of this Agreement, including payment of claims, may not be assigned without the written consent of Blue Shield. Participating Providers are paid directly by Blue Shield. When you receive Covered Services from a Non-Participating Provider, Blue Shield, at its sole discretion, may make payment to the Subscriber or directly to the Non-Participating Provider. If Blue Shield pays the Non-Participating Provider directly, such payment does not create a third-party beneficiary or other legal relationship between Blue Shield and the Non-Participating Provider. The Subscriber must make sure the Non-Participating Provider receives the full billed amount for non-emergency services, whether or not Blue Shield makes payment to the Non-Participating Provider.

Plan interpretation

Blue Shield shall have the power and authority to construe and interpret the provisions of this Agreement, to determine the Benefits of this Agreement and determine eligibility to receive Benefits under this Agreement. Blue Shield shall exercise this authority for the benefit of all Members entitled to receive Benefits under this Agreement.

Public policy participation procedure

Blue Shield allows Members to participate in establishing the public policy of Blue Shield. Such participation is not to be used as a substitute for the grievance process.

Recommendations, suggestions or comments should be submitted in writing to:

Sr. Manager, Regulatory Filings

Blue Shield of California
601 12th Street
Oakland, CA 94607
Phone: (510) 607-2065

Please include your name, address, phone number, and Subscriber number with each communication. Please state the public policy issue clearly. Submit all relevant information and reasons for the policy issue with your letter.

Public policy issues will be heard as agenda items for meetings of the Board of Directors. Minutes of Board meetings will reflect decisions on public policy issues that were considered. Members who have initiated a public policy issue will be furnished with the appropriate extracts of the minutes.

At least one third of the Board of Directors is comprised of Subscribers who are not employees, providers, subcontractors or group contract brokers and who do not have financial interests in Blue Shield. The names of the members of the Board of Directors may be obtained from the Sr. Manager, Regulatory Filings as listed above.

Access to information

Blue Shield may need information from medical providers, from other carriers or other entities, or from the Member, in order to administer the Benefits and eligibility provisions of this Agreement. By enrolling in this health plan, each Member agrees that any provider or entity can disclose to Blue Shield that information that is reasonably needed by Blue Shield. Members also agree to assist Blue Shield in obtaining this information, if needed, (including signing any necessary authorizations) and to cooperate by providing Blue Shield with information in the Member's possession. Failure to assist Blue Shield in obtaining necessary information or refusal to provide information reasonably needed may result in the delay or denial of Benefits until the necessary information is received. Any information received for this purpose by Blue Shield will be maintained as confidential and will not be disclosed without the Member's consent, except as otherwise permitted or required by law.

Legal process

Legal process or service upon Blue Shield must be served upon Blue Shield's Registered Agent for Service of Process or upon Blue Shield at Blue Shield's corporate offices at 601 12th Street, Oakland, California 94607.

Notice of Participating Provider's inability to perform, breach, or termination

If a Participating Provider's inability to perform, breach of the Agreement to furnish services, or contract termination materially and adversely affects the Member, Blue Shield will, within a reasonable time, advise the Member in writing of such inability to perform, breach, or termination.

Entire Agreement: changes

This Agreement, including the Evidence of Coverage and Health Service Agreement, the Summary of Benefits, enrollment applications and forms, and appendices, constitutes the entire agreement between the parties. Any statement made by a Blue Shield representative shall, in the absence of fraud, be deemed a representation and not a warranty.

Questions? Visit [blueshieldca.com](https://www.blueshieldca.com), use the Blue Shield mobile app, or call Customer Service at (888) 256-3650.

No change to this Agreement shall be valid unless approved by a corporate officer of Blue Shield and documented in a written endorsement issued by Blue Shield. No representative has the authority to change this Agreement or to waive any of its provisions. The terms of this Agreement, including but not limited to Benefits, exclusions, Cost Share, and Premiums, are subject to change as permitted by law. Blue Shield will give the Subscriber written notice of Premium rates or coverage changes, unless otherwise specified in the [Changes to Premiums](#) section. We will send this notice at least 60 days prior to plan renewal.

Right of recovery

Whenever payment on a claim is made in error, Blue Shield has the right to recover such payment from the Subscriber or, if applicable, the provider or another health benefit plan, in accordance with applicable laws and regulations. With notice, Blue Shield reserves the right to deduct or offset any amounts paid in error from any pending or future claim to the extent permitted by law. Circumstances that might result in payment of a claim in error include, but are not limited to, payment of benefits in excess of the benefits provided by the health plan, payment of amounts that are the responsibility of the Subscriber (Cost Share or similar charges), payment of amounts that are the responsibility of another payor, payments made after termination of the Subscriber's coverage, or payments made on fraudulent claims.

Endorsements and appendices

Attached to, or incorporated by reference into, this Agreement are appendices pertaining to Premiums. Endorsements may be issued from time to time subject to the notice provisions in the section entitled [Entire Agreement: changes](#). The issuance of an endorsement shall not affect this Agreement, except as expressly provided in the endorsement.

Notices

Any notice required by this Agreement may be delivered by United States mail, postage prepaid. Notices to the Subscriber may be mailed to the address appearing on the records of Blue Shield.

Notice to Blue Shield may be mailed to:

Blue Shield of California
601 12th Street
Oakland, CA 94607

Statutory requirements

This Agreement is subject to applicable state law and related regulations, including the Knox-Keene Health Care Service Plan Act, Chapter 2.2 of Division 2 of the California Health and Safety Code and Title 28 of the California Code of Regulations, or in the alternative the Insurance Code, and Title 10 of the California Code of Regulations. Any provision required to be in this Agreement based on such state law or regulation shall be binding upon the Subscriber and Blue Shield whether or not such provision is actually included in this Agreement.

In addition, this Agreement is subject to applicable federal law, including the Patient Protection and Affordable Care Act of 2010 (PPACA), the Paul Wellstone and Pete

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Domenici Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA) and the Health Insurance Portability and Accountability Act of 1996 (HIPAA), and related regulations. Any provision required to be in this Agreement based on such federal law or regulation shall be binding upon the Subscriber and Blue Shield whether or not such provision is actually included in this Agreement.

Blue Cross Blue Shield Association Disclosure

The Subscriber hereby expressly acknowledges his or her understanding that this Agreement constitutes a contract solely between the Subscriber and Blue Shield of California, which is an independent corporation operating under a license from the Blue Cross Blue Shield Association (Association), an association of independent Blue Cross and Blue Shield licensees, permitting Blue Shield to use the Blue Shield Service Mark in the State of California and that Blue Shield is not contracting as the agent of the Association.

The Subscriber further acknowledges and agrees that he or she has not entered into this Agreement based upon representations by any person other than Blue Shield or Blue Shield's authorized representative and that neither the Association nor any person, entity or organization affiliated with the Association, shall be held accountable or liable to the Subscriber for any Blue Shield obligations created under this Agreement. This paragraph shall not create any additional obligations to the Subscriber whatsoever on the part of Blue Shield, other than those obligations created under other provisions of this Agreement.

Definitions

Activities of Daily Living	Activities related to independence in normal everyday living. Recreational, leisure, or sports activities are not considered Activities of Daily Living.
Agreement (Evidence of Coverage and Health Service Agreement)	Evidence of Coverage and Health Service Agreement, Summary of Benefits, all endorsements, appendices, and all applications and forms for coverage.
Allowable Amount	<p>The maximum amount Blue Shield will pay for Covered Services, or the provider's billed charge for those Covered Services, whichever is less. Unless specified for a particular service elsewhere in this Agreement, the Allowable Amount is:</p> <ul style="list-style-type: none"> • For a Participating Provider: the amount that the provider and Blue Shield have agreed by contract will be accepted as payment in full for the Covered Service rendered. • For a Non-Participating Provider who provides Emergency Services anywhere within or outside of the United States: <ul style="list-style-type: none"> ○ Physicians and Hospitals: the amount is the Reasonable and Customary amount; or ○ All other providers: the amount is the provider's billed charge for Covered Services, unless the provider and the local Blue Cross and/or Blue Shield plan have agreed upon some other amount. • For a Non-Participating Provider in California who provides services other than Emergency Services: <ul style="list-style-type: none"> ○ The amount Blue Shield would have allowed for a Participating Provider performing the same service in the same geographical area; ○ Non-Participating dialysis center: for services prior authorized by Blue Shield, the amount is the Reasonable and Customary amount. • For a provider outside of California but inside the BlueCard® Service Area, the lower of: <ul style="list-style-type: none"> ○ The provider's billed charge, or ○ The local Blue Plan's Non-Participating Provider payment or the pricing arrangement required by applicable state law. • For a provider outside California and outside the BlueCard® Service Area, the amount allowed by Blue Shield Global Core. • For a Non-Participating Provider outside of California (within the BlueCard® Service Area) that does not

	<p>contract with a local Blue Cross and/or Blue Shield plan, who provides services other than Emergency Services: the amount that the local Blue Cross and/or Blue Shield plan would have allowed for a Non-Participating Provider performing the same services. Or, if the local Blue Cross and/or Blue Shield plan has no Non-Participating Provider allowance, the Allowable Amount is the amount for a Non-Participating Provider in California.</p> <ul style="list-style-type: none"> For Blue Shield's contracted Benefit Administrators (MHSA, DPA, VPA), the Allowable Amount is based on the administrator's contracted rate for its participating providers.
Ambulatory Surgery Center	<p>An outpatient surgery facility that meets both of the following requirements:</p> <ul style="list-style-type: none"> Is a licensed facility accredited by an ambulatory surgery center accrediting body; and Provides services as a free-standing ambulatory surgery center, which is not otherwise affiliated with a Hospital.
Anticancer Medications	Drugs used to kill or slow the growth of cancerous cells.
ASH Participating Provider	A Physician or Health Care Provider under contract with ASH Plans to provide Covered Services to Members.
Behavioral Health Treatment (BHT)	Professional services and treatment programs that develop or restore, to the maximum extent practicable, the functioning of an individual with pervasive developmental disorder or autism. BHT includes applied behavior analysis and evidence-based intervention programs.
Benefits (Covered Services)	Medically Necessary services and supplies you are entitled to receive pursuant to this Agreement.
Benefit Administrator	Administrator for specialized Benefits such as pediatric dental, pediatric vision, or mental health and substance use disorder Benefits
Blue Shield of California	California Physicians' Service, d/b/a Blue Shield of California, is a California not-for-profit corporation, licensed as a health care service plan. It is referred to throughout this Agreement as Blue Shield.
BlueCard® Service Area	The United States, Commonwealth of Puerto Rico, and U.S. Virgin Islands.

Brand Drugs	Drugs that are FDA-approved after a new drug application and/or registered under a brand or trade name by its manufacturer.
Calendar Year	The 12-month consecutive period beginning on January 1 and ending on December 31 of the same year.
Coinsurance	The percentage amount that a Member is required to pay for Covered Services after meeting any applicable Deductible.
Continuous Nursing Services	Nursing care provided on a continuous hourly basis, rather than intermittent home visits for Members enrolled in a Hospice Program. Continuous home care can be provided by a registered or licensed vocational nurse, but is only available for brief periods of crisis and only as necessary to maintain the terminally ill patient at home.
Copayment	The specific dollar amount that a Member is required to pay for Covered Services after meeting any applicable Deductible.
Cost Share	Any applicable Deductibles, Copayment, and Coinsurance.
Covered Services (Benefits)	Medically Necessary services and supplies you are entitled to receive pursuant to this Agreement.
Deductible	The Calendar Year amount you must pay for specific Covered Services before Blue Shield pays for Covered Services pursuant to this Agreement.
Dental Allowable Amount	<p>The Dental Allowable Amount is:</p> <ul style="list-style-type: none"> • The amount the DPA has determined is an appropriate payment for the service rendered in the provider's geographic area. This amount is based upon such factors as evaluation of the value of the service relative to the value of other services, market considerations, and provider charge patterns; • Such other amount as the Participating Dentist and the DPA have agreed will be accepted as payment for the service rendered; or • If an amount is not determined as described in either item above, the amount the DPA determines is appropriate due to the particular circumstances and the services rendered.
Dental Care Services	Necessary treatment on or to the teeth or gums, including any appliance or device applied to the teeth or gums, and necessary dental supplies furnished incidental to Dental Care Services.

Dental Center	A Dentist or a dental practice (with one or more Dentists) that has contracted with the DPA to provide dental care Benefits to Members and to diagnose, provide, refer, supervise, and coordinate the provision of all Benefits to Members in accordance with this Agreement.
Dental Plan Administrator (DPA)	Blue Shield has contracted with a Dental Plan Administrator (DPA). A DPA is a specialized care service plan licensed by the California Department of Managed Health Care. Blue Shield contracts with the DPA to administer delivery of dental services through a network of Participating Dentists. A DPA also serves as a claims administrator for the processing of claims received from non-Participating Dentists.
Dental Provider	A Dentist or provider appropriately licensed to provide Dental Care Services who contracts with a Dental Center to provide Benefits to you in accordance with the dental services contract.
Dentist	A duly licensed Doctor of Dental Surgery (DDS) or Doctor of Dental Medicine (DMD).
Dependent	<p>An individual who meets one of the following eligibility requirements:</p> <ul style="list-style-type: none"> • A spouse who is legally married to the Subscriber and who is not legally separated from the Subscriber. • A Domestic Partner to the Subscriber who meets the definition of Domestic Partner as defined in this Agreement. • A child who is the child of, adopted by, or in legal guardianship of the Subscriber, spouse, or Domestic Partner, and who is not covered as a Subscriber. A child includes any stepchild, child placed for adoption, or any other child for whom the Subscriber, spouse, or Domestic Partner has been appointed as a non-temporary legal guardian by a court of appropriate legal jurisdiction. A child is an individual less than 26 years of age. A child does not include any children of a Dependent child (grandchildren of the Subscriber, spouse, or Domestic Partner), unless the Subscriber, spouse, or Domestic Partner has adopted or is the legal guardian of the grandchild.
Domestic Partner	<p>An individual who is personally related to the Subscriber by a domestic partnership that meets the following requirements:</p> <ul style="list-style-type: none"> • Both partners are 18 years of age or older, except as provided in Section 297.1 of the California Family Code;

	<ul style="list-style-type: none"> • The partners have chosen to share one another's lives in an intimate and committed relationship of mutual caring; • The partners are: <ul style="list-style-type: none"> ◦ not currently married to someone else or a member of another domestic partnership, and ◦ not so closely related by blood that legal marriage or registered domestic partnership would otherwise be prohibited; • Both partners are capable of consenting to the domestic partnership; and • Both partners must file a Declaration of Domestic Partnership with the California Secretary of State, pursuant to the California Family Code. <p>The domestic partnership is deemed created on the date when both partners meet the above requirements.</p>
Drugs	<p>Drugs include the following:</p> <ul style="list-style-type: none"> • FDA-approved medications that require a prescription either by California or Federal law; • Insulin; • Pen delivery systems for the administration of insulin, as Medically Necessary; • Diabetic testing supplies, including the following: <ul style="list-style-type: none"> ◦ Lancets; ◦ Lancet puncture devices; ◦ Blood and urine testing strips; ◦ Test tablets; and • Over-the-counter drugs with a United States Preventive Services Task Force (USPSTF) rating of A or B; • Contraceptive drugs and devices, including the following: <ul style="list-style-type: none"> ◦ Diaphragms; ◦ Cervical caps; ◦ Contraceptive rings; ◦ Contraceptive patches; ◦ Oral contraceptives; ◦ Emergency contraceptives; and ◦ Female over-the-counter contraceptive products when ordered by a Physician; • Disposable devices that are Medically Necessary for the administration of a covered outpatient prescription Drug such as syringes and inhaler spacers.
DPA Participating Provider	<p>A provider who has an agreement in effect with the Dental Plan Administrator (DPA) for the provision of pediatric dental Benefits under this plan.</p>

Emergency Dental Condition	<p>An unexpected dental condition manifesting itself by acute symptoms of sufficient severity, including severe pain, such that you reasonably believe the absence of immediate medical attention could result in any of the following:</p> <ul style="list-style-type: none"> • Placing your health in serious jeopardy; • Serious impairment to bodily functions; or • Serious dysfunction of any bodily organ or part.
Emergency Medical Condition	<p>A medical condition, including a psychiatric emergency, manifesting itself by acute symptoms of sufficient severity, including severe pain, such that you reasonably believe the absence of immediate medical attention could result in any of the following:</p> <ul style="list-style-type: none"> • Placing your health in serious jeopardy (including the health of a pregnant woman or her unborn child); • Serious impairment to bodily functions; • Serious dysfunction of any bodily organ or part; • Danger to yourself or to others; or • Inability to provide for, or utilize, food, shelter, or clothing, due to a mental disorder.
Emergency Services	<p>The following services provided for an Emergency Medical Condition:</p> <ul style="list-style-type: none"> • Medical screening, examination, and evaluation by a Physician and surgeon, or other appropriately licensed persons under the supervision of a Physician and surgeon, to determine if an Emergency Medical Condition or active labor exists and, if it does, the care, treatment, and surgery necessary to relieve or eliminate the Emergency Medical Condition, within the capability of the facility; • Additional screening, examination, and evaluation by a Physician, or other personnel within the scope of their licensure and clinical privileges, to determine if a psychiatric Emergency Medical Condition exists, and the care and treatment necessary to relieve or eliminate the psychiatric Emergency Medical Condition, within the capability of the facility; and • Care and treatment necessary to relieve or eliminate a psychiatric Emergency Medical Condition may include admission or transfer to a psychiatric unit within a general acute care Hospital or to an acute psychiatric Hospital.
Experimental or Investigational	<p>Any treatment, therapy, procedure, drug or drug usage, facility or facility usage, equipment or equipment usage, device or device usage, or supplies that are not recognized in accordance with generally accepted professional medical</p>

	<p>standards as being safe and effective for use in the treatment of the illness, injury, or condition at issue.</p> <p>Services that require approval by the Federal government or any agency thereof, or by any State government agency, prior to use and where such approval has not been granted at the time the services or supplies were rendered, shall be considered experimental or investigational in nature.</p> <p>Services or supplies that themselves are not approved or recognized in accordance with accepted professional medical standards, but nevertheless are authorized by law or by a government agency for use in testing, trials, or other studies on human patients, shall be considered experimental or investigational in nature.</p>
Family	The Subscriber and all enrolled Dependents.
Formulary	A list of preferred Generic and Brand Drugs maintained by Blue Shield's Pharmacy & Therapeutics Committee. It is designed to assist Physicians in prescribing Drugs that are Medically Necessary and cost-effective. The Formulary is updated periodically. Benefits are available for Formulary Drugs. Non-Formulary Drugs are covered when Blue Shield or an external reviewer approves an exception request.
Generic Drugs	Drugs that are approved by the U.S. Food and Drug Administration (FDA) or other authorized government agency as a therapeutic equivalent to the Brand Drug. Generic Drugs contain the same active ingredient(s) as Brand Drugs.
Health Care Provider	<p>An appropriately licensed or certified professional who provides health care services within the scope of that license, including, but not limited to:</p> <ul style="list-style-type: none"> • Acupuncturist; • Audiologist; • Board certified behavior analyst (BCBA); • Certified nurse midwife; • Chiropractor; • Clinical nurse specialist; • Dentist; • Hearing aid supplier; • Licensed clinical social worker; • Licensed midwife; • Licensed professional clinical counselor (LPCC); • Licensed vocational nurse; • Marriage and family therapist; • Massage therapist; • Naturopath; • Nurse anesthetist (CRNA); • Nurse practitioner;

	<ul style="list-style-type: none"> • Occupational therapist; • Optician; • Optometrist; • Pharmacist; • Physical therapist; • Physician; • Physician assistant; • Podiatrist; • Psychiatric/mental health registered nurse; • Psychologist; • Registered dietician; • Registered nurse; • Registered respiratory therapist; • Speech and language pathologist.
Hemophilia Home Infusion Provider	<p>A provider that furnishes blood factor replacement products and services for in-home treatment of blood disorders such as hemophilia.</p> <p>A Participating home infusion agency may not be a Participating Hemophilia Infusion Provider if it does not have an agreement with Blue Shield to furnish blood factor replacement products and services.</p>
Home Health Aide	<p>An individual who has successfully completed a state-approved training program, is employed by a home health agency or Hospice program, and provides personal care services in the home.</p>
Hospital	<p>An entity that meets one of the following criteria:</p> <ul style="list-style-type: none"> • A licensed and accredited facility primarily engaged in providing medical, diagnostic, surgical, or psychiatric services for the care and treatment of sick and injured persons on an inpatient basis, under the supervision of an organized medical staff, and that provides 24-hour a day nursing service by registered nurses; • A psychiatric health care facility as defined in Section 1250.2 of the California Health and Safety Code. <p>A facility that is principally a rest home, nursing home, or home for the aged, is not included in this definition.</p>
Host Blue	<p>The local Blue Cross and/or Blue Shield licensee in a geographic area outside of California, within the BlueCard® Service Area.</p>
Infertility	<p>May be either of the following:</p> <ul style="list-style-type: none"> • A demonstrated condition recognized by a licensed Physician or surgeon as a cause for Infertility; or

	<ul style="list-style-type: none"> The inability to conceive a pregnancy or to carry a pregnancy to a live birth after a year of regular sexual relations without contraception.
Intensive Outpatient Program	An outpatient treatment program for Mental Health Conditions or Substance Use Disorder Conditions that provides structure, monitoring, and medical/psychological intervention at least three hours per day, three times per week.
Inter-Plan Arrangements	Blue Shield's relationships with other Blue Cross and/or Blue Shield licensees, governed by the Blue Cross Blue Shield Association.
Low Vision	A bilateral impairment to vision that is so significant that it cannot be corrected with ordinary eyeglasses, contact lenses, or intraocular lens implants. Although reduced central or reading vision is common, low vision may also result from decreased peripheral vision, a reduction or loss of color vision, or the eye's inability to properly adjust to light, contrast, or glare. It can be measured in terms of visual acuity of 20/70 to 20/200.
Medical Necessity (Medically Necessary)	<p>Benefits are provided only for services that are Medically Necessary.</p> <p>Services that are Medically Necessary include only those which have been established as safe and effective, are furnished under generally accepted professional standards to treat illness, injury, or medical condition, and which, as determined by Blue Shield, are:</p> <ul style="list-style-type: none"> Consistent with Blue Shield medical policy; Consistent with the symptoms or diagnosis; Not furnished primarily for the convenience of the patient, the attending Physician or other provider; Furnished at the most appropriate level that can be provided safely and effectively to the patient; and Not more costly than an alternative service or sequence of services at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of the Member's illness, injury, or disease. <p>Hospital inpatient services that are Medically Necessary include only those services that satisfy the above requirements, require the acute bed-patient (overnight) setting, and could not have been provided in a Physician's office, the Outpatient Department of a Hospital, or in another lesser facility without adversely affecting the patient's condition or the quality of medical care rendered.</p>

	<p>Inpatient admission is not Medically Necessary for certain services, including, but not limited to, the following:</p> <ul style="list-style-type: none"> • Diagnostic studies that can be provided on an outpatient basis; • Medical observation or evaluation; • Personal comfort; • Pain management that can be provided on an outpatient basis; and • Inpatient rehabilitation that can be provided on an outpatient basis. <p>Blue Shield reserves the right to review all services to determine whether they are Medically Necessary, and may use the services of Physician consultants, peer review committees of professional societies or Hospitals, and other consultants.</p>
Member	An individual who is enrolled and maintains coverage in the plan pursuant to this Agreement as either a Subscriber or a Dependent. Use of "you" in this document refers to the Member.
Mental Health Condition	Mental disorders listed in the Diagnostic and Statistical Manual of Mental Disorders, Fourth Edition (DSM-IV), including Severe Mental Illnesses and Serious Emotional Disturbances of a Child.
Mental Health Service Administrator (MHSA)	The MHSA is a specialized health care service plan licensed by the California Department of Managed Health Care. Blue Shield contracts with the MHSA to administer Blue Shield's Mental Health and Substance Use Disorder Services through a separate network of MHSA Participating Providers.
Mental Health Services	Services provided to treat a Mental Health Condition.
MHSA Non-Participating Provider	A provider who does not have an agreement in effect with the MHSA for the provision of Mental Health Services or Substance Use Disorder Services.
MHSA Participating Provider	A provider who has an agreement in effect with the MHSA for the provision of Mental Health or Substance Use Disorder Services.
Network Specialty Pharmacy	Select Participating Pharmacies contracted by Blue Shield to provide covered Specialty Drugs.
Non-Participating (Non-Participating Provider)	Any provider who does not participate in this plan's network and does not contract with Blue Shield to accept Blue Shield's payment, plus any applicable Member Cost Share, or amounts in excess of specified Benefit maximums, as payment

	in full for Covered Services. Also referred to as an out-of-network provider.
Non-Participating Pharmacy	A pharmacy that does not participate in the Blue Shield Pharmacy Network. These pharmacies are not contracted to provide services to Blue Shield Members.
Other Outpatient Mental Health and Substance Use Disorder Services	<p>Outpatient Facility and professional services for the diagnosis and treatment of Mental Health and Substance Use Disorder Conditions, including but not limited to the following:</p> <ul style="list-style-type: none"> • Partial Hospitalization; • Intensive Outpatient Program; • Electroconvulsive therapy; • Office-based opioid treatment; • Transcranial magnetic stimulation; • Behavioral Health Treatment; and • Psychological Testing. <p>These services may also be provided in the office, home, or other non-institutional setting.</p>
Out-of-Area Covered Health Care Services	Medically Necessary Emergency Services, Urgent Services or Out-of-Area Follow-up Care provided outside the Plan Service Area.
Out-of-Area Follow-up Care	Non-emergent Medically Necessary services to evaluate your progress after Emergency or Urgent Services are provided outside the Plan Service Area.
Out-of-Pocket Maximum	The highest Deductible, Copayment, and Coinsurance amount an individual or Family is required to pay for designated Covered Services each year as indicated in the Summary of Benefits section. Charges for services that are not covered, charges in excess of the Allowable Amount or contracted rate do not accrue to the Calendar Year Out-of-Pocket Maximum.
Outpatient Department of a Hospital	Any department or facility integrated with the Hospital that provides outpatient services under the Hospital's license, which may or may not be physically separate from the Hospital.
Outpatient Facility	A licensed facility that provides medical and/or surgical services on an outpatient basis but is not a Physician's office or a Hospital.
Partial Hospitalization Program (Day Treatment)	An outpatient treatment program that may be free-standing or Hospital-based and provides services at least five hours per day, four days per week. You may be admitted directly to this

	level of care or transferred from inpatient care following stabilization.
Participating Dentist	A Doctor of Dental Surgery or Doctor of Dental Medicine who has contracted with the DPA to provide dental services to Members.
Participating Hospice or Participating Hospice Agency	An entity that has either contracted with Blue Shield or has received prior approval from Blue Shield to provide Hospice service Benefits.
Participating (Participating Provider)	A provider who participates in this plan's network and contracts with Blue Shield to accept Blue Shield's payment, plus any applicable Member Cost Share, as payment in full for Covered Services. Also referred to as an in-network provider.
Participating Pharmacy	A pharmacy that has contracted with Blue Shield to provide covered Drugs at certain rates. A Participating Pharmacy participates in the Blue Shield Pharmacy Network.
Physician	An individual licensed and authorized to engage in the practice of medicine.
Plan Service Area	That geographic area served by the plan.
Premium (Dues)	The monthly prepayment amount made to Blue Shield on behalf of each Member by the Contractholder for coverage under this Agreement.
Preventive Health Services	Preventive medical services for early detection of disease, including related laboratory services, as specifically described in the Preventive Health Services section.
Primary Care Physician (PCP)	A general or family practitioner, internist, obstetrician/gynecologist, or pediatrician. Your PCP will be assigned to you at enrollment and can be your first point of contact when you need Covered Services.
Prosthodontics	Dental Care Services specifically related to necessary procedures for providing artificial replacements for missing natural teeth.
Psychological Testing	Testing to diagnose a Mental Health Condition when referred by an MHSA Participating Provider.
Reasonable and Customary	In California: the lower of the provider's billed charge or the amount established by Blue Shield pursuant to applicable state law to be the reasonable and customary value for the services rendered by a Non-Participating Provider.

Reconstructive Surgery	<p>Surgery to correct or repair abnormal structures of the body caused by congenital defects, developmental abnormalities, trauma, infection, tumors, or disease to do either of the following:</p> <ul style="list-style-type: none"> • Improve function; or • Create a normal appearance to the extent possible, including dental and orthodontic services that are an integral part of surgery for cleft palate procedures.
Resident of California	<p>An individual who spends in the aggregate more than 180 days each year within the State of California and has not established a permanent residence in another state or country.</p>
Schedule II Controlled Substance	<p>Prescription Drugs or other substances that have a high potential for abuse which may lead to severe psychological or physical dependence.</p>
Serious Emotional Disturbances of a Child	<p>A minor under the age of 18 years who has one or more mental disorders in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders (other than a primary substance use disorder or developmental disorder), that results in behavior inappropriate for the child's age according to expected developmental norms.</p> <p>The child must meet the criteria in paragraph (2) of subdivision (a) of Section 5600.3 of the Welfare and Institutions Code. This section states that members of this population shall meet one or more of the following criteria:</p> <ul style="list-style-type: none"> • As a result of the mental disorder, the child has substantial impairment in at least two of the following areas: <ul style="list-style-type: none"> ○ Self-care; ○ School functioning; ○ Family relationships; ○ Ability to function in the community; and ○ Either the child is at risk of removal from home or has already been removed from the home or the mental disorder and impairments have been present for more than 6 months or are likely to continue for more than one year without treatment; • The child displays one of the following: <ul style="list-style-type: none"> ○ Psychotic features; ○ Risk of suicide; or ○ Risk of violence due to a mental disorder; • The child meets special education eligibility requirements under Chapter 26.5 (starting with Section 7570) of Division 7 of Title 1 of the Government Code.

Severe Mental Illnesses	<p>Conditions with the following diagnoses:</p> <ul style="list-style-type: none"> • Schizophrenia • Schizoaffective disorder • Bipolar disorder (manic depressive illness) • Major depressive disorders • Panic disorder • Obsessive-compulsive disorder • Pervasive developmental disorder or autism • Anorexia nervosa • Bulimia nervosa
Skilled Nursing	Services performed by a licensed nurse who is either a registered nurse or a licensed vocational nurse.
Skilled Nursing Facility (SNF)	A health facility or a distinct part of a Hospital with a valid license issued by the California Department of Public Health that provides continuous Skilled Nursing care to patients whose primary need is for availability of Skilled Nursing care on a 24-hour basis.
Specialist	<p>Specialists include Physicians with a specialty as follows:</p> <ul style="list-style-type: none"> • Allergy; • Anesthesiology; • Dermatology; • Cardiology and other internal medicine specialists; • Neonatology; • Neurology; • Oncology; • Ophthalmology; • Orthopedics; • Pathology; • Psychiatry; • Radiology; • Any surgical specialty; • Otolaryngology; • Urology; and • Other designated as appropriate.
Specialty Drugs	Drugs requiring coordination of care, close monitoring, or extensive patient training for self-administration that cannot be met by a retail pharmacy and are available exclusively through a Network Specialty Pharmacy. Specialty Drugs may also require special handling or manufacturing processes (such as biotechnology), restriction to certain Physicians or pharmacies, or reporting of certain clinical events to the FDA. Specialty Drugs are generally high-cost.
Subacute Care	Skilled Nursing or skilled rehabilitation provided in a hospital or Skilled Nursing Facility to patients who require skilled care such

	as nursing services, physical, occupational or speech therapy, a coordinated program of multiple therapies or who have medical needs that require daily registered nurse monitoring. A facility that is primarily a rest-home, convalescent facility, or home for the aged is not included.
Subscriber	An individual who is a resident of California and has made application individually or also on behalf of eligible Dependents, has been enrolled by Blue Shield, and has maintained Blue Shield membership in accord with this Agreement.
Substance Use Disorder Condition	Drug or alcohol abuse or dependence.
Substance Use Disorder Services	Services provided to treat a Substance Use Disorder Condition.
Surrogacy Arrangement	An arrangement in which a woman (the surrogate) agrees to become pregnant and to surrender the baby (or babies) to another person (or persons) who intend to raise the child (or children), whether or not the woman receives payment for being a surrogate.
Triggering Event	A change in your life that can make you eligible for a special enrollment period to enroll in health coverage.
Urgent Services	Those Covered Services rendered outside of the Plan Service Area (other than Emergency Services) which are Medically Necessary to prevent serious deterioration of your health resulting from unforeseen illness, injury or complications of an existing medical condition, for which treatment cannot reasonably be delayed until you return to the Plan Service Area.
Vision Plan Administrator (VPA)	Blue Shield contracts with the Vision Plan Administrator (VPA) to administer delivery of eyewear and eye exams covered under this Benefit through a network of VPA Participating Providers.
Vision Prescription Change	Any of the following: <ul style="list-style-type: none"> • Change in prescription of 0.50 diopter or more; • Shift in axis of astigmatism of 15 degrees; • Difference in vertical prism greater than 1 prism diopter; or • Change in lens type (for example, contact lenses to eyeglasses or single vision eyeglass lenses to bifocal eyeglass lenses).

**VPA Participating
Provider**

A provider who has an agreement in effect with the VPA for the provision of pediatric vision Benefits under this plan.

Notices about your plan

Notice about plan Benefits: Benefits are only available for services and supplies you receive while covered by this plan. You do not have the right to receive the Benefits of this plan after coverage ends. Blue Shield may change Benefits during the term of coverage as specifically stated in this Agreement. Benefit changes, including any reduction in Benefits or elimination of Benefits, apply to services or supplies you receive on or after the effective date of the change.

Notice About Out-of-Area Covered Health Care Services: This Blue Shield plan provides limited coverage for health care services received outside of California as of January 1, 2019. Out-of-Area Covered Health Care Services are restricted to Emergency Services, Urgent Services, and Out-of-Area Follow-up Care. No other services will be covered outside of California unless prior authorized by Blue Shield. You will be financially responsible for any services received outside of California that are not Out-of-Area Covered Health Care Services or prior authorized by Blue Shield. You have other ways to access health care when you are out of state. Your plan includes Teladoc, a service that enables you to call or video chat with a doctor 24/7. Additionally, you have anytime access to healthcare advice from a nurse via phone or your Blue Shield online account with NurseHelp 24/7.

Please see the [Out-of-Area Services](#) section for additional information. If you have questions about this notice and your Benefits, please contact Customer Service.

Notice about Medical Necessity: Benefits are only available for services and supplies that are Medically Necessary. Blue Shield reserves the right to review all claims to determine if a service or supply is Medically Necessary. A Physician or other Health Care Provider's decision to prescribe, order, recommend, or approve a service or supply does not, in itself, make it Medically Necessary.

Notice about reproductive health services: Some Hospitals and providers do not provide one or more of the following services that may be covered under your plan and that you or your family member might need:

- Family planning;
- Contraceptive services, including emergency contraception;
- Sterilization, including tubal ligation at the time of labor and delivery;
- Infertility treatments; or
- Abortion.

You should obtain more information before you enroll. Call your prospective doctor, medical group, independent practice association, or clinic, or contact Customer Service to ensure that you can obtain the health care services you need.

Notice about Participating Providers: Blue Shield contracts with Hospitals and Physicians to provide services to Members for specified rates. This contractual agreement may include incentives to manage all services for Members in an appropriate manner consistent with the Agreement. To learn more about this payment system, contact Customer Service.

Notice about dental services: IMPORTANT: If you opt to receive dental services that are not Covered Services under this plan, a Dental Provider may charge you his or her usual and customary rate for those services. Prior to providing a patient with dental services that are not a covered Benefit, the Dentist should provide to the patient a treatment plan that includes each anticipated service to be provided and the estimated cost of each service. If you would like more information, call dental customer service. To fully understand your coverage, you may wish to carefully review this Agreement.

Notice about Manifest MedEx Participation: Blue Shield participates in the Manifest MedEx health information exchange (HIE). Blue Shield makes its Members' health information available to Manifest MedEx for access by their authorized Health Care Providers. Manifest MedEx is an independent, not-for-profit organization that maintains a statewide database of electronic patient records that includes health information contributed by doctors, health care facilities, health care service plans, and health insurance companies. Authorized Health Care Providers may securely access their patients' health information through the Manifest MedEx HIE to support the provision of care.

Manifest MedEx respects Members' right to privacy and follows applicable state and federal privacy laws. Manifest MedEx uses advanced security systems and modern data encryption techniques to protect Members' privacy and the security of their personal information. The Manifest MedEx notice of privacy practices is posted on its website at manifestmedex.org.

You have the right to direct Manifest MedEx not to share your health information with your Health Care Providers. Although opting out of Manifest MedEx may limit your Health Care Provider's ability to quickly access important health care information about you, your Blue Shield coverage will not be affected by an election to opt-out of Manifest MedEx. No doctor or Hospital participating in Manifest MedEx will deny medical care to a patient who chooses not to participate in the Manifest MedEx HIE.

If you do not wish to have your health care information displayed in Manifest MedEx, you should fill out the online form at manifestmedex.org/opt-out or call Manifest MedEx at (888) 510-7142.

Notice about organ and tissue donation: More than 120,000 people in the United States need an organ or tissue transplant. Each person on the transplant waiting list faces death. One person on this list dies every three hours while waiting for an available organ or tissue.

Many Californians are eligible to become organ and tissue donors. To learn more about organ and tissue donation, or to register as a donor, visit Donor Network West (donornetworkwest.org) or Donate Life California (donatelifecalifornia.org). You may also call the nearest city's regional organ procurement agency for additional information.

Notice about confidentiality of personal and health information: Blue Shield protects the privacy of individually-identifiable personal information, including protected health information. Individually-identifiable personal information includes health, financial, and/or demographic information - such as name, address, and Social Security number. Blue Shield will not disclose this information without authorization, except as permitted or required by law.

Questions? Visit blueshieldca.com, use the Blue Shield mobile app, or call Customer Service at (888) 256-3650.

A STATEMENT DESCRIBING BLUE SHIELD'S POLICIES AND PROCEDURES FOR PRESERVING THE CONFIDENTIALITY OF MEDICAL RECORDS IS AVAILABLE AND WILL BE FURNISHED TO YOU UPON REQUEST.

Blue Shield's "Notice of Privacy Practices" can be obtained either by calling Customer Service or by visiting [blueshieldca.com](https://www.blueshieldca.com).

Members who are concerned that Blue Shield may have violated their privacy rights, or who disagree with a decision Blue Shield made about access to their individually-identifiable personal information, may contact Blue Shield at:

Blue Shield of California Privacy Office
P.O. Box 272540
Chico, CA 95927-2540

Pediatric dental Benefits table

The table below outlines the pediatric dental Benefits covered by this plan by dental procedure code. Pediatric Dental Benefits are subject to conditions, limitations, and exclusions. See the [Pediatric dental exclusions and limitations](#) and [Pediatric dental exclusions and limitations for specific services](#) sections for more information.

Code	Description	Limitation
Diagnostic Procedures (D0100-D0999)		
D0120	Periodic oral evaluation – established patient	Once every six months, per provider or after six months have elapsed following comprehensive oral evaluation (D0150), same provider.
D0140	Limited oral evaluation – problem focused	Once per Member per provider.
D0145	Oral evaluation for a patient under three years of age and counseling with primary caregiver	
D0150	Comprehensive oral evaluation – new or established patient	Once per Member per provider for the initial evaluation.
D0160	Detailed and extensive oral evaluation – problem focused, by report	Once per Member per provider.
D0170	Re-evaluation – limited, problem focused (established patient; not post-operative visit)	A Benefit for the ongoing symptomatic care of temporomandibular joint dysfunction: <ul style="list-style-type: none"> • Up to six times in a three-month period; and • Up to a maximum of 12 in a 12-month period.
D0171	Re-evaluation – post-operative office visit	
D0180	Comprehensive periodontal evaluation – new or established patient	
D0190	Screening of a patient	Not a Benefit.
D0191	Assessment of a patient	Not a Benefit.
D0210	Intra-oral - complete series of radiographic images	Once per provider every 36 months.
D0220	Intra-oral – periapical first radiographic image	Up to a maximum of 20 periapicals in a 12-month period by the same provider, in any combination of the following: intraoral- periapical first radiographic image (D0220) and intraoral- periapical each additional radiographic image

Questions? Visit [blueshieldca.com](https://www.blueshieldca.com), use the Blue Shield mobile app, or call Customer Service at (888) 256-3650.

Code	Description	Limitation
		(D0230). Periapicals taken as part of an intraoral-complete series of radiographic images (D0210) are not considered against the maximum of 20 periapicals in a 12-month period.
D0230	Intra-oral – periapical each additional radiographic image	Up to a maximum of 20 periapicals in a 12-month period to the same provider, in any combination of the following: intraoral- periapical first radiographic image (D0220) and intraoral- periapical each additional radiographic image (D0230). Periapicals taken as part of an intraoral complete series of radiographic images (D0210) are not considered against the maximum of 20 periapical films in a 12-month period.
D0240	Intra-oral – occlusal radiographic image	Up to a maximum of two in a six-month period per provider.
D0250	Extra-oral – 2D projection radiographic image created using a stationary radiation source, and detector	Once per date of service.
D0251	Extra-oral posterior dental radiographic image	Up to a maximum of four on the same date of service.
D0270	Bitewing – single radiographic image	Once per date of service. Not a Benefit for a totally edentulous area.
D0272	Bitewings – 2 radiographic images	Once every six months per provider. Not a Benefit: <ul style="list-style-type: none"> • Within 6 months of intraoral complete series of radiographic images (D0210), same provider; and • For a totally edentulous area.
D0273	Bitewings – 3 radiographic images	
D0274	Bitewings – 4 radiographic images	Once every six months per provider. Not a Benefit: <ul style="list-style-type: none"> • Within six months of intraoral-complete series of radiographic images (D0210), same provider; • For Members under the age of 10; and • For a totally edentulous area.
D0277	Vertical bitewings - 7 to 8 radiographic images	
D0310	Sialography	
D0320	Temporomandibular joint arthrogram, including injection	Limited to the survey of trauma or pathology, up to a maximum of three per date of service.

Code	Description	Limitation
D0322	Tomographic survey	Up to twice in a 12-month period per provider.
D0330	Panoramic radiographic image	Once in a 36-month period per provider, except when documented as essential for a follow-up/ post-operative exam (such as after oral surgery).
D0340	2D cephalometric radiographic image – acquisition, measurement, and analysis	Twice in a 12-month period per provider.
D0350	2D oral/facial photographic image obtained intra-orally or extra-orally	Up to a maximum of four per date of service.
D0351	3D photographic image	
D0431	Adjunctive pre-diagnostic test that aids in detection of mucosal abnormalities including premalignant and malignant lesions, not to include cytology or biopsy procedures	Not a Benefit.
D0460	Pulp vitality tests	
D0470	Diagnostic casts	Once per provider unless special circumstances are documented (such as trauma or pathology which has affected the course of orthodontic treatment); for permanent dentition (unless over the age of 13 with primary teeth still present or has a cleft palate or craniofacial anomaly); and when provided by a certified orthodontist.
D0502	Other oral pathology procedures, by report	Must be provided by a certified oral pathologist.
D0601	Caries risk assessment and documentation, with a finding of low risk	
D0602	Caries risk assessment and documentation, with a finding of moderate risk	
D0603	Caries risk assessment and documentation, with a finding of high risk	
D0999	Unspecified diagnostic procedure, by report	

Code	Description	Limitation
Preventive Procedures (D1000-D1999)		
D1110	Prophylaxis – adult	
D1120	Prophylaxis – child	Once in a six-month period.
D1206	Topical application of fluoride varnish	Once in a six-month period.
D1208	Topical application of fluoride – excluding varnish	Once in a six-month period.
D1310	Nutritional counseling for control of dental disease	
D1320	Tobacco counseling for the control and prevention of oral disease	
D1330	Oral hygiene instructions	
D1351	Sealant – per tooth	Limited to the first, second and third permanent molars that occupy the second molar position; only on the occlusal surfaces that are free of decay and/or restorations; and once per tooth every 36 months per provider regardless of surfaces sealed.
D1352	Preventive resin restoration in a moderate to high caries risk patient - permanent tooth	Limited to the for first, second and third permanent molars that occupy the second molar position; for an active cavitated lesion in a pit or fissure that does not cross the dentinoenamel junction (DEJ); and once per tooth every 36 months per provider regardless of surfaces sealed.
D1353	Sealant repair – per tooth	
D1354	Interim caries arresting medicament application - per tooth	
D1510	Space maintainer-fixed – unilateral	Once per quadrant per Member, for Members under the age of 18 and only to maintain the space for a single tooth.
D1516	Space maintainer – fixed – bilateral, maxillary	Once per arch when there is a missing primary molar in both quadrants or when there are two missing primary molars in the same quadrant for Members under the age of 18. Not a Benefit: <ul style="list-style-type: none"> When the permanent tooth is near eruption or is missing; For upper and lower anterior teeth; and

Code	Description	Limitation
		<ul style="list-style-type: none"> For orthodontic appliances, tooth guidance appliances, minor tooth movement, or activating wires.
D1517	Space maintainer – fixed – bilateral, mandibular	<p>Once per arch when there is a missing primary molar in both quadrants or when there are two missing primary molars in the same quadrant for Members under the age of 18.</p> <p>Not a Benefit:</p> <ul style="list-style-type: none"> When the permanent tooth is near eruption or is missing; For upper and lower anterior teeth; and For orthodontic appliances, tooth guidance appliances, minor tooth movement, or activating wires.
D1520	Space maintainer-removable – unilateral	<p>Once per quadrant per Member, for Members under the age of 18 and only to maintain the space for a single tooth.</p> <p>Not a Benefit:</p> <ul style="list-style-type: none"> When the permanent tooth is near eruption or is missing; For upper and lower anterior teeth; and For orthodontic appliances, tooth guidance appliances, minor tooth movement, or activating wires.
D1526	Space maintainer – removable – bilateral, maxillary	<p>Once per arch when there is a missing primary molar in both quadrants or when there are two missing primary molars in the same quadrant for Members under the age of 18.</p> <p>Not a Benefit:</p> <ul style="list-style-type: none"> When the permanent tooth is near eruption or is missing; For upper and lower anterior teeth; and For orthodontic appliances, tooth guidance appliances, minor tooth movement, or activating wires.
D1527	Space maintainer – removable – bilateral, mandibular	<p>Once per arch when there is a missing primary molar in both quadrants or when there are two missing primary molars in the same quadrant for Members under the age of 18.</p> <p>Not a Benefit:</p> <ul style="list-style-type: none"> When the permanent tooth is near eruption or is missing; For upper and lower anterior teeth; and For orthodontic appliances, tooth guidance appliances, minor tooth movement, or activating wires.

Code	Description	Limitation
D1550	Re-cement or re-bond space maintainer	Once per provider, per applicable quadrant or arch for Members under the age of 18.
D1555	Removal of fixed space maintainer	Not a Benefit to the original provider who placed the space maintainer.
D1575	Distal shoe space maintainer – fixed – unilateral	
Restorative (Basic Services) Procedures (D2000-D2999)		
D2140	Amalgam – one surface, primary or permanent	Once in a 12-month period for primary teeth and once in a 36-month period for permanent teeth.
D2150	Amalgam – two surfaces, primary or permanent	Once in a 12-month period for primary teeth and once in a 36-month period for permanent teeth.
D2160	Amalgam – three surfaces, primary or permanent	Once in a 12-month period for primary teeth and once in a 36-month period for permanent teeth.
D2161	Amalgam – four or more surfaces, primary or permanent	Once in a 12-month period for primary teeth and once in a 36-month period for permanent teeth.
D2330	Resin-based composite – one surface, anterior	Once in a 12-month period for primary teeth and once in a 36-month period for permanent teeth.
D2331	Resin-based composite – two surfaces, anterior	Once in a 12-month period for primary teeth and once in a 36-month period for permanent teeth.
D2332	Resin-based composite – three surfaces, anterior	Once in a 12-month period for primary teeth and once in a 36-month period for permanent teeth.
D2335	Resin-based composite – four or more surfaces or involving incisal angle (anterior)	Once in a 12-month period for primary teeth and once in a 36-month period for permanent teeth.
D2390	Resin-based composite crown, anterior	Once in a 12-month period for primary teeth and once in a 36-month period for permanent teeth.
D2391	Resin-based composite – one surface, posterior	Once in a 12-month period for primary teeth and once in a 36-month period for permanent teeth.
D2392	Resin-based composite – two surfaces, posterior	Once in a 12-month period for primary teeth and once in a 36-month period for permanent teeth.
D2393	Resin-based composite – three surfaces, posterior	Once in a 12-month period for primary teeth and once in a 36-month period for permanent teeth.
D2394	Resin-based composite – four or more surfaces, posterior	Once in a 12-month period for primary teeth and once in a 36-month period for permanent teeth.
D2542	Onlay - metallic – 2 surfaces	Not a Benefit.

Code	Description	Limitation
D2543	Onlay - metallic – 3 surfaces	Not a Benefit.
D2544	Onlay - metallic – 4 or more surfaces	Not a Benefit.
D2642	Onlay - porcelain/ceramic – 2 surfaces	Not a Benefit.
D2643	Onlay - porcelain/ceramic – 3 surfaces	Not a Benefit.
D2644	Onlay - porcelain/ceramic – 4 or more surfaces	Not a Benefit.
D2662	Onlay - resin-based composite – 2 surfaces	Not a Benefit.
D2663	Onlay - resin-based composite – 3 surfaces	Not a Benefit.
D2664	Onlay - resin-based composite – 4 or more surfaces	Not a Benefit.
D2710	Crown – resin - based composite (indirect)	<p>Permanent anterior teeth and permanent posterior teeth (ages 13 or older):</p> <p>Once in a five-year period and for any resin based composite crown that is indirectly fabricated.</p> <p>Not a Benefit:</p> <ul style="list-style-type: none"> • For third molars, unless the third molar occupies the first or second molar position or is an abutment for an existing removable partial denture with cast clasps or rests; and • For use as a temporary crown.
D2712	Crown – 3/4 resin-based composite (indirect)	<p>Permanent anterior teeth and permanent posterior teeth (ages 13 or older):</p> <p>Once in a five-year period and for any resin based composite crown that is indirectly fabricated.</p> <p>Not a Benefit:</p> <ul style="list-style-type: none"> • For third molars, unless the third molar occupies the first or second molar position or is an abutment for an existing removable partial denture with cast clasps or rests; and • For use as a temporary crown.
D2720	Crown – resin with high noble metal	Not a Benefit.

Code	Description	Limitation
D2721	Crown – resin with predominantly base metal	Permanent anterior teeth and permanent posterior teeth (ages 13 or older): Once in a five-year period. Not a Benefit: For third molars, unless the third molar occupies the first or second molar position or is an abutment for an existing removable partial denture with cast clasps or rests.
D2722	Crown – resin with noble metal	Not a Benefit.
D2740	Crown – porcelain/ceramic substrate	Permanent anterior teeth and permanent posterior teeth (ages 13 or older): Once in a five-year period. Not a Benefit: For third molars, unless the third molar occupies the first or second molar position or is an abutment for an existing removable partial denture with cast clasps or rests.
D2750	Crown – porcelain fused to high noble metal	Not a Benefit.
D2751	Crown – porcelain fused to predominantly base metal	Permanent anterior teeth and permanent posterior teeth (ages 13 or older): Once in a five-year period. Not a Benefit: For third molars, unless the third molar occupies the first or second molar position or is an abutment for an existing removable partial denture with cast clasps or rests.
D2752	Crown – porcelain fused to noble metal	Not a Benefit.
D2780	Crown – 3/4 cast high noble metal	Not a Benefit.
D2781	Crown – 3/4 cast predominantly base metal	Permanent anterior teeth and permanent posterior teeth (ages 13 or older): Once in a five-year period. Not a Benefit: For third molars, unless the third molar occupies the first or second molar position or is an abutment for an existing removable partial denture with cast clasps or rests.
D2782	Crown - 3/4 cast noble metal	Not a Benefit.

Code	Description	Limitation
D2783	Crown – 3/4 porcelain/ceramic	Permanent anterior teeth and permanent posterior teeth (ages 13 or older): Once in a five-year period. Not a Benefit: For third molars, unless the third molar occupies the first or second molar position or is an abutment for an existing removable partial denture with cast clasps or rests.
D2790	Crown – full cast high noble metal	Not a Benefit.
D2791	Crown – full cast predominantly base metal	Permanent anterior teeth and permanent posterior teeth (ages 13 or older): Once in a five-year period; for permanent anterior teeth only; for Members 13 or older only. Not a Benefit: For third molars, unless the third molar occupies the first or second molar position or is an abutment for an existing removable partial denture with cast clasps or rests.
D2792	Crown – full cast noble metal	Not a Benefit.
D2910	Re-cement or re-bond inlay, onlay, veneer, or partial coverage restoration	Once in a 12-month period, per provider.
D2915	Re-cement or re-bond indirectly fabricated or prefabricated post and core	
D2920	Re-cement or re-bond crown	The original provider is responsible for all re-cementations within the first 12 months following the initial placement of prefabricated or laboratory processed crowns. Not a Benefit within 12 months of a previous re-cementation by the same provider.
D2921	Reattachment of tooth fragment, incisal edge, or cusp	
D2929	Prefabricated porcelain/ceramic crown - primary tooth	Once in a 12-month period.
D2930	Prefabricated stainless-steel crown – primary tooth	Once in a 12-month period.
D2931	Prefabricated stainless-steel crown – permanent tooth	Once in a 36-month period. Not a Benefit for third molars, unless the third molar occupies the 1st or 2nd molar position.

Code	Description	Limitation
D2932	Prefabricated resin crown	Once in a 12-month period for primary teeth and once in a 36-month period for permanent teeth. Not a Benefit for third molars, unless the third molar occupies the first or 2nd molar position.
D2933	Prefabricated stainless-steel crown with resin window	Once in a 12-month period for primary teeth and once in a 36-month period for permanent teeth. Not a Benefit for third molars, unless the third molar occupies the first or second molar position.
D2940	Protective restoration	Once per tooth in a six-month period, per provider. Not a Benefit: <ul style="list-style-type: none"> When performed on the same date of service with a permanent restoration or crown, for same tooth; and On root canal treated teeth.
D2941	Interim therapeutic restoration – primary dentition	
D2949	Restorative foundation for an indirect restoration	
D2950	Core buildup, including any pins when required	
D2951	Pin retention – per tooth, in addition to restoration	For permanent teeth only; when performed on the same date of service with an amalgam or composite; once per tooth regardless of the number of pins placed; for a posterior restoration when the destruction involves three or more connected surfaces and at least one cusp; or, for an anterior restoration when extensive coronal destruction involves the incisal angle.
D2952	Post and core in addition to crown, indirectly fabricated	Once per tooth regardless of number of posts placed and only in conjunction with allowable crowns (prefabricated or laboratory processed) on root canal treated permanent teeth.
D2953	Each additional indirectly fabricated post – same tooth	
D2954	Prefabricated post and core in addition to crown	Once per tooth regardless of number of posts placed and only in conjunction with allowable crowns (prefabricated or laboratory processed) on root canal treated permanent teeth.
D2955	Post removal	
D2957	Each additional prefabricated post - same tooth	

Code	Description	Limitation
D2971	Additional procedures to construct new crown under existing partial denture framework	
D2980	Crown repair, necessitated by restorative material failure	Limited to laboratory processed crowns on permanent teeth. Not a Benefit within 12 months of initial crown placement or previous repair for the same provider.
D2999	Unspecified restorative procedure, by report	
Endodontics (Major Services) Procedures (D3000-D3999)		
D3110	Pulp cap – direct (excluding final restoration)	
D3120	Pulp cap – indirect (excluding final restoration)	
D3220	Therapeutic pulpotomy (excluding final restoration) – removal of pulp coronal to the dentinocemental junction and application of medicament	Once per primary tooth. Not a Benefit: <ul style="list-style-type: none"> For a primary tooth near exfoliation; For a primary tooth with a necrotic pulp or a periapical lesion; For a primary tooth that is non-restorable; and d. for a permanent tooth.
D3221	Pulpal debridement, primary and permanent teeth	Once per permanent tooth; over-retained primary teeth with no permanent successor. Not a Benefit on the same date of service with any additional services, same tooth.
D3222	Partial pulpotomy for apexogenesis - permanent tooth with incomplete root development	Once per permanent tooth. Not a Benefit: <ul style="list-style-type: none"> For primary teeth; For third molars, unless the third molar occupies the first or second molar position or is an abutment for an existing fixed partial denture or removable partial denture with cast clasps or rests; and On the same date of service as any other endodontic procedures for the same tooth.
D3230	Pulpal therapy (resorbable filling) – anterior, primary tooth (excluding final restoration)	Once per primary tooth. Not a Benefit: <ul style="list-style-type: none"> For a primary tooth near exfoliation; With a therapeutic pulpotomy (excluding final restoration) (D3220), same date of service, same tooth; and With pulpal debridement, primary and permanent teeth (D3221), same date of service, same tooth.

Code	Description	Limitation
D3240	Pulpal therapy (resorbable filling) – posterior, primary tooth (excluding final restoration)	Once per primary tooth. Not a Benefit: <ul style="list-style-type: none"> For a primary tooth near exfoliation; With a therapeutic pulpotomy (excluding final restoration) (D3220), same date of service, same tooth; and With pulpal debridement, primary and permanent teeth (D3221), same date of service, same tooth.
D3310	Endodontic therapy, anterior tooth (excluding final restoration)	Once per tooth for initial root canal therapy treatment.
D3320	Endodontic therapy, bicuspid tooth (excluding final restoration)	Once per tooth for initial root canal therapy treatment.
D3330	Endodontic therapy, molar tooth (excluding final restoration)	Once per tooth for initial root canal therapy treatment. Not a Benefit for third molars, unless the third molar occupies the first or second molar position or is an abutment for an existing fixed partial denture or removable partial denture with cast clasps or rests.
D3331	Treatment of root canal obstruction; non-surgical access	
D3332	Incomplete endodontic therapy; inoperable, unrestorable or fractured tooth	Not a Benefit.
D3333	Internal root repair of perforation defects	
D3346	Retreatment of previous root canal therapy – anterior	Once per tooth after more than 12 months has elapsed from initial treatment.
D3347	Retreatment of previous root canal therapy – bicuspid	Once per tooth after more than 12 months has elapsed from initial treatment.
D3348	Retreatment of previous root canal therapy – molar	Once per tooth after more than 12 months has elapsed from initial treatment. Not a Benefit for third molars, unless the third molar occupies the first or second molar position or is an abutment for an existing fixed partial denture or removable partial denture with cast clasps or rests.
D3351	Apexification/recalcification - initial visit (apical closure/calific repair of perforations, root resorption, etc.)	Once per permanent tooth. Not a Benefit: <ul style="list-style-type: none"> For primary teeth; For third molars, unless the third molar occupies the first or second molar position or is an abutment for an

Code	Description	Limitation
		<p>existing fixed partial denture or removable partial denture with cast clasps or rests; and</p> <ul style="list-style-type: none"> On the same date of service as any other endodontic procedures for the same tooth.
D3352	Apexification/recalcification - interim medication replacement	<p>Once per permanent tooth and only following apexification/ recalcification initial visit (apical closure/ calcific repair of perforations, root resorption, etc.) (D3351).</p> <p>Not a Benefit:</p> <ul style="list-style-type: none"> For primary teeth; For third molars, unless the third molar occupies the first or second molar position or is an abutment for an existing fixed partial denture or removable partial denture with cast clasps or rests; and On the same date of service as any other endodontic procedures for the same tooth.
D3353	Apexification/recalcification - final visit (includes completed root canal therapy - apical closure/calcific repair of perforations, root resorption, etc.)	Not a Benefit.
D3410	Apicoectomy – anterior	For permanent anterior teeth only; must be performed after more than 90 days from a root canal therapy has elapsed except when medical necessity is documented or after more than 24 months of a prior apicoectomy/periradicular surgery has elapsed.
D3421	Apicoectomy – bicuspid (first root)	For permanent bicuspid teeth only; must be performed after more than 90 days from a root canal therapy has elapsed except when medical necessity is documented, after more than 24 months of a prior apicoectomy/periradicular surgery has elapsed. Not a Benefit for third molars, unless the third molar occupies the first or second molar position or is an abutment for an existing fixed partial denture or removable partial denture with cast clasps or rests.
D3425	Apicoectomy – molar (first root)	For permanent first and second molar teeth only; must be performed after more than 90 days from a root canal therapy has elapsed except when medical necessity is documented or after more than 24 months of a prior apicoectomy/periradicular surgery has elapsed. Not a Benefit for 3rd molars, unless the 3rd molar occupies the 1st or 2nd molar position or is an abutment for an existing fixed partial denture or removable partial denture with cast clasps or rests.
D3426	Apicoectomy – (each additional root)	For permanent teeth only; must be performed after more than 90 days from a root canal therapy has elapsed except when medical necessity is documented or after

Code	Description	Limitation
		more than 24 months of a prior apicoectomy/periradicular surgery has elapsed.
D3427	Periradicular surgery without apicoectomy	
D3430	Retrograde filling – per root	
D3450	Root amputation – per root	Not a Benefit.
D3910	Surgical procedure for isolation of tooth with rubber dam	
D3920	Hemisection (including any root removal), not including root canal therapy	Not a Benefit.
D3950	Canal preparation and fitting of preformed dowel or post	Not a Benefit.
D3999	Unspecified endodontic procedure, by report	

Periodontics (Major Services) Procedures (D4000-D4999)

D4210	Gingivectomy or gingivoplasty – four or more contiguous teeth or tooth bounded spaces per quadrant	Once per quadrant every 36 months and limited to Members age 13 or older.
D4211	Gingivectomy or gingivoplasty – one to three contiguous teeth or tooth bounded spaces per quadrant	Once per quadrant every 36 months and limited to Members age 13 or older.
D4240	Gingival flap procedure, including root planing - four or more contiguous teeth or tooth bounded spaces per quadrant	Not a Benefit.
D4241	Gingival flap procedure, including root planing - one to three contiguous teeth or tooth bounded spaces per quadrant	Not a Benefit.
D4249	Clinical crown lengthening – hard tissue	For Members age 13 or older.
D4260	Osseous surgery (including elevation of a full thickness	Once per quadrant every 36 months and limited to Members age 13 or older.

Code	Description	Limitation
	flap and closure) – four or more contiguous teeth or tooth bounded spaces per quadrant	
D4261	Osseous surgery (including elevation of a full thickness flap and closure) – one to three contiguous teeth or tooth bounded spaces, per quadrant	Once per quadrant every 36 months and limited to Members age 13 or older.
D4263	Bone replacement graft – retained natural tooth – first site in quadrant	Not a Benefit.
D4264	Bone replacement graft – retained natural tooth – each additional site in quadrant	Not a Benefit.
D4265	Biologic materials to aid in soft and osseous tissue regeneration	For Members age 13 or older.
D4266	Guided tissue regeneration - resorbable barrier, per site	Not a Benefit.
D4267	Guided tissue regeneration - nonresorbable barrier, per site (includes membrane removal)	Not a Benefit.
D4270	Pedicle soft tissue graft procedure	Not a Benefit.
D4273	Autogenous connective tissue graft procedure (including donor and recipient surgical sites) first tooth, implant, or edentulous tooth position in graft	Not a Benefit.
D4275	Non-autogenous connective tissue graft procedure (including recipient site and donor material) – first tooth, implant or edentulous tooth position in same graft site	Not a Benefit.
D4283	Autogenous connective tissue graft procedure (including donor and recipient surgical sites) – each additional contiguous tooth, implant or edentulous tooth position in same graft site	Not a Benefit.

Code	Description	Limitation
D4285	Non-autogenous connective tissue graft procedure (including recipient surgical site and donor material) – each additional contiguous tooth, implant or edentulous tooth position in same graft site	Not a Benefit.
D4341	Periodontal scaling and root planing – four or more teeth per quadrant	Once per quadrant every 24 months and limited to Members age 13 or older.
D4342	Periodontal scaling and root planing – one to three teeth per quadrant	Once per quadrant every 24 months and limited to Members age 13 or older.
D4346	Scaling in presence of generalized moderate or severe gingival inflammation – full mouth, after oral evaluation NOTE: This code is categorized as Periodontal Maintenance (Basic Services). For cost share information, please refer to the Basic Services category rather than Major Services on the Summary of Benefits.	
D4355	Full mouth debridement to enable comprehensive evaluation and diagnosis	For Members age 13 or older.
D4381	Localized delivery of antimicrobial agents via a controlled release vehicle into diseased crevicular tissue, per tooth	For Members age 13 or older.
D4910	Periodontal maintenance NOTE: This code is categorized as Periodontal Maintenance (Basic Services). For cost share information, please refer to the Basic Services category rather than Major Services on the Summary of Benefits.	Once in a calendar quarter and only in the 24-month period following the last periodontal scaling and root planing (D4341-D4342). This procedure must be preceded by a periodontal scaling and root planing and will be a Benefit only after completion of all necessary scaling and root planing and only for Members residing in a Skilled Nursing Facility (SNF) or Intermediate Care Facility (ICF). Not a Benefit in the same calendar quarter as scaling and root planing.
D4920	Unscheduled dressing change (by someone other than treating dentist or his or her staff)	Once per Member per provider; for Members age 13 or older only; must be performed within 30 days of the date of service of gingivectomy or gingivoplasty (D4210 and D4211) and osseous surgery (D4260 and D4261).

Code	Description	Limitation
D4999	Unspecified periodontal procedure, by report	For Members age 13 or older.
Prosthodontics, removable (Major Services) Procedures (D5000-D5899)		
D5110	Complete denture – maxillary	Once in a five-year period from a previous complete, immediate or overdenture- complete denture. A laboratory reline (D5750) or chairside reline (D5730) is a Benefit 12 months after the date of service for this procedure.
D5120	Complete denture – mandibular	Once in a five-year period from a previous complete, immediate or overdenture- complete denture. A laboratory reline (D5751) or chairside reline (D5731) is a Benefit 12 months after the date of service for this procedure.
D5130	Immediate denture – maxillary	Once per Member. Not a Benefit as a temporary denture. Subsequent complete dentures are not a Benefit within a five-year period of an immediate denture. A laboratory reline (D5750) or chairside reline (D5730) is a Benefit six months after the date of service for this procedure.
D5140	Immediate denture – mandibular	Once per Member. Not a Benefit as a temporary denture. Subsequent complete dentures are not a Benefit within a five-year period of an immediate denture.
D5211	Maxillary partial denture - resin base (including any conventional clasps, rests and teeth)	
D5212	Mandibular partial denture - resin base (including any conventional clasps, rests and teeth)	
D5213	Maxillary partial denture - cast metal framework with resin denture bases (including any conventional clasps, rests and teeth)	
D5214	Mandibular partial denture - cast metal framework with resin denture bases (including any conventional clasps, rests and teeth)	
D5221	Immediate maxillary partial denture - resin base (including any conventional clasps, rests and teeth)	Once in a five-year period and when replacing a permanent anterior tooth/ teeth and/or the arch lacks posterior balanced occlusion. Lack of posterior balanced occlusion is defined as follows: <ul style="list-style-type: none"> Five posterior permanent teeth are missing, (excluding third molars);

Code	Description	Limitation
		<ul style="list-style-type: none"> All four first and second permanent molars are missing; or The first and second permanent molars and second bicuspid are missing on the same side. <p>Not a Benefit for replacing missing third molars.</p> <p>Includes limited follow-up care only; does not include future rebasing / relining procedures.</p>
D5222	Immediate mandibular partial denture - resin base (including any conventional clasps, rests and teeth)	<p>Once in a five-year period and when replacing a permanent anterior tooth/teeth and/or the arch lacks posterior balanced occlusion. Lack of posterior balanced occlusion is defined as follows:</p> <ul style="list-style-type: none"> Five posterior permanent teeth are missing, (excluding third molars); All four first and second permanent molars are missing; or The first and second permanent molars and second bicuspid are missing on the same side. <p>Not a Benefit for replacing missing third molars.</p> <p>Includes limited follow-up care only; does not include future rebasing / relining procedures.</p>
D5223	Immediate maxillary partial denture - cast metal framework with resin denture bases (including any conventional clasps, rests and teeth)	<p>Once in a five-year period and when opposing a full denture and the arch lacks posterior balanced occlusion. Lack of posterior balanced occlusion is defined as follows:</p> <ul style="list-style-type: none"> Five posterior permanent teeth are missing, (excluding third molars); All four first and second permanent molars are missing; or The first and second permanent molars and second bicuspid are missing on the same side. <p>Not a Benefit for replacing missing third molars.</p> <p>Includes limited follow-up care only; does not include future rebasing / relining procedures.</p>
D5224	Immediate mandibular partial denture - cast metal framework with resin denture bases (including any conventional clasps, rests and teeth)	<p>Once in a five-year period and when opposing a full denture and the arch lacks posterior balanced occlusion. Lack of posterior balanced occlusion is defined as follows:</p> <ul style="list-style-type: none"> Five posterior permanent teeth are missing, (excluding third molars); All four first and second permanent molars are missing; or The first and second permanent molars and second bicuspid are missing on the same side. <p>Not a Benefit for replacing missing third molars.</p> <p>Includes limited follow-up care only; does not include future rebasing / relining procedures.</p>

Code	Description	Limitation
D5225	Maxillary partial denture - flexible base (including any clasps, rests and teeth)	Not a Benefit.
D5226	Mandibular partial denture - flexible base (including any clasps, rests and teeth)	Not a Benefit.
D5282	Removable unilateral partial denture – one piece cast metal (including clasps and teeth), maxillary	Not a Benefit.
D5283	Removable unilateral partial denture – one piece cast metal (including clasps and teeth), mandibular	Not a Benefit.
D5410	Adjust complete denture – maxillary	<p>Once per date of service per provider and no more than twice in a 12-month period per provider.</p> <p>Not a Benefit:</p> <ul style="list-style-type: none"> • Same date of service or within six months of the date of service of a complete denture- maxillary (D5110), immediate denture- maxillary (D5130) or overdenture-complete (D5863 & D5865); • Same date of service or within six months of the date of service of a reline complete maxillary denture (chairside) (D5730), reline complete maxillary denture (laboratory) (D5750) and tissue conditioning, maxillary (D5850); and • Same date of service or within six months of the date of service of repair broken complete denture base (D5511 & D5512) and replace missing or broken teeth complete denture (D5520).
D5411	Adjust complete denture – mandibular	<p>Once per date of service per provider and no more than twice in a 12-month period per provider.</p> <p>Not a Benefit:</p> <ul style="list-style-type: none"> • Same date of service or within six months of the date of service of a complete denture- mandibular (D5120), immediate denture- mandibular (D5140) or overdenture-complete (D5863 & D5865); • Same date of service or within six months of the date of service of a reline complete mandibular denture (chairside) (D5731), reline complete mandibular denture (laboratory) (D5751) and tissue conditioning, mandibular (D5851); and • Same date of service or within six months of the date of service of repair broken complete denture base (D5511 & D5512) and replace missing or broken teeth complete denture (D5520).

Code	Description	Limitation
D5421	Adjust partial denture – maxillary	<p>Once per date of service per provider and no more than twice in a 12-month period per provider.</p> <p>Not a Benefit:</p> <ul style="list-style-type: none"> • Same date of service or within six months of the date of service of a maxillary partial resin base (D5211) or maxillary partial denture cast metal framework with resin denture bases (D5213); • Same date of service or within six months of the date of service of a reline maxillary partial denture (chairside) (D5740), reline maxillary partial denture (laboratory) (D5760) and tissue conditioning, maxillary (D5850); and • Same date of service or within six months of the date of service of repair resin denture base (D5611 & D5612), repair cast framework (D5621 & D5622), repair or replace broken clasp (D5630), replace broken teeth per tooth (D5640), add tooth to existing partial denture (D5650) and add clasp to existing partial denture (D5660).
D5422	Adjust partial denture – mandibular	<p>Once per date of service per provider and no more than twice in a 12-month period per provider.</p> <p>Not a Benefit:</p> <ul style="list-style-type: none"> • Same date of service or within six months of the date of service of a mandibular partial- resin base (D5212) or mandibular partial denture- cast metal framework with resin denture bases (D5214); • Same date of service or within six months of the date of service of a reline mandibular partial denture (chairside) (D5741), reline mandibular partial denture (laboratory) (D5761) and tissue conditioning, mandibular (D5851); and • Same date of service or within 6 months of the date of service of repair resin denture base (D5611 & D5612), repair cast framework (D5621 & D5622), repair or replace broken clasp (D5630), replace broken teeth per tooth (D5640), add tooth to existing partial denture (D5650) and add clasp to existing partial denture (D5660).
D5511	Repair broken complete denture base, mandibular	<p>Once per date of service per provider and no more than twice in a 12 month period per provider. Not a Benefit on the same date of service as reline complete maxillary denture (chairside) (D5730), reline complete mandibular denture (chairside) (D5731), reline complete maxillary denture (laboratory) (D5750) and reline complete mandibular denture (laboratory) (D5751).</p>
D5512	Repair broken complete denture base, maxillary	<p>Once per date of service per provider and no more than twice in a 12 month period per provider. Not a Benefit on the same date of service as reline complete maxillary denture (chairside) (D5730), reline complete mandibular denture (chairside) (D5731), reline complete maxillary</p>

Code	Description	Limitation
		denture (laboratory) (D5750) and reline complete mandibular denture (laboratory) (D5751).
D5520	Replace missing or broken teeth – complete denture (each tooth)	Up to a maximum of four, per arch, per date of service per provider and no more than twice per arch, in a 12-month period per provider.
D5611	Repair resin denture base, mandibular	Once per date of service per provider; no more than twice in a 12 month period per provider; and for partial dentures only. Not a Benefit same date of service as reline maxillary partial denture (chairside) (D5740), reline mandibular partial denture (chairside) (D5741), reline maxillary partial denture (laboratory) (D5760) and reline mandibular partial denture (laboratory) (D5761).
D5612	Repair resin denture base, maxillary	Once per date of service per provider; no more than twice in a 12 month period per provider; and for partial dentures only. Not a Benefit same date of service as reline maxillary partial denture (chairside) (D5740), reline mandibular partial denture (chairside) (D5741), reline maxillary partial denture (laboratory) (D5760) and reline mandibular partial denture (laboratory) (D5761).
D5621	Repair cast framework, mandibular	Once per date of service per provider and no more than twice in a 12 month period per provider.
D5622	Repair cast framework, maxillary	Once per date of service per provider and no more than twice in a 12 month period per provider.
D5630	Repair or replace broken clasp – per tooth	Up to a maximum of three, per date of service per provider and no more than twice per arch, in a 12-month period per provider.
D5640	Replace broken teeth – per tooth	Up to a maximum of four, per arch, per date of service per provider; no more than twice per arch, in a 12-month period per provider; and for partial dentures only.
D5650	Add tooth to existing partial denture	Once per tooth and up to a maximum of three, per date of service per provider. Not a Benefit for adding third molars.
D5660	Add clasp to existing partial denture – per tooth	Up to a maximum of three, per date of service per provider and no more than twice per arch, in a 12-month period per provider.
D5670	Replace all teeth and acrylic on cast metal framework (maxillary)	Not a Benefit.
D5671	Replace all teeth and acrylic on cast metal framework (mandibular)	Not a Benefit.

Code	Description	Limitation
D5710	Rebase complete maxillary denture	Not a Benefit.
D5711	Rebase complete mandibular denture	Not a Benefit.
D5720	Rebase maxillary partial denture	Not a Benefit.
D5721	Rebase mandibular partial denture	Not a Benefit.
D5730	Reline complete maxillary denture (chairside)	Once in a 12-month period; six months after the date of service for an immediate denture-maxillary (D5130) or immediate overdenture- complete (D5863 & D5865) that required extractions; 12 months after the date of service for a complete (remote) denture maxillary (D5110) or overdenture (remote complete (D5863 & D5865) that did not require extractions. Not a Benefit within 12 months of a reline complete maxillary denture (laboratory) (D5750).
D5731	Reline complete mandibular denture (chairside)	Once in a 12-month period; six months after the date of service for an immediate denture-mandibular (D5140) or immediate overdenture- complete (D5863 & D5865) that required extractions; or 12 months after the date of service for a complete (remote) denture- mandibular (D5120) or overdenture (remote) complete (D5863 & D5865) that did not require extractions. Not a Benefit within 12 months of a reline complete mandibular denture (laboratory) (D5751).
D5740	Reline maxillary partial denture (chairside)	Once in a 12-month period; six months after the date of service for maxillary partial denture-resin base (D5211) or maxillary partial denture- cast metal framework with resin denture bases (D5213) that required extractions; or 12 months after the date of service for maxillary partial denture- resin base (D5211) or maxillary partial denture cast metal framework with resin denture bases (D5213) that did not require extractions. Not a Benefit within 12 months of a reline maxillary partial denture (laboratory) (D5760).
D5741	Reline mandibular partial denture (chairside)	Once in a 12-month period; six months after the date of service for mandibular partial denture- resin base (D5212) or mandibular partial denture- cast metal framework with resin denture bases (D5214) that required extractions; or 12 months after the date of service for mandibular partial denture resin base (D5212) or mandibular partial denture cast metal framework with resin denture bases (D5214) that did not require extractions. Not a Benefit within 12 months of a reline mandibular partial denture (laboratory) (D5761).
D5750	Reline complete maxillary denture (laboratory)	Once in a 12-month period; six months after the date of service for an immediate denture- maxillary (D5130) or immediate overdenture- complete (D5863 & D5865) that required extractions; or 12 months after the date of service for a complete (remote) denture- maxillary (D5110) or

Code	Description	Limitation
		overdenture (remote) complete (D5863 & D5865) that did not require extractions. Not a Benefit within 12 months of a reline complete maxillary denture (chairside) (D5730).
D5751	Reline complete mandibular denture (laboratory)	Once in a 12-month period; six months after the date of service for an immediate denture- mandibular (D5140) or immediate overdenture- complete (D5863 & D5865) that required extractions; or 12 months after the date of service for a complete (remote) denture - mandibular (D5120) or overdenture (remote) complete (D5863 & D5865) that did not require extractions. Not a Benefit within 12 months of a reline complete mandibular denture (chairside) (D5731).
D5760	Reline maxillary partial denture (laboratory)	Once in a 12-month period and six months after the date of service for maxillary partial denture cast metal framework with resin denture bases (D5213) that required extractions, or 12 months after the date of service for maxillary partial denture cast metal framework with resin denture bases (D5213) that did not require extractions. Not a Benefit: <ul style="list-style-type: none"> • Within 12 months of a reline maxillary partial denture (chairside) (D5740); and • For maxillary partial denture resin base (D5211).
D5761	Reline mandibular partial denture (laboratory)	Once in a 12-month period; six months after the date of service for mandibular partial denture- cast metal framework with resin denture bases (D5214) that required extractions; or 12 months after the date of service for mandibular partial denture cast metal framework with resin denture bases (D5214) that did not require extractions. Not a Benefit: <ul style="list-style-type: none"> • Within 12 months of a reline mandibular partial denture (chairside) (D5741); and • For a mandibular partial denture resin base (D5212).
D5850	Tissue conditioning, maxillary	Twice per prosthesis in a 36-month period. Not a Benefit: <ul style="list-style-type: none"> • Same date of service as reline complete maxillary denture (chairside) (D5730), reline maxillary partial denture (chairside) (D5740), reline complete maxillary denture (laboratory) (D5750) and reline maxillary partial denture (laboratory) (D5760); and • Same date of service as a prosthesis that did not require extractions.
D5851	Tissue conditioning, mandibular	Twice per prosthesis in a 36-month period. Not a Benefit: <ul style="list-style-type: none"> • Same date of service as reline complete mandibular denture (chairside) (D5731), reline mandibular partial denture (chairside) (D5741), reline complete

Code	Description	Limitation
		mandibular denture (laboratory) (D5751) and reline mandibular partial denture (laboratory) (D5761); and <ul style="list-style-type: none"> Same date of service as a prosthesis that did not require extractions.
D5862	Precision attachment, by report	
D5863	Overdenture – complete maxillary	Once in a five-year period.
D5864	Overdenture – partial maxillary	Once in a five-year period.
D5865	Overdenture – complete mandibular	Once in a five-year period.
D5866	Overdenture – partial mandibular	Once in a five-year period.
D5876	Add metal substructure to acrylic full denture (per arch)	Not a Benefit.
D5899	Unspecified removable prosthodontic procedure, by report	
Maxillofacial Prosthetics (Major Services) Procedures (D5900-D5999)		
D5911	Facial moulage (sectional)	
D5912	Facial moulage (complete)	
D5913	Nasal prosthesis	
D5914	Auricular prosthesis	
D5915	Orbital prosthesis	
D5916	Ocular prosthesis	Not a Benefit on the same date of service as ocular prosthesis, interim (D5923).
D5919	Facial prosthesis	
D5922	Nasal septal prosthesis	
D5923	Ocular prosthesis, interim	Not a Benefit on the same date of service as ocular prosthesis, interim (D5923).
D5924	Cranial prosthesis	
D5925	Facial augmentation implant prosthesis	

Code	Description	Limitation
D5926	Nasal prosthesis, replacement	
D5927	Auricular prosthesis, replacement	
D5928	Orbital prosthesis, replacement	
D5929	Facial prosthesis, replacement	
D5931	Obturator prosthesis, surgical	Not a Benefit on the same date of service as obturator prosthesis, definitive (D5932) and obturator prosthesis, interim (D5936).
D5932	Obturator prosthesis, definitive	Not a Benefit on the same date of service as obturator prosthesis, surgical (D5931) and obturator prosthesis, interim (D5936).
D5933	Obturator prosthesis, modification	Twice in a 12-month period. Not a Benefit on the same date of service as obturator prosthesis, surgical (D5931), obturator prosthesis, definitive (D5932) and obturator prosthesis, interim (D5936).
D5934	Mandibular resection prosthesis with guide flange	
D5935	Mandibular resection prosthesis without guide flange	
D5936	Obturator prosthesis, interim	Not a Benefit on the same date of service as obturator prosthesis, surgical (D5931) and obturator prosthesis, definitive (D5932).
D5937	Trismus appliance (not for TMD treatment)	
D5951	Feeding aid	For Members under the age of 18 only.
D5952	Speech aid prosthesis, pediatric	For Members under the age of 18 only.
D5953	Speech aid prosthesis, adult	For Members under the age of 18 only.
D5954	Palatal augmentation prosthesis	
D5955	Palatal lift prosthesis, definitive	Not a Benefit on the same date of service as palatal lift prosthesis, interim (D5958).
D5958	Palatal lift prosthesis, interim	Not a Benefit on the same date of service with palatal lift prosthesis, definitive (D5955).

Code	Description	Limitation
D5959	Palatal lift prosthesis, modification	Twice in a 12-month period. Not a Benefit on the same date of service as palatal lift prosthesis, definitive (D5955) and palatal lift prosthesis, interim (D5958).
D5960	Speech aid prosthesis, modification	Twice in a 12-month period. Not a Benefit on the same date of service as speech aid prosthesis, pediatric (D5952) and speech aid prosthesis, adult (D5953).
D5982	Surgical stent	
D5983	Radiation carrier	
D5984	Radiation shield	
D5985	Radiation cone locator	
D5986	Fluoride gel carrier	A Benefit only in conjunction with radiation therapy directed at the teeth, jaws or salivary glands.
D5987	Commissure splint	
D5988	Surgical splint	
D5991	Vesiculobullous disease medicament carrier	
D5999	Unspecified maxillofacial prosthesis, by report	
Implant Services (Major Services) Procedures (D6000-D6199)		
D6010	Surgical placement of implant body: endosteal implant	
D6011	Second stage implant surgery	
D6013	Surgical placement of mini implant	
D6040	Surgical placement: eposteal implant	
D6050	Surgical placement: transosteal implant	
D6052	Semi-precision attachment abutment	

Code	Description	Limitation
D6055	Connecting bar - implant supported or abutment supported	
D6056	Prefabricated abutment - includes modification and placement	
D6057	Custom fabricated abutment - includes placement	
D6058	Abutment supported porcelain/ceramic crown	
D6059	Abutment supported porcelain fused to metal crown (high noble metal)	
D6060	Abutment supported porcelain fused to metal crown (predominantly base metal)	
D6061	Abutment supported porcelain fused to metal crown (noble metal)	
D6062	Abutment supported cast metal crown (high noble metal)	
D6063	Abutment supported cast metal crown (predominantly base metal)	
D6064	Abutment supported cast metal crown (noble metal)	
D6065	Implant supported porcelain/ceramic crown	
D6066	Implant supported porcelain fused to metal crown (titanium, titanium alloy, high noble metal)	
D6067	Implant supported metal crown (titanium, titanium alloy, high noble metal)	
D6068	Abutment supported retainer for porcelain/ceramic FPD	

Code	Description	Limitation
D6069	Abutment supported retainer for porcelain fused to metal FPD (high noble metal)	
D6070	Abutment supported retainer for porcelain fused to metal FPD (predominantly base metal)	
D6071	Abutment supported retainer for porcelain fused to metal FPD (noble metal)	
D6072	Abutment supported retainer for cast metal FPD (high noble metal)	
D6073	Abutment supported retainer for cast metal FPD (predominantly base metal)	
D6074	Abutment supported retainer for cast metal FPD (noble metal)	
D6075	Implant supported retainer for ceramic FPD	
D6076	Implant supported retainer for porcelain fused to metal FPD (titanium, titanium alloy, or high noble metal)	
D6077	Implant-supported retainer for cast metal FPD (titanium, titanium alloy, or high noble metal)	
D6080	Implant maintenance procedures when prosthesis is removed and reinserted, including cleansing of prosthesis and abutments	
D6081	Scaling and debridement in the presence of inflammation or mucositis of a single implant, including cleaning of the implant surfaces, without flap entry and closure	
D6085	Provisional implant crown	

Code	Description	Limitation
D6090	Repair implant supported prosthesis, by report	
D6091	Replacement of semi-precision or precision attachment (male or female component) of implant/abutment supported prosthesis, per attachment	
D6092	Re-cement or re-bond implant/abutment supported crown	Not a Benefit within 12 months of a previous recementation by the same provider.
D6093	Re-cement or re-bond implant/abutment supported fixed partial denture	Not a Benefit within 12 months of a previous recementation by the same provider.
D6094	Abutment supported crown (titanium)	
D6095	Repair implant abutment, by report	
D6096	Remove broken implant retaining screw	
D6100	Implant removal, by report	
D6110	Implant/abutment supported removable denture for edentulous arch - maxillary	
D6111	Implant/abutment supported removable denture for edentulous arch - mandibular	
D6112	Implant/abutment supported removable denture for partially edentulous arch - maxillary	
D6113	Implant/abutment supported removable denture for partially edentulous arch - mandibular	
D6114	Implant/abutment supported fixed denture for edentulous arch - maxillary	
D6115	Implant/abutment supported fixed denture for edentulous arch - mandibular	

Code	Description	Limitation
D6116	Implant/abutment supported fixed denture for partially edentulous arch - maxillary	
D6117	Implant/abutment supported fixed denture for partially edentulous arch - mandibular	
D6190	Radiographic/surgical implant index, by report	
D6194	Abutment supported retainer crown for FPD (titanium)	
D6199	Unspecified implant procedure, by report	
Prosthodontics, fixed (Major Services) Procedures (D6200-D6999)		
D6205	Pontic – indirect resin based composite	Not a Benefit.
D6210	Pontic – cast high noble metal	Not a Benefit.
D6211	Pontic – cast predominately base metal	Once in a five-year period; only when the criteria are met for a resin partial denture or cast partial denture (D5211, D5212, D5213 and D5214); and only when billed on the same date of service with fixed partial denture retainers (abutments) (D6721, D6740, D6751, D6781, D6783 and D6791). Not a Benefit for Members under the age of 13.
D6212	Pontic – cast noble metal	Not a Benefit.
D6214	Pontic – titanium	Not a Benefit.
D6240	Pontic – porcelain fused to high noble metal	Not a Benefit.
D6241	Pontic – porcelain fused to predominantly base metal	Once in a five-year period; only when the criteria are met for a resin partial denture or cast partial denture (D5211, D5212, D5213 and D5214); and only when billed on the same date of service with fixed partial denture retainers (abutments) (D6721, D6740, D6751, D6781, D6783 and D6791). Not a Benefit for Members under the age of 13.
D6242	Pontic – porcelain fused to noble metal	Not a Benefit.
D6245	Pontic – porcelain/ceramic	Once in a five-year period; only when the criteria are met for a resin partial denture or cast partial denture (D5211, D5212, D5213 and D5214); and only when billed on the same date of service with fixed partial denture retainers

Code	Description	Limitation
		(abutments) (D6721, D6740, D6751, D6781, D6783 and D6791). Not a Benefit for Members under the age of 13.
D6250	Pontic – resin with high noble metal	Not a Benefit.
D6251	Pontic – resin with predominantly base metal	Once in a 5-year period; only when the criteria are met for a resin partial denture or cast partial denture (D5211, D5212, D5213 and D5214); and only when billed on the same date of service with fixed partial denture retainers (abutments) (D6721, D6740, D6751, D6781, D6783 and D6791). Not a Benefit for Members under the age of 13.
D6252	Pontic – resin with noble metal	Not a Benefit.
D6545	Retainer – cast metal for resin bonded fixed prosthesis	Not a Benefit.
D6548	Retainer – porcelain/ceramic for resin bonded fixed prosthesis	Not a Benefit.
D6549	Retainer – for resin bonded fixed prosthesis	Not a Benefit.
D6608	Retainer only – porcelain/ceramic, two surfaces	Not a Benefit.
D6609	Retainer only – porcelain/ceramic, three or more surfaces	Not a Benefit.
D6610	Retainer only – cast high noble metal, two surfaces	Not a Benefit.
D6611	Retainer only – cast high noble metal, three or more surfaces	Not a Benefit.
D6612	Retainer only – cast predominantly base metal, two surfaces	Not a Benefit.
D6613	Retainer only – cast predominantly base metal, three or more surfaces	Not a Benefit.
D6614	Retainer only – cast noble metal, two surfaces	Not a Benefit.

Code	Description	Limitation
D6615	Retainer onlay – cast noble metal, three or more surfaces	Not a Benefit.
D6634	Retainer onlay – titanium	Not a Benefit.
D6710	Retainer crown – indirect resin based composite	Not a Benefit.
D6720	Retainer crown – resin with high noble metal	Not a Benefit.
D6721	Retainer crown – resin with predominantly base metal	Once in a five-year period and only when the criteria are met for a resin partial denture or cast partial denture (D5211, D5212, D5213 and D5214). Not a Benefit for Members under the age of 13.
D6722	Retainer crown – resin with noble metal	Not a Benefit.
D6740	Retainer crown – porcelain/ceramic	Once in a five-year period and only when the criteria are met for a resin partial denture or cast partial denture (D5211, D5212, D5213 and D5214). Not a Benefit for Members under the age of 13.
D6750	Retainer crown – porcelain fused to high noble metal	Not a Benefit.
D6751	Retainer crown – porcelain fused to predominantly base metal	Once in a five-year period and only when the criteria are met for a resin partial denture or cast partial denture (D5211, D5212, D5213 and D5214). Not a Benefit for Members under the age of 13.
D6752	Retainer crown – porcelain fused to noble metal	Not a Benefit.
D6781	Retainer crown – 3/4 cast predominantly base metal	Once in a five-year period and only when the criteria are met for a resin partial denture or cast partial denture (D5211, D5212, D5213 and D5214). Not a Benefit for Members under the age of 13.
D6782	Retainer crown – 3/4 cast noble metal	Not a Benefit.
D6783	Retainer crown – 3/4 porcelain/ceramic	Once in a five-year period and only when the criteria are met for a resin partial denture or cast partial denture (D5211, D5212, D5213 and D5214). Not a Benefit for Members under the age of 13.
D6791	Retainer crown – full cast predominantly base metal	Once in a five-year period and only when the criteria are met for a resin partial denture or cast partial denture (D5211, D5212, D5213 and D5214).

Code	Description	Limitation
		Not a Benefit for Members under the age of 13.
D6930	Re-cement or re-bond fixed partial denture	The original provider is responsible for all re- cementations within the first 12 months following the initial placement of a fixed partial denture. Not a Benefit within 12 months of a previous re-cementation by the same provider.
D6980	Fixed partial denture repair necessitated by restorative material failure	Not a Benefit within 12 months of initial placement or previous repair, same provider.
D6999	Unspecified fixed prosthodontic procedure, by report	
Oral Maxillofacial Prosthetics (Major Services) Procedures (D7000-D7999)		
D7111	Extraction, coronal remnants – deciduous tooth	Not a Benefit for asymptomatic teeth.
D7140	Extraction, erupted tooth or exposed root (elevation and/or forceps removal)	Not a Benefit when removed by the same provider who performed the initial tooth extraction.
D7210	Extraction, erupted tooth requiring removal of bone and/or sectioning of tooth, and including elevation of mucoperiosteal flap if indicated	A Benefit when the removal of any erupted tooth requires the elevation of a mucoperiosteal flap and the removal of substantial alveolar bone or sectioning of the tooth.
D7220	Removal of impacted tooth – soft tissue	A Benefit when the major portion or the entire occlusal surface is covered by mucogingival soft tissue.
D7230	Removal of impacted tooth – partially bony	A Benefit when the removal of any impacted tooth requires the elevation of a mucoperiosteal flap and the removal of substantial alveolar bone. One of the proximal heights of contour of the crown shall be covered by bone.
D7240	Removal of impacted tooth – completely bony	A Benefit when the removal of any impacted tooth requires the elevation of a mucoperiosteal flap and the removal of substantial alveolar bone covering most or all of the crown.
D7241	Removal of impacted tooth – completely bony, with unusual surgical complications	A Benefit when the removal of any impacted tooth requires the elevation of a mucoperiosteal flap and the removal of substantial alveolar bone covering most or all of the crown. Difficulty or complication shall be due to factors such as nerve dissection or aberrant tooth position.
D7250	Removal of residual tooth roots (cutting procedure)	A Benefit when the root is completely covered by alveolar bone. Not a Benefit to the same provider who performed the initial tooth extraction.

Code	Description	Limitation
D7260	Oroantral fistula closure	A Benefit for the excision of a fistulous tract between the maxillary sinus and oral cavity.
D7261	Primary closure of a sinus perforation	A Benefit in the absence of a fistulous tract requiring the repair or immediate closure of the oroantral or oralnasal communication, subsequent to the removal of a tooth.
D7270	Tooth reimplantation and/or stabilization of accidentally evulsed or displaced tooth	Once per arch regardless of the number of teeth involved and for permanent anterior teeth only.
D7280	Exposure of an unerupted tooth	Not a Benefit: <ul style="list-style-type: none"> • For Members age 21 or older; or • For third molars.
D7283	Placement of device to facilitate eruption of impacted tooth	Only for Members in active orthodontic treatment. Not a Benefit: <ul style="list-style-type: none"> • For Members age 21 years or older; and • For third molars unless the third molar occupies the first or second molar position.
D7285	Incisional biopsy of oral tissue – hard (bone, tooth)	For the removal of the specimen only and once per arch, per date of service regardless of the areas involved. Not a Benefit with an apicoectomy/ periradicular surgery (D3410-D3426), an extraction (D7111-D7250) and an excision of any soft tissues or intraosseous lesions (D7410-D7461) in the same area or region on the same date of service.
D7286	Incisional biopsy of oral tissue – soft	For the removal of the specimen only and up to a maximum of three per date of service. Not a Benefit with an apicoectomy/ periradicular surgery (D3410-D3426), an extraction (D7111-D7250) and an excision of any soft tissues or intraosseous
D7287	Exfoliative cytological sample collection	Not a Benefit.
D7288	Brush biopsy – transepithelial sample collection	Not a Benefit.
D7290	Surgical repositioning of teeth	For permanent teeth only; once per arch; and only for Members in active orthodontic treatment.
D7291	Transseptal fiberotomy/supra crestal fiberotomy, by report	Once per arch and only for Members in active orthodontic treatment.
D7310	Alveoloplasty in conjunction with extractions - four or more teeth or tooth spaces, per quadrant	A Benefit on the same date of service with two or more extractions (D7140-D7250) in the same quadrant.

Code	Description	Limitation
		Not a Benefit when only one tooth is extracted in the same quadrant on the same date of service.
D7311	Alveoloplasty in conjunction with extractions - one to three teeth or tooth spaces, per quadrant	
D7320	Alveoloplasty not in conjunction with extractions - four or more teeth or tooth spaces, per quadrant	A Benefit regardless of the number of teeth or tooth spaces.
D7321	Alveoloplasty not in conjunction with extractions - one to three teeth or tooth spaces, per quadrant	
D7340	Vestibuloplasty – ridge extension (secondary epithelialization)	Once in a five-year period per arch.
D7350	Vestibuloplasty – ridge extension (including soft tissue grafts, muscle reattachment, revision of soft tissue attachment and management of hypertrophied and hyperplastic tissue)	Once per arch. Not a Benefit: <ul style="list-style-type: none"> On the same date of service with a vestibuloplasty – ridge extension (D7340) same arch; and On the same date of service with extractions (D7111-D7250) same arch.
D7410	Excision of benign lesion up to 1.25 cm	
D7411	Excision of benign lesion greater than 1.25 cm	
D7412	Excision of benign lesion, complicated	A Benefit when there is extensive undermining with advancement or rotational flap closure.
D7413	Excision of malignant lesion up to 1.25 cm	
D7414	Excision of malignant lesion greater than 1.25 cm	
D7415	Excision of malignant lesion, complicated	A Benefit when there is extensive undermining with advancement or rotational flap closure.
D7440	Excision of malignant tumor – lesion diameter up to 1.25 cm	

Code	Description	Limitation
D7441	Excision of malignant tumor – lesion diameter greater than 1.25 cm	
D7450	Removal of benign odontogenic cyst or tumor – lesion diameter up to 1.25 cm	
D7451	Removal of benign odontogenic cyst or tumor – lesion diameter greater than 1.25 cm	
D7460	Removal of benign non-odontogenic cyst or tumor – lesion diameter up to 1.25 cm	
D7461	Removal of benign non-odontogenic cyst or tumor – lesion diameter greater than 1.25 cm	
D7465	Destruction of lesion(s) by physical or chemical method, by report	
D7471	Removal of lateral exostosis (maxilla or mandible)	Once per quadrant and for the removal of buccal or facial exostosis only.
D7472	Removal of torus palatinus	Once in the Member's lifetime.
D7473	Removal of torus mandibularis	Once per quadrant.
D7485	Reduction of osseous tuberosity	Once per quadrant.
D7490	Radical resection of maxilla or mandible	
D7510	Incision and drainage of abscess – intraoral soft tissue	Once per quadrant, same date of service.
D7511	Incision and drainage of abscess - intraoral soft tissue - complicated (includes drainage of multiple fascial spaces)	Once per quadrant, same date of service.
D7520	Incision and drainage of abscess – extraoral soft tissue	
D7521	Incision and drainage of abscess - extraoral soft tissue - complicated (includes	

Code	Description	Limitation
	drainage of multiple fascial spaces)	
D7530	Removal of foreign body from mucosa, skin, or subcutaneous alveolar tissue	Once per date of service. Not a Benefit when associated with the removal of a tumor, cyst (D7440- D7461) or tooth (D7111- D7250).
D7540	Removal of reaction producing foreign bodies, musculoskeletal system	Once per date of service. Not a Benefit when associated with the removal of a tumor, cyst (D7440- D7461) or tooth (D7111- D7250).
D7550	Partial ostectomy/sequestrectomy for removal of non-vital bone	Once per quadrant per date of service and only for the removal of loose or sloughed off dead bone caused by infection or reduced blood supply. Not a Benefit within 30 days of an associated extraction (D7111-D7250).
D7560	Maxillary sinusotomy for removal of tooth fragment or foreign body	Not a Benefit when a tooth fragment or foreign body is retrieved from the tooth socket.
D7610	Maxilla – open reduction (teeth immobilized, if present)	
D7620	Maxilla – closed reduction (teeth immobilized, if present)	
D7630	Mandible – open reduction (teeth immobilized, if present)	
D7640	Mandible – closed reduction (teeth immobilized, if present)	
D7650	Malar and/or zygomatic arch – open reduction	
D7660	Malar and/or zygomatic arch – closed reduction	
D7670	Alveolus – closed reduction, may include stabilization of teeth	
D7671	Alveolus – open reduction, may include stabilization of teeth	
D7680	Facial bones – complicated reduction with fixation and multiple surgical approaches	For the treatment of simple fractures only.
D7710	Maxilla – open reduction	

Code	Description	Limitation
D7720	Maxilla – closed reduction	
D7730	Mandible – open reduction	
D7740	Mandible – closed reduction	
D7750	Malar and/or zygomatic arch – open reduction	
D7760	Malar and/or zygomatic arch – closed reduction	
D7770	Alveolus – open reduction stabilization of teeth	
D7771	Alveolus, closed reduction stabilization of teeth	
D7780	Facial bones – complicated reduction with fixation and multiple approaches	For the treatment of compound fractures only.
D7810	Open reduction of dislocation	
D7820	Closed reduction of dislocation	
D7830	Manipulation under anesthesia	
D7840	Condylectomy	
D7850	Surgical discectomy, with/without implant	
D7852	Disc repair	
D7854	Synovectomy	
D7856	Myotomy	
D7858	Joint reconstruction	
D7860	Arthroscopy	
D7865	Arthroplasty	
D7870	Arthrocentesis	
D7871	Non-arthroscopic lysis and lavage	

Code	Description	Limitation
D7872	Arthroscopy – diagnosis, with or without biopsy	
D7873	Arthroscopy – lavage and lysis of adhesions	
D7874	Arthroscopy – disc repositioning and stabilization	
D7875	Arthroscopy – synovectomy	
D7876	Arthroscopy – discectomy	
D7877	Arthroscopy – debridement	
D7880	Occlusal orthotic device, by report	Not a Benefit for the treatment of bruxism.
D7881	Occlusal orthotic device adjustment	
D7899	Unspecified TMD therapy, by report	Not a Benefit for procedures such as acupuncture, acupressure, biofeedback and hypnosis.
D7910	Suture of recent small wounds up to 5 cm	Not a Benefit for the closure of surgical incisions.
D7911	Complicated suture – up to 5 cm	Not a Benefit for the closure of surgical incisions.
D7912	Complicated suture – greater than 5 cm	Not a Benefit for the closure of surgical incisions.
D7920	Skin graft (identify defect covered, location and type of graft)	Not a Benefit for periodontal grafting.
D7940	Osteoplasty – for orthognathic deformities	
D7941	Osteotomy – mandibular rami	
D7943	Osteotomy – mandibular rami with bone graft; includes obtaining the graft	
D7944	Osteotomy – segmented or subapical	
D7945	Osteotomy – body of mandible	
D7946	LeFort I (maxilla – total)	

Code	Description	Limitation
D7947	LeFort I (maxilla – segmented)	
D7948	LeFort II or LeFort III (osteoplasty of facial bones for midface hypoplasia or retrusion) – without bone graft	
D7949	LeFort II or LeFort III – with bone graft	
D7950	Osseous, osteoperiosteal, or cartilage graft of the mandible or maxilla – autogenous or non-autogenous, by report	Not a Benefit for periodontal grafting.
D7951	Sinus augmentation with bone or bone substitutes via a lateral open approach	Only for Members with authorized implant services.
D7952	Sinus augmentation via a vertical approach	Only for Members with authorized implant services.
D7955	Repair of maxillofacial soft and/or hard tissue defect	Not a Benefit for periodontal grafting.
D7960	Frenulectomy, also known as frenectomy or frenotomy – separate procedure not incidental to another procedure	Once per arch per date of service and only when the permanent incisors and cuspids have erupted.
D7963	Frenuloplasty	Once per arch per date of service and only when the permanent incisors and cuspids have erupted. Not a Benefit for drug induced hyperplasia or where removal of tissue requires extensive gingival recontouring.
D7970	Excision of hyperplastic tissue – per arch	Once per arch per date of service.
D7971	Excision of pericoronal gingiva	
D7972	Surgical reduction of fibrous tuberosity	Once per quadrant per date of service.
D7979	Non-surgical Sialolithotomy	
D7980	Sialolithotomy	
D7981	Excision of salivary gland, by report	

Code	Description	Limitation
D7982	Sialodochoplasty	
D7983	Closure of salivary fistula	
D7990	Emergency tracheotomy	
D7991	Coronoidectomy	
D7995	Synthetic graft – mandible or facial bones, by report	Not a Benefit for periodontal grafting.
D7997	Appliance removal (not by dentist who placed appliance), includes removal of archbar	Once per arch per date of service and for the removal of appliances related to surgical procedures only. Not a Benefit for the removal of orthodontic appliances and space maintainers.
D7999	Unspecified oral surgery procedure, by report	
Orthodontics Procedures (D8000-D8999)		
D8080	Comprehensive orthodontic treatment of the adolescent dentition	Once per Member per phase of treatment; for handicapping malocclusion, cleft palate and facial growth management cases; and for permanent dentition (unless the Member is age 13 or older with primary teeth still present or has a cleft palate or craniofacial anomaly).
D8210	Removable appliance therapy	Once per Member and for Members ages 6 through 12.
D8220	Fixed appliance therapy	Once per Member and for Members ages 6 through 12.
D8660	Pre-orthodontic treatment examination to monitor growth and development	Once every three months for a maximum of 6 and must be done prior to comprehensive orthodontic treatment of the adolescent dentition (D8080) for the initial treatment phase for facial growth management cases regardless of how many dentition phases are required.
D8670	Periodic orthodontic treatment visit - Handicapping malocclusion	Once per calendar quarter and for permanent dentition (unless the Member is age 13 or older with primary teeth still present or has a cleft palate or craniofacial anomaly).
D8670	Periodic orthodontic treatment visit cleft palate - primary dentition	Up to a maximum of four quarterly visits. (2 additional quarterly visits shall be authorized when documentation and photographs justify the medical necessity).
D8670	Periodic orthodontic treatment visit cleft palate - mixed dentition	Up to a maximum of five quarterly visits. (3 additional quarterly visits shall be authorized when documentation and photographs justify the medical necessity).
D8670	Periodic orthodontic treatment visit cleft palate - permanent dentition	Up to a maximum of 10 quarterly visits. (5 additional quarterly visits shall be authorized when documentation and photographs justify the medical necessity)

Code	Description	Limitation
D8670	Periodic orthodontic treatment visit facial growth management - primary dentition	Up to a maximum of four quarterly visits. (2 additional quarterly visits shall be authorized when documentation and photographs justify the medical necessity).
D8670	Periodic orthodontic treatment visit facial growth management - mixed dentition	Up to a maximum of five quarterly visits. (3 additional quarterly visits shall be authorized when documentation and photographs justify the medical necessity).
D8670	Periodic orthodontic treatment visit facial growth management - permanent dentition	Up to a maximum of eight quarterly visits. (four additional quarterly visits shall be authorized when documentation and photographs justify the medical necessity).
D8680	Orthodontic retention (removal of appliances, construction and placement of retainer(s))	Once per arch for each authorized phase of orthodontic treatment and for permanent dentition (unless the Member is age 13 or older with primary teeth still present or has a cleft palate or craniofacial anomaly). Not a Benefit until the active phase of orthodontic treatment (D8670) is completed. If fewer than the authorized number of periodic orthodontic treatment visit(s) (D8670) are necessary because the active phase of treatment has been completed early, then this shall be documented on the claim for orthodontic retention (D8680).
D8681	Removable orthodontic retainer adjustment	
D8691	Repair of orthodontic appliance	Once per appliance. Not a Benefit to the original provider for the replacement and/or repair of brackets, bands, or arch wires.
D8692	Replacement of lost or broken retainer	Once per arch and only within 24 months following the date of service of orthodontic retention (D8680).
D8693	Re-cement or re-bond fixed retainer	Once per provider.
D8694	Repair of fixed retainers, includes reattachment	
D8999	Unspecified orthodontic procedure, by report	
Adjunctive General Services Procedures (D9000-D9999)		
D9110	Palliative (emergency) treatment of dental pain – minor procedure	Once per date of service per provider regardless of the number of teeth and/or areas treated. Not a Benefit when any other treatment is performed on the same date of service, except when radiographs/

Code	Description	Limitation
		photographs are needed of the affected area to diagnose and document the emergency condition.
D9120	Fixed partial denture sectioning	A Benefit when at least one of the abutment teeth is to be retained.
D9210	Local anesthesia not in conjunction with operative or surgical procedures	<p>Once per date of service per provider and only for use in order to perform a differential diagnosis or as a therapeutic injection to eliminate or control a disease or abnormal state.</p> <p>Not a Benefit when any other treatment is performed on the same date of service, except when radiographs/ photographs are needed of the affected area to diagnose and document the emergency condition.</p>
D9211	Regional block anesthesia	
D9212	Trigeminal division block anesthesia	
D9215	Local anesthesia in conjunction with operative or surgical procedures	
D9222	Deep sedation/analgesia - first 15 minutes	<p>Not a Benefit:</p> <ul style="list-style-type: none"> On the same date of service as analgesia, anxiolysis, inhalation of nitrous oxide (D9230), intravenous conscious sedation/analgesia (D9241 and D9242) or non-intravenous conscious sedation (D9248); and When all associated procedures on the same date of service by the same provider are denied.
D9223	Deep sedation/general anesthesia - each 15-minute increment	
D9230	Inhalation of nitrous oxide/analgesia, anxiolysis	<p>For uncooperative Members under the age of 13, or for Members age 13 or older when documentation specifically identifies the physical, behavioral, developmental or emotional condition that prohibits the Member from responding to the provider's attempts to perform treatment.</p> <p>Not a Benefit:</p> <ul style="list-style-type: none"> On the same date of service as deep sedation/general anesthesia (D9223), intravenous conscious sedation/ analgesia (D9243) or non-intravenous conscious sedation (D9248); and When all associated procedures on the same date of service by the same provider are denied.

Code	Description	Limitation
D9239	Intravenous moderate (conscious) sedation/analgesia - first 15 minutes	<p>Not a Benefit:</p> <ul style="list-style-type: none"> On the same date of service as deep sedation/general anesthesia (D9220 and D9221), analgesia, anxiolysis, inhalation of nitrous oxide (D9230) or non-intravenous conscious sedation (D9248); and When all associated procedures on the same date of service by the same provider are denied.
D9243	Intravenous moderate (conscious) sedation/analgesia - each 15-minute increment	<p>Not a Benefit:</p> <ul style="list-style-type: none"> On the same date of service as deep sedation/general anesthesia (D9223), analgesia, anxiolysis, inhalation of nitrous oxide (D9230) or non-intravenous conscious sedation (D9248); and When all associated procedures on the same date of service by the same provider are denied.
D9248	Non-intravenous conscious sedation	<p>Once per date of service; for uncooperative Members under the age of 13, or for Members age 13 or older when documentation specifically identifies the physical, behavioral, developmental or emotional condition that prohibits the Member from responding to the provider's attempts to perform treatment; for oral, patch, intramuscular or subcutaneous routes of administration.</p> <p>Not a Benefit:</p> <ul style="list-style-type: none"> On the same date of service as deep sedation/general anesthesia (D9223), analgesia, anxiolysis, inhalation of nitrous oxide (D9230) or intravenous conscious sedation/ analgesia (D9243); and When all associated procedures on the same date of service by the same provider are denied.
D9310	Consultation – diagnostic service provided by dentist or physician other than requesting dentist or physician	
D9311	Consultation with a medical health professional	
D9410	House/extended care facility call	Once per Member per date of service and only in conjunction with procedures that are payable.
D9420	Hospital or ambulatory surgical center call	A Benefit for each hour or fraction thereof as documented on the operative report.
D9430	Office visit for observation (during regularly scheduled hours) - no other services performed	<p>Once per date of service per provider.</p> <p>Not a Benefit:</p> <ul style="list-style-type: none"> When procedures other than necessary radiographs and/or photographs are provided on the same date of service; and

Code	Description	Limitation
		<ul style="list-style-type: none"> For visits to Members residing in a house/ extended care facility.
D9440	Office visit – after regularly scheduled hours	Once per date of service per provider and only with treatment that is a Benefit.
D9450	Case presentation, detailed and extensive treatment planning	Not a Benefit.
D9610	Therapeutic parenteral drug, single administration	<p>Up to a maximum of four injections per date of service.</p> <p>Not a Benefit:</p> <ul style="list-style-type: none"> For the administration of an analgesic or sedative when used in conjunction with deep sedation/general anesthesia (D9223), analgesia, anxiolysis, inhalation of nitrous oxide (D9230), intravenous conscious sedation/ analgesia (D9243) or non-intravenous conscious sedation (D9248); and When all associated procedures on the same date of service by the same provider are denied.
D9612	Therapeutic parenteral drugs, two or more administrations, different medications	
D9910	Application of desensitizing medicament	Once in a 12-month period per provider and for permanent teeth only.
D9930	Treatment of complications (post-surgical) – unusual circumstances, by report	<p>Once per date of service per provider; for the treatment of a dry socket or excessive bleeding within 30 days of the date of service of an extraction; and for the removal of bony fragments within 30 days of the date of service of an extraction.</p> <p>Not a Benefit:</p> <ul style="list-style-type: none"> For the removal of bony fragments on the same date of service as an extraction; and For routine post- operative visits.
D9942	Repair and/or reline of occlusal guard	Not a Benefit.
D9943	Occlusal guard adjustment	Not a Benefit.
D9944	Occlusal guard – hard appliance, full arch	Not a Benefit.
D9945	Occlusal guard – soft appliance, full arch	Not a Benefit.
D9946	Occlusal guard – hard appliance, partial arch	Not a Benefit.

Code	Description	Limitation
D9950	Occlusion analysis – mounted case	Once in a 12-month period; for Members age 13 and older only; for diagnosed TMJ dysfunction only; and for permanent dentition. Not a Benefit for bruxism only.
D9951	Occlusal adjustment – limited	Once in a 12-month period per quadrant per provider; for Members age 13 and older; and for natural teeth only. Not a Benefit within 30 days following definitive restorative, endodontic, removable and fixed prosthodontic treatment in the same or opposing quadrant.
D9952	Occlusal adjustment – complete	Once in a 12-month period following occlusion analysis-mounted case (D9950); for Members age 13 and older; for diagnosed TMJ dysfunction only; and for permanent dentition.
D9995	Teledentistry – synchronous; real-time encounter	Not a Benefit.
D9996	Teledentistry - asynchronous; information stored and forwarded to dentist for subsequent review	Not a Benefit.
D9999	Unspecified adjunctive procedure, by report	

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Blue Shield of California

Notice Informing Individuals about Nondiscrimination and Accessibility Requirements

Discrimination is against the law

Blue Shield of California complies with applicable state laws and federal civil rights laws, and does not discriminate on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability. Blue Shield of California does not exclude people or treat them differently because of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability.

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 (including large print, audio, accessible electronic formats, and other formats)
- Provides 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, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability, 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, our 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, DC 20201
(800) 368-1019; TTY: (800) 537-7697

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

Notice of the Availability of Language Assistance Services

Blue Shield of California

IMPORTANT: Can you read this letter? If not, we can have somebody help you read it. You may also be able to get this letter written in your language. For help at no cost, please call right away at the Member/Customer Service telephone number on the back of your Blue Shield ID card, or (866) 346-7198.

IMPORTANTE: ¿Puede leer esta carta? Si no, podemos hacer que alguien le ayude a leerla. También puede recibir esta carta en su idioma. Para ayuda sin cargo, por favor llame inmediatamente al teléfono de Servicios al miembro/cliente que se encuentra al reverso de su tarjeta de identificación de Blue Shield o al (866) 346-7198. (Spanish)

重要通知： 您能讀懂這封信嗎？如果不能，我們可以請人幫您閱讀。這封信也可以用您所講的語言書寫。如需免費幫助，請立即撥打登列在您的Blue Shield ID卡背面上的會員/客戶服務部的電話，或者撥打電話 (866) 346-7198。(Chinese)

QUAN TRỌNG: Quý vị có thể đọc lá thư này không? Nếu không, chúng tôi có thể nhờ người giúp quý vị đọc thư. Quý vị cũng có thể nhận lá thư này được viết bằng ngôn ngữ của quý vị. Để được hỗ trợ miễn phí, vui lòng gọi ngay đến Ban Dịch vụ Hội viên/Khách hàng theo số ở mặt sau thẻ ID Blue Shield của quý vị hoặc theo số (866) 346-7198. (Vietnamese)

MAHALAGA: Nababasa mo ba ang sulat na ito? Kung hindi, maari kaming kumuha ng isang tao upang matulungan ka upang mabasa ito. Maari ka ring makakuha ng sulat na ito na nakasulat sa iyong wika. Para sa librang tulong, mangyaring tumawag kaagad sa numerong telepono ng Miyembro/Customer Service sa likod ng iyong Blue Shield ID kard, o (866) 346-7198. (Tagalog)

Baa' ákohwiindzindooígí: Díí naaltsoosish yíiniłta'go bííniǵah? Doo bííniǵahgóó éí, naaltsoos nich'í' yiidóoltaǵíí łá' nihee hółó. Díí naaltsoos áldó' t'áá Diné k'ehjí ádoolníł nínízingo bííǵah. Doo ɓaah ilínígó shíká' adoowoł nínízingó nihich'í' béesh bee hodiłnih dóó námboo éí díí Blue Shield bee néiho'díłzinígí bine'dée' bikáá' éí doodagó éí (866) 346-7198 jì' hodiłnih. (Navajo)

중요: 이 서신을 읽을 수 있으세요? 읽으실 수 경우, 도움을 드릴 수 있는 사람이 있습니다. 또한 다른 언어로 작성된 이 서신을 받으실 수도 있습니다. 무료로 도움을 받으시려면 Blue Shield ID 카드 뒷면의 회원/고객 서비스 전화번호 또는 (866) 346-7198로 지금 전환하세요. (Korean)

ԿԱՐԵՎՈՐ Է. Կարողանում ե՞ք կարդալ այս նամակը: Եթե ոչ, ապա մենք կօգնենք ձեզ: Դուք պետք է նաև կարողանաք ստանալ այս նամակը ձեր լեզվով: Ծառայությունն անվճար է: Խնդրում ենք անմիջապես զանգահարել Հաճախորդների սպասարկման բաժնի հեռախոսահամարով, որը նշված է ձեր Blue Shield ID քարտի ետևի մասում, կամ (866) 346-7198 համարով: (Armenian)

ВАЖНО: Не можете прочесть данное письмо? Мы поможем вам, если необходимо. Вы также можете получить это письмо написанное на вашем родном языке. Позвоните в Службу клиентской/членской поддержки прямо сейчас по телефону, указанному сзади идентификационной карты Blue Shield, или по телефону (866) 346-7198, и вам помогут совершенно бесплатно. (Russian)

重要： お客様は、この手紙を読むことができますか？もし読むことができない場合、弊社が、お客様をサポートする人物を手配いたします。また、お客様の母国語で書かれた手紙をお送りすることも可能です。無料のサポートを希望される場合は、Blue Shield IDカードの裏面に記載されている会員/お客様サービスの電話番号、または、(866) 346-7198にお電話をおかけください。 (Japanese)

مهم: آیا می‌توانید این نامه را بخوانید؟ اگر پاسختان منفی است، می‌توانیم کسی را برای کمک به شما در اختیاران قرار دهیم. حتی می‌توانید نسخه مکتوب این نامه را به زبان خودتان دریافت کنید. برای دریافت کمک رایگان، لطفاً بدون فوت وقت از طریق شماره تلفنی که در پشت کارت شناسی Blue Shield تان درج شده است و یا از طریق شماره تلفن 346-7198 (866) با خدمات اعضا/مشتري تماس بگیرید. (Persian)

ਮਹੱਤਵਪੂਰਨ: ਕੀ ਤੁਸੀਂ ਇਸ ਪੱਤਰ ਨੂੰ ਪੜ੍ਹ ਸਕਦੇ ਹੋ? ਜੇ ਨਹੀਂ ਤਾਂ ਇਸ ਨੂੰ ਪੜ੍ਹਨ ਵਿਚ ਮਦਦ ਲਈ ਅਸੀਂ ਕਿਸੇ ਵਿਅਕਤੀ ਦਾ ਪ੍ਰਬੰਧ ਕਰ ਸਕਦੇ ਹਾਂ। ਤੁਸੀਂ ਇਹ ਪੱਤਰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿਚ ਲਿਖਿਆ ਹੋਇਆ ਵੀ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਮੁਫਤ ਵਿਚ ਮਦਦ ਪ੍ਰਾਪਤ ਕਰਨ ਲਈ ਤੁਹਾਡੇ Blue Shield ID ਕਾਰਡ ਦੇ ਪਿੱਛੇ ਦਿੱਤੇ ਮੈਂਬਰ/ਕਸਟਮਰ ਸਰਵਿਸ ਟੈਲੀਫੋਨ ਨੰਬਰ ਤੇ, ਜਾਂ (866) 346-7198 ਤੇ ਕਾਲ ਕਰੋ। (Punjabi)

ប្រការសំខាន់៖ តើអ្នកអាចលិខិតនេះ បានដែរឬទេ? បើមិនអាចទេ យើងអាចឲ្យគេជួយអ្នកក្នុងការអានលិខិតនេះ។ អ្នកក៏អាចទទួលបានលិខិតនេះជាភាសារបស់អ្នកផងដែរ។ សម្រាប់ជំនួយដោយឥតគិតថ្លៃ សូមហៅទូរស័ព្ទភ្លាមៗទៅកាន់លេខទូរស័ព្ទសេវាសមាជិក/អតិថិជនដែលមាននៅលើខ្នងប័ណ្ណសម្គាល់ Blue Shield របស់អ្នក ឬតាមរយៈលេខ (866) 346-7198។ (Khmer)

المهم: هل تستطيع قراءة هذا الخطاب؟ أن لم تستطع قراءته، يمكننا إحضار شخص ما ليساعدك في قراءته. قد تحتاج أيضاً إلى الحصول على هذا الخطاب مكتوباً بلغتك. للحصول على المساعدة بدون تكلفة، يرجى الاتصال الآن على رقم هاتف خدمة العملاء/أحد الأعضاء المدون على الجانب الخلفي من بطاقة الهوية Blue Shield أو على الرقم (866) 346-7198. (Arabic)

TSEEM CEEB: Koj pos tuaj yeem nyeem tau tsab ntawv no? Yog hais tias nyeem tsis tau, peb tuaj yeem nrhiav ib tug neeg los pab nyeem nws rau koj. Tej zaum koj kuj yuav tau txais muab tsab ntawv no sau ua koj hom lus. Rau kev pab txhais dawb, thov hu kiag rau tus xov tooj Kev Pab Cuam Tub Koom Xeeb/Tub Lag Luam uas nyob rau sab nraum nrob qaum ntawm koj daim npav Blue Shield ID, los yog hu rau tus xov tooj (866) 346-7198. (Hmong)

สำคัญ: คุณอ่านจดหมายฉบับนี้ได้หรือไม่ หากไม่ได้ โปรดขอความช่วยเหลือจากผู้อ่านได้
คุณอาจได้รับจดหมายฉบับนี้เป็นภาษาของคุณ หากต้องการความช่วยเหลือโดยไม่มีค่าใช้จ่าย
โปรดติดต่อฝ่ายบริการลูกค้า/สมาชิกทางเบอร์โทรศัพท์ในบัตรประจำตัว Blue Shield ของคุณ หรือโทร
(866) 346-7198 (Thai)

महत्वपूर्ण: क्या आप इस पत्र को पढ़ सकते हैं? यदि नहीं, तो हम इसे पढ़ने में आपकी मदद के लिए किसी व्यक्ति का प्रबंध कर सकते हैं। आप इस पत्र को अपनी भाषा में भी प्राप्त कर सकते हैं। निःशुल्क मदद प्राप्त करने के लिए अपने Blue Shield ID कार्ड के पीछे दिए गये मੈबर/कस्टमर सर्विस टेलीफोन नंबर, या (866) 346-7198 पर कॉल करें। (Hindi)

ສິ່ງສຳຄັນ: ທ່ານສາມາດອ່ານຈົດໝາຍນີ້ໄດ້ບໍ່? ຖ້າອ່ານບໍ່ໄດ້, ພວກເຮົາສາມາດໃຫ້ບາງຄົນຊ່ວຍອ່ານໃຫ້ທ່ານຟັງໄດ້.
ທ່ານຍັງສາມາດຂໍໃຫ້ແບ່ງຈົດໝາຍນີ້ເປັນພາສາຂອງທ່ານໄດ້. ສຳລັບຄວາມຊ່ວຍເຫຼືອແບບບໍ່ເສຍຄ່າ, ກະລຸນາ
ໂທຫາເບີໂທຂອງຝ່າຍບໍລິການສະມາຊິກ/ລູກຄ້າໃນທັນທີເບີໂທລະສັບຢູ່ດ້ານຫຼັງບັດສະມາຊິກ Blue Shield ຂອງທ່ານ,
ຫຼືໂທໂປຫາເບີ(866) 346-7198. (Laotian)