

Access+ HMO package

Uniform Health Plan Benefits and Coverage Matrix

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

	Access+ HMO® package
Deductible*	\$2,000 (\$4,000 family)
Calendar-year copayment maximum (includes the plan deductible – some services do not apply)	\$3,000 (\$6,000 family)
Lifetime maximum	No limit

- Plan benefits provided before you need to meet any medical deductible are shown below with a dot.

Plan services and supplies are covered when performed, prescribed or authorized by your Personal Physician. Limitations and exclusions apply for certain services that are not obtained from or approved by your Personal Physician. See the EOC for details.

Covered services¹

Member copayments

Covered services¹	Member copayments
Professional services	
Personal Physician office visits	\$20/visit ●
Injectable medications, lab, and X-ray	\$20 ●
Access+ <i>Specialist</i> (self-referred physician office visits or other consultations only) ³	\$35/visit ² ●
Physician home visits	\$35 ●
Preventive care	
Scheduled routine physical exams, annual gynecological exam, immunizations, vision, hearing, and routine lab screenings	\$0 ●
Outpatient services	
Outpatient surgery (in a hospital)	\$250/visit
Outpatient surgery performed in an ambulatory surgery center (ASC) ⁴	\$150/visit
Outpatient services and supplies (in a hospital; includes radiation and intravenous chemotherapy)	\$35/visit ●
Outpatient or out-of-hospital X-ray and laboratory	\$20/visit ●
Hospitalization services	
Inpatient physician visits and consultations, surgeons and assistants, and anesthesiologists (covered inpatient hospital, skilled nursing facility, and subacute care physician services)	\$20/visit ●
Inpatient semiprivate room and board, intensive care units, subacute care, special treatment rooms, services, and supplies	\$250/admit
Emergency health coverage	
Emergency room facility services (copayment/visit waived if the member is admitted directly to the hospital as an inpatient)	\$75/visit ●
Ambulance services (surface or air)	\$50/trip ●

* Benefits for covered brand-name prescription drugs are subject to a separate brand-name drug deductible per person for formulary and non-formulary.

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Covered services ¹	Member copayments	
Prescription drug coverage^{5,6}	At participating pharmacies (up to a 30-day supply)	Mail service prescriptions (up to a 60-day supply)
Generic drugs	\$10/prescription ² ●	\$20/prescription ² ●
Formulary brand-name drugs	\$35/prescription ²	\$70/prescription ²
Brand name drug deductible (brand-name drugs subject to a brand-name drug deductible per person, per calendar year)	\$200	
Durable medical equipment	50% ² ●	
Mental health services⁷		
Inpatient hospital facility services	\$250/admit	
Inpatient physician services	\$20/visit ●	
Outpatient visits for severe mental health conditions	\$20/visit (\$35/visit ² if provider is MHSA Access+ Specialist provider) ³ ●	
Outpatient visits for non-severe mental health conditions (up to 20 visits per calendar year combined with chemical dependency visits) ⁸	\$20/visit ² (\$35/visit ² if provider is MHSA Access+ Specialist provider) ³ ●	
Chemical dependency services⁸ (substance abuse)		
Inpatient hospital facility services for medical acute detoxification	\$250/admit	
Outpatient visits (up to 20 visits per calendar year combined with non-severe mental health visits) ⁸	\$20/visit ² (\$35/visit ² if provider is MHSA Access+ Specialist provider) ³ ●	
Home health services (up to 100 visits per calendar year)		
Home health agency visits (up to 4 visits per day, 2 hours per visit)	\$20 ●	
Other		
Pregnancy and maternity care⁹		
Outpatient prenatal and postnatal physician office visits	\$20/visit ●	
Delivery and all necessary inpatient hospital services	\$250/admit	
Family planning		
Counseling	\$20/visit ●	
Tubal ligation, ⁹ elective abortion	\$100/occurrence ●	
Vasectomy	\$75/occurrence ●	
Rehabilitation services – physical, occupational, and respiratory therapy		
Received in a physician's office visit or in hospital outpatient department	\$20/visit ●	
In an inpatient rehabilitation unit of hospital	\$250/admit	
Urgent care (outside your plan service area)¹¹	\$50/visit ●	
Chiropractic Services	Not covered	

Access+ HMO Dental Plan

Dental benefits (for details please see on page 3)

Access+ HMO Dental Plan Highlights Matrix

This chart is only a summary. For a complete list of the benefits, exclusions and limitations, please refer to the EOC/Policy for the plan. To request a copy before you apply, call us at **(800) 431-2809**.

	Access+ HMO Dental Plan
Calendar-year deductible	\$0
Calendar-year maximum	\$0
Service	Access+ HMO Dental Plan members pay:*
Diagnostic services	
Comprehensive oral exams	\$20 (Plus \$10 for full-mouth series X-rays)
Preventive care	
Prophylaxis (cleanings, one every 6 months)	
Adult	\$20
Child	\$20
Sealant/per tooth† (covered to age 16)	\$10
Restorative services	
One-surface composite (filling)	80%‡
Crown (porcelain fused to noble metal)	80%‡
Endodontics	
Anterior root canal	80%‡
Molar root canal	Not covered
Periodontics	
Osseous surgery/per quadrant	Not covered
Periodontal root planing/per quadrant	80%‡
Prosthetics	
Bridge Pontic/False Tooth - High Noble Metal (per unit)	80%‡
Bridge Retainer - Porcelain Fused to High Noble Metal (per unit)	80%‡
Complete denture (upper or lower)	80%‡
Oral surgery	
Extraction (single tooth)	80%‡
Removal of impacted tooth (complete bony)	Not covered
Services for pregnant women	Not covered
Orthodontics	
Fully banded (two year) case – child	Not covered
Fully banded (two year) case – adult	Not covered

* Services available only when you are enrolled in Access+ HMO Dental Plan. (Access+ dentists are listed in the *Blue Shield Directory of Access+ Dentists*.)

† Coverage for sealants is limited to the first and second permanent molars.

‡ Based on the attending dentist's billed charges.

Medical Plan Footnotes

Please note: Benefits are subject to modification for subsequently enacted state or federal legislation.

- Plan benefits provided before you need to meet the medical deductible.
- 1 Access+ HMO medical benefits are provided only for services that are medically necessary, as determined by the Personal Physician or Access+ HMO except in an emergency or as otherwise specified, and must be received while the patient is a current member.
- 2 These copayments do not accrue to the copayment maximum.
- 3 To use the Access+ *Specialist* option for other than mental health or chemical dependency services, your Personal Physician must belong to a medical group or IPA that has decided to become an Access+ Provider Group. Access+ *Specialist* visits for mental health services for other than severe mental illnesses or serious emotional disturbances of a child, and for chemical dependency care will accrue towards the 20-visit-per-calendar-year maximum. In addition, all Access+ *Specialist* visits require a copayment per visit. Mental health and chemical dependency Access+ *Specialist* visits are accessed through the MHSA utilizing MHSA participating providers.
- 4 Participating ASCs may not be available in all areas. Regardless of their availability, you can obtain outpatient surgery services from a hospital, or an ASC affiliated with a hospital with payment according to your health plan's hospital services benefits.
- 5 Only medically necessary outpatient formulary drugs are covered, unless prior authorization is obtained from Blue Shield Pharmacy Services. Non-formulary drugs may be covered only if prior authorization is obtained from Blue Shield Pharmacy Services. After all necessary documentation is available from your Physician, prior authorization approval or denial will be provided to your Physician within two working days of the request. Member is then responsible for the brand prescription copayment. Prescription coverage differs for home self-injectables. Please see the EOC for details.
- 6 If a member requests a brand-name prescription drug or the physician indicates "dispense as written" (DAW) for a prescription when an equivalent generic drug is available, and the brand-name drug deductible has been satisfied, the member pays the generic copayment plus the cost difference between the brand and generic drug. See the EOC for details.
- 7 Blue Shield of California has contracted with a specialized health care service plan to act as the plan's mental health services administrator (MHSA) and to provide mental health and chemical dependency services, other than inpatient services for medical acute detoxification, through a separate network of MHSA participating providers. Inpatient services for medical acute detoxification are accessed through Blue Shield utilizing HMO network (not MHSA) providers. For all other mental health and chemical dependency services, members should access MHSA participating providers.
- 8 For MHSA participating providers initial visit treated as if the condition was a severe mental illness or Serious Emotional Disturbance of a Child. For MHSA non-participating providers, initial visit treated as a MHSA participating provider.
- 9 Except for the treatment of involuntary complications of pregnancy, pregnancy/maternity benefits for a pregnancy that qualifies as a Waivered Condition are not available during the six-month period beginning as of the effective date of coverage.
- 10 The tubal ligation copayment does not apply when the procedure is performed in conjunction with delivery or abdominal surgery.
- 11 Authorization by Blue Shield is required for more than two out-of-area follow-up outpatient visits or for out-of-area follow-up care that involves a surgical or other procedure or inpatient stay. After all necessary documentation is available from your Physician, prior authorization approval or denial will be provided to your Physician within two working days of the request.