

Shield Spectrum PPO plans

Shield Spectrum PPO 5000

Shield Spectrum PPO 5500

Individual and Family Plans

Rich benefits and predictable costs.

If you are single or have a family, and want a robust health plan that offers coverage for doctor visits, preventive care, prescription drugs, maternity, and hospital care, then a Shield Spectrum PPOSM plan may be the right plan for you. Shield Spectrum PPO plans provide you with a wide spectrum of benefits at predictable costs.

Four great reasons to choose a Shield Spectrum plan today:

- Maternity benefits
- Comprehensive generic and brand-name prescription drug coverage
- Generic drugs right away for a small copayment before meeting the deductible
- 100% coverage for most in-network services after meeting the out-of-pocket maximum

Compare for yourself all the great benefits of Shield Spectrum plans

	PPO 5000 ¹	PPO 5500
Office visits	\$35 after deductible	35% after deductible
Preventive care exam		\$0
Mammogram and GYN screening		\$0
Inpatient hospitalization	30% after deductible	35% after deductible
Outpatient surgery	30% after deductible	35% after deductible
Lab and X-ray	30% after deductible	35% after deductible
Emergency room	30% after deductible	\$100 (waived if admitted) + 35% after deductible
Maternity	30% after deductible	35% after deductible
Generic Rx		\$10
Brand formulary Rx	\$35 after \$500 brand Rx deductible	\$45 after \$750 brand Rx deductible
Annual deductible	\$5,000 per member and \$10,000 per family	\$5,500 per member and \$11,000 per family
Annual out-of-pocket maximum (includes deductible)	\$7,000 per member and \$14,000 per family	\$7,500 per member and \$15,000 per family

Amounts shown represent the member's financial responsibility when using Blue Shield network providers. This document is a summary only. For a detailed description of plan benefits and exclusions, request a copy of the *Evidence of Coverage or Policy* by calling Member Services at **(800) 431-2809**.

Tips for families

Families can save money by enrolling as a family (versus enrolling individually)

- Rates are often lower
- If you have three or more family members, your total family deductibles and out-of-pocket maximums are lower on a family plan versus individual plans
- Each family member only has to meet the member deductible, and that amount accumulates to the total family deductible

Advantages of Blue Shield Individual and Family plans

- Affordable – we've negotiated with providers for lower fees, so you'll pay less for covered medical services. A lot less.
- With more than 60,000 doctors, Blue Shield has some of the largest PPO provider networks in California. If you already have a doctor, chances are your doctor is in one of our networks.
- Lots of extras such as around-the-clock access to a registered nurse, wellness programs and discounts, and out-of-state coverage at no additional cost.
- 20% vision discounts for eye exams, frames and lenses, and other products.¹

Understanding your plan

To make health coverage easier for you, here is a simple description of how these plans work:

- Most benefits are subject to your annual medical deductible, but some benefits, like generic drugs, you receive right away for a copayment.
- For most other medical services, you'll pay the reduced fee we negotiated with your provider until you've reached your annual deductible amount. After that, you'll pay only the amount shown on the previous page, and we'll pay the rest.
- If you reach your annual out-of-pocket maximum, then we'll pay 100% of your costs for most covered medical services.²

Shield your healthcare needs with a Shield Spectrum PPO today!

† Underwritten by Blue Shield of California Life & Health Insurance Company

1 The network of practitioners and facilities in the Discount Vision Program are managed by a contracted vision plan administrator (including any screening and credentialing of provider). Blue Shield does not review the services provided by discount program providers for medical necessity or efficacy. Nor does Blue Shield make any recommendations, representations, claims, or guarantees regarding the practitioners, their availability, fees, services, or products. Some services offered through the discount program may already be included as part of the Blue Shield health plan covered benefits. Members should access those covered services prior to using the discount program. Members who are not satisfied with products or services received from the discount program may use the Blue Shield grievance process described in the Grievance Process section of the Evidence of Coverage or Policy. Blue Shield reserves the right to terminate this program at any time without notice.

2 For PPO 5500, amounts you pay for office visits and prescriptions do not count toward the deductible or out-of-pocket maximum. After you meet the out-of-pocket maximum, copayments for these services will continue. For PPO 5000, prescription drugs do not count toward the deductible or out-of-pocket maximum, and continue to be charged once the out-of-pocket maximum has been met. See the Evidence of Coverage or Policy for more details.