

Shield Savings

Individual and Family Plans

Shield Savings 1800/3600 (HSA)

Shield Savings 4000/8000 (HSA)

Shield Savings 3500 (HSA)

Shield Savings 5200 (HSA)

Put yourself in control, and save money while doing so.

We understand you're looking for ways to stretch every dollar. Health care is no exception. Shield SavingsSM PPO plans are your answer. These are high-deductible health plans that offer you lower monthly rates than most other Blue Shield plans, and they're compatible with Health Savings Accounts (HSAs).¹ With a variety of plans, rates, and deductibles to choose from, the Shield Savings portfolio has a plan that is the right fit for you.

To help you cover your deductible in the event of hospitalization, we also offer a 12-month supplemental hospital insurance indemnity rider – Bridge Plan¹ – with select Shield Savings plans. Bridge Plan gives you \$1,500 if you are hospitalized for 72 consecutive hours or more during your first year of coverage.² Now you can have peace of mind, knowing you have a backup: Bridge Plan.

Six great reasons to choose a Shield Savings plan today:

- Low monthly rates
- Preventive exam at no charge before meeting the deductible
- Optional Bridge Plan rider (select plans)
- Compatible with an HSA, so you can enjoy potential tax savings
- Comprehensive generic and brand-name prescription drug coverage
- 100% coverage for all covered in-network services after meeting the out-of-pocket maximum

Compare for yourself all the great benefits of Shield Savings plans

	Shield Savings 1800/3600 ¹	Shield Savings 3500 ¹	Shield Savings 4000/8000 ¹	Shield Savings 5200 ¹
Office visits	\$35 after deductible		\$0 after deductible	
Preventive care exam			\$0	
Mammogram and GYN screening			\$0	
Inpatient hospitalization	30% after deductible		\$0 after deductible	
Outpatient surgery	30% after deductible		\$0 after deductible	
Lab and X-ray	30% after deductible		\$0 after deductible	
Emergency room	\$75 (waived if admitted) + 30% after deductible	\$100 (waived if admitted) + \$0 after deductible		\$0 after deductible
Maternity			Not covered	
Generic Rx	\$10 after deductible			\$0 after deductible
Brand formulary Rx	\$35 after deductible			\$0 after deductible
Bridge Plan (optional rider)	n/a	Benefit value: \$1,500 per member (\$3,000 maximum per family)		
Annual deductible	\$1,800 for individuals or \$3,600 for families	\$3,500 per member and \$7,000 per family	\$4,000 for individuals or \$8,000 for families	\$5,200 per member and \$10,400 per family
Annual out-of-pocket maximum (includes deductible)	\$5,950 for individuals or \$11,900 for families	\$5,000 per member and \$10,000 per family	\$4,000 for individuals or \$8,000 for families	\$5,200 per member and \$10,400 per family

Amounts shown represent the member's financial responsibility when using Blue Shield network providers, unless otherwise indicated. This document is a summary only. For a detailed description of plan benefits and exclusions, request a copy of the 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
- For Shield Savings 3500 and 5200 plans, each family member only has to meet the per member deductible, and that amount accumulates to the total family deductible.
- For Shield Savings 3600 and 8000 plans, the family deductible is satisfied by any combination of family members; there's no individual deductible for families.

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.³

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 you receive preventive care right away at no charge.
- 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 all covered medical services.

Take control of your health care.
Apply for a **Shield Savings** plan today!

[†] Underwritten by Blue Shield of California Life & Health Insurance Company (Blue Shield Life). Shield Savings plans 1800/3600, 3500, and 5200 are pending regulatory approval.

¹ A Health Savings Account (HSA) is a personal savings account that allows you to pay for qualified medical expenses with tax-advantaged dollars. You contribute money to an HSA through pre-tax or post-tax contributions. The money contributed to the account is not subject to federal income tax at the time of deposit. Funds in an HSA roll over and accumulate year after year if not spent, and all money in your HSA is owned by you. Although most consumers who enroll in an HSA-compatible health plan are eligible to open an HSA, members should consult with a financial adviser to determine if an HSA/HDHP is a good financial fit for them. Blue Shield does not offer tax advice or HSAs. HSAs are offered through financial institutions. For more information about HSAs, eligibility and the law's current provisions, consumers should ask their financial or tax adviser.

² Bridge Plan is available only at the time of enrollment, and acceptance is conditioned on approval of enrollment into an eligible health plan (Shield Savings 3500, 4000/8000, or 5200 plans). Coverage begins on the effective date of the health plan, and continues to be effective for the next 12 months. After the 12-month term has ended, the benefit will have a \$0 cash value, and all premium payments for it stops. The benefit is \$1,500 per member (\$3,000 maximum per family), with no more than one payment per member per lifetime. The benefit is payable if you have been hospitalized for 72 consecutive hours or longer during your first year of enrollment.

³ 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 Policy. Blue Shield reserves the right to terminate this program at any time without notice.