Platinum Full PPO 150/15 OffEx

Benefit Summary (For groups 1 to 100)
(Uniform Health Plan Benefits and Coverage Matrix)

Blue Shield of California

Effective January 1, 2017

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

This health plan uses the Full PPO Provider Network

	Participating Providers[2]	Non-Participating Providers[2]
Calendar Year Medical Deductible[2] (Copayments for covered services from participating providers accrue to both the participating and non-participating provider calendar year medical deductibles.)	$150 per individual / $300 per family	$300 per individual / $600 per family
Calendar Year Out-of-Pocket Maximum[1] (Any calendar year medical deductible accrues to the calendar year out-of-pocket maximum. Copayments for covered services from participating providers accrue to both the participating and non-participating provider calendar year out-of-pocket maximums.)	$3,000 per individual / $6,000 per family	$8,000 per individual / $16,000 per family
Lifetime Benefit Maximum	None	

Covered Services	**Member Copayment**	
	Participating Providers[2]	**Non-Participating Providers[2]**
PROFESSIONAL SERVICES		
Professional Benefits		
Primary care physician office visits	$15 per visit (not subject to the calendar year medical deductible)	40%
Other practitioner office visit	$15 per visit (not subject to the calendar year medical deductible)	40%
Specialist physician office visits	$30 per visit (not subject to the calendar year medical deductible)	40%
Teladoc consultation	$5 per consultation (not subject to the calendar year medical deductible)	Not Covered
Allergy Testing and Treatment Benefits		
Primary care physician office visits (includes visits for allergy serum injections)	$15 per visit (not subject to the calendar year medical deductible)	40%
Specialist physician office visits (includes visits for allergy serum injections)	$30 per visit (not subject to the calendar year medical deductible)	40%
Allergy serum purchased separately for treatment	10%	40%

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Preventive Health Benefits[4]		
Preventive health services (as required by applicable Federal and California law)	No Charge (not subject to the calendar year medical deductible)	Not Covered
OUTPATIENT SERVICES		
Hospital Benefits (Facility Services)		
Outpatient surgery performed at a free-standing ambulatory surgery center[5]	10%	40%[6]
Outpatient surgery performed in a hospital or a hospital affiliated ambulatory surgery center[5]	10%	40%[6]
Outpatient visit	10%	40%
Outpatient services for treatment of illness or injury and necessary supplies (except as described under "Rehabilitation Benefits" and "Speech Therapy Benefits")	10%	40%[6]
Bariatric surgery[7] (prior authorization required; medically necessary surgery for weight loss, for morbid obesity only)	10%	40%[6]
OUTPATIENT X-RAY, IMAGING, PATHOLOGY AND LABORATORY BENEFITS		
CT scans, MRIs, MRAs, PET scans, and cardiac diagnostic procedures utilizing nuclear medicine (prior authorization is required)		
Performed in a hospital[3] (prior authorization is required)	$100 per visit + 10%	40%[6]
Performed in a free-standing radiological center[3] (prior authorization is required)	10%	40%
Outpatient diagnostic x-ray and imaging		
Performed in a hospital[3]	10%	40%[6]
Performed in a free-standing or affiliated facility[3]	10%	40%
Outpatient diagnostic laboratory and pathology		
Performed in a hospital[3]	10%	40%[6]
Performed in a free-standing or affiliated facility[3]	10%	40%
California Prenatal Screening Program	No Charge (not subject to the calendar year medical deductible)	No Charge (not subject to the calendar year medical deductible)
HOSPITALIZATION SERVICES		
Hospital Benefits (Facility Services)		
Inpatient physician services	10%	40%
Inpatient non-emergency facility services (semi-private room and board, and medically-necessary services and supplies, including subacute care)	10%	40%[8]
Bariatric surgery[7] (prior authorization required; medically necessary surgery for weight loss, for morbid obesity only)	10%	40%[8]
Inpatient Skilled Nursing Benefits[9,10] (combined maximum of up to 100 days per benefit period; prior authorization is required; semi-private accommodations)		
Services by a free-standing skilled nursing facility	10%	10%
Skilled nursing unit of a hospital	10%	40%[8]
EMERGENCY HEALTH COVERAGE		
Emergency room services not resulting in admission – facility fee (copayment does not apply if the member is directly admitted to the hospital for inpatient services)	$100 per visit + 10%	$100 per visit + 10%
Emergency room services resulting in admission – facility fee (when the member is admitted directly from the ER)	10%	10%
Emergency room services not resulting in admission – physician fee (copayment does not apply if the member is directly admitted to the hospital for inpatient services)	10%	10%
Emergency room services resulting in admission – physician fee	10%	10%
Urgent care	$15 per visit (not subject to the calendar year medical deductible)	Not Covered
AMBULANCE SERVICES		
Emergency or authorized transport (ground or air)	10%	10%

	Participating Pharmacy	Non-Participating Pharmacy
PRESCRIPTION DRUG (PHARMACY) COVERAGE[11,12,13,14,16,17]		
Retail Pharmacies (up to a 30-day supply)		
Contraceptive drugs and devices[14]	No Charge (not subject to the calendar year medical deductible)	Not Covered
Tier 1 drugs	$5 per prescription	Not Covered
Tier 2 drugs	$30 per prescription	Not Covered
Tier 3 drugs	$50 per prescription	Not Covered
Tier 4 drugs (excluding Specialty Drugs)	30% up to $250 maximum per prescription	Not Covered
Mail Service Pharmacies (up to a 90-day supply)		
Contraceptive drugs and devices[14]	No Charge (not subject to the calendar year medical deductible)	Not Covered
Tier 1 drugs	$10 per prescription	Not Covered
Tier 2 drugs	$60 per prescription	Not Covered
Tier 3 drugs	$100 per prescription	Not Covered
Tier 4 drugs (excluding Specialty Drugs)	30% up to $500 maximum per prescription	Not Covered
Network Specialty Pharmacies[12,16] (up to a 30-day supply)		
Tier 4 drugs	30% up to $250 maximum per prescription	Not Covered
Oral anticancer medications	30% up to $200 maximum per prescription	Not Covered
	Participating Providers[2]	**Non-Participating Providers**[2]
PROSTHETICS/ORTHOTICS		
Prosthetic equipment and devices (separate office visit copayment may apply)	10%	Not Covered
Orthotic equipment and devices (separate office visit copayment may apply)	10%	Not Covered
DURABLE MEDICAL EQUIPMENT		
Breast pump	No Charge (not subject to the calendar year medical deductible)	Not Covered
Other durable medical equipment	50%	Not Covered
	MHSA Participating Providers[2]	**MHSA Non-Participating Providers**[2]
MENTAL HEALTH SERVICES AND BEHAVIORAL HEALTH SERVICES[18]		
Inpatient hospital services (prior authorization is required)	10%	40%[8]
Residential care (prior authorization is required)	10%	40%[8]
Inpatient professional (physician) services	10%	40%
Routine outpatient mental health and behavioral health services (includes professional/physician visits)	$15 per visit (not subject to the calendar year medical deductible)	40%
Non-routine outpatient mental health and behavioral health services (includes behavioral health treatment, electroconvulsive therapy, intensive outpatient programs, office-based opioid treatment, partial hospitalization programs, and transcranial magnetic stimulation. For partial hospitalization programs, a higher copayment and facility charges may apply per episode of care)	10%	40%
SUBSTANCE USE DISORDER SERVICES[18]		
Inpatient hospital services (prior authorization is required)	10%	40%[8]
Residential care (prior authorization is required)	10%	40%[8]
Inpatient professional (physician) services	10%	40%
Routine outpatient substance use disorder services (includes professional/physician visits)	$15 per visit (not subject to the calendar year medical deductible)	40%

Non-Routine Outpatient Substance Use Disorder Services (includes intensive outpatient programs, partial hospitalization programs, and office-based opioid detoxification and/or maintenance therapy. Some services may require prior authorization and facility charges.)	10%	40%
	Participating Providers[2]	**Non-Participating Providers[2]**
HOME HEALTH SERVICES		
Home health care agency services[9] (up to 100 prior authorized visits per calendar year)	10%	Not Covered[15]
Home infusion/home intravenous injectable therapy and infusion nursing visits provided by a home infusion agency	10%	Not Covered[15]
HOSPICE PROGAM BENEFITS		
Routine home care	No Charge	Not Covered[15]
Inpatient respite care	No Charge	Not Covered[15]
24-hour continuous home care	No Charge	Not Covered[15]
Short-term inpatient care for pain and symptom management	No Charge	Not Covered[15]
CHIROPRACTIC BENEFITS		
Chiropractic services[1,9] (up to 12 visits per calendar year)	50% (not subject to the calendar year medical deductible)	50% (not subject to the calendar year medical deductible)
ACUPUNCTURE BENEFITS		
Acupuncture services	$25 per visit	40%
REHABILITATION/HABILITATIVE BENEFITS (Physical, Occupational, and Respiratory Therapy)		
Office location	10%	40%
SPEECH THERAPY BENEFITS		
Office location	10%	40%
PREGNANCY AND MATERNITY CARE BENEFITS		
Prenatal and preconception physician office visit: initial visit (for inpatient hospital services, see "Hospitalization Services")	No Charge (not subject to the calendar year medical deductible)	40%
Prenatal and preconception physician office visits: subsequent visits (for inpatient hospital services, see "Hospitalization Services")	10%	40%
Postnatal physician office visit: initial visit (for inpatient hospital services, see "Hospitalization Services")	No Charge (not subject to the calendar year medical deductible)	40%
Delivery and all inpatient physician services	10%	40%
Abortion services (an additional facility copayment may apply when services are rendered in a hospital or outpatient surgery center)	10%	40%
FAMILY PLANNING BENEFITS		
Counseling, consulting, and education [4] (includes insertion of IUD, as well as injectable and implantable contraceptive for women)	No Charge (not subject to the calendar year medical deductible)	Not Covered
Tubal ligation[4]	No Charge (not subject to the calendar year medical deductible)	Not Covered
Vasectomy (an additional facility copayment may apply when services are rendered in a hospital or outpatient surgery center)	10%	Not Covered
Infertility services (Not covered except for diagnosis and treatment of the cause of infertility (unless your plan includes additional coverage). Member share of cost will be based on the service received.)	Not Covered	Not Covered
DIABETES CARE BENEFITS		
Devices, equipment, and non-testing supplies (for testing supplies see outpatient prescription drug benefits.)	50%	Not Covered
Diabetes self-management training in an office setting	No Charge (not subject to the calendar year medical deductible)	40%
CARE OUTSIDE OF PLAN SERVICE AREA (benefits provided through the BlueCard® Program for out-of-state emergency and non-emergency care are provided at the participating level of the local Blue Plan allowable amount when you use a Blue Cross/Blue Shield provider)		
Within US: BlueCard Program	See Applicable Benefit	See Applicable Benefit

Outside of US: BlueCard Worldwide	See Applicable Benefit	See Applicable Benefit

PEDIATRIC VISION BENEFITS[23] – Pediatric vision benefits are available for members through the end of the month in which the member turns 19. All pediatric vision benefits are provided through MESVision, Blue Shield's Vision Plan Administrator.

Comprehensive Eye Exam[19]: one per calendar year (includes dilation, if professionally indicated)		
Ophthalmologic - Routine ophthalmologic exam with refraction – new patient (S0620) - Routine ophthalmologic exam with refraction – established patient (S0621)	No Charge	Covered up to $30 maximum Allowance
Optometric - New patient exams (92002/92004) - Established patient exams (92012/92014)	No Charge	Covered up to $30 maximum Allowance
Eyeglasses		
Lenses: one pair per calendar year - Single vision (V2100-2199) - Conventional (Lined) bifocal (V2200-2299) - Conventional (Lined) trifocal (V2300-2399) - Lenticular (V2121, V2221, V2321) Lenses include choice of glass, plastic, or polycarbonate lenses, all lens powers (single vision, bifocal, trifocal, lenticular), fashion and gradient tinting, scratch coating, oversized and glass-grey #3 prescription sunglass lenses.	No Charge	Covered up to a maximum Allowance of: $25 single vision $35 lined bifocal $45 lined trifocal $45 lenticular
Optional Lenses and Treatments		
UV coating	No Charge	Not Covered
Polycarbonate lenses	No Charge	Not Covered
Anti-reflective coating	$35	Not Covered
High-index lenses	$30	Not Covered
Photochromic lenses – plastic	$25	Not Covered
Photochromic lenses – glass	$25	Not Covered
Polarized lenses	$45	Not Covered
Standard progressives	$55	Not Covered
Premium progressives	$95	Not Covered
Frame[20] (one frame per calendar year)		
Collection frames Note: "Collection" frames are available at no cost at participating independent providers. Retail chain providers typically do not display the "Collection," but are required to maintain a comparable selection of frames that are covered in full.	No Charge	Covered up to $40 maximum Allowance
Non-Collection frames (V2020)	Covered up to $150 maximum Allowance	Covered up to $40 maximum Allowance
Contact Lenses[21]		
Non-Elective (Medically Necessary) –hard or soft[22]	No Charge	Covered up to $225 maximum Allowance
Elective (Cosmetic/Convenience) –standard hard (V2500, V2510)	No Charge	Covered up to $75 maximumAllowance
Elective (Cosmetic/Convenience) – standard soft (V2520) (One pair per month, up to 6 months, per Calendar Year)	No Charge	Covered up to $75 maximum Allowance
Elective (Cosmetic/Convenience) – non-standard hard (V2501-V2503, V2511-V2513, V2530-V2531)	No Charge	Covered up to $75 maximum Allowance
Elective (Cosmetic/Convenience) – non-standard soft (V2521-V2523) (One pair per month, up to 3 months, per Calendar Year)	No Charge	Covered up to $75 maximum Allowance
Other Pediatric Vision Benefits		
Comprehensive low vision exam[22] (Once every 5 Calendar Years)	35%	Not Covered
Low vision devices[22] (One aid per Calendar Year)	35%	Not Covered
Diabetes management referral	No Charge	Not Covered

PEDIATRIC DENTAL BENEFITS[24] – Pediatric dental benefits are available for members through the end of the month in which the member turns 19. All pediatric dental benefits are provided by Blue Shield's Dental Plan Administrator.

Diagnostic and Preventive	Participating Dentists	Non-Participating Dentists[27]
Oral exam	No Charge	20%
Preventive – cleaning	No Charge	20%
Preventive – x-ray	No Charge	20%
Sealants per tooth	No Charge	20%
Topical fluoride application	No Charge	20%
Space maintainers – fixed	No Charge	20%
Basic Services[25]		
Restorative procedures	20%	30%
Periodontal maintenance services	20%	30%
Major Services[25]		
Crowns and casts	50%	50%
Endodontics	50%	50%
Periodontics (other than maintenance)	50%	50%
Prosthodontics	50%	50%
Oral surgery	50%	50%
Orthodontics[25,26]		
Medically necessary orthodontics	50%	50%

1 For family coverage, there is an individual out-of-pocket maximum within the family out-of-pocket maximum. This means that the out-of-pocket maximum will be met for an individual who meets the individual out-of-pocket maximum prior to the family meeting the family out-of-pocket maximum.
Copayments or coinsurance for covered services accrue to the calendar year out-of-pocket maximum except copayments or coinsurance for:

- Charges in excess of specified benefit maximums
- Bariatric surgery: covered travel expenses for bariatric surgery
- Chiropractic benefits
- Dialysis center benefits: dialysis services from a non-participating provider

Copayments, coinsurance and charges for services not accruing to the member's calendar year out-of-pocket maximum continue to be the member's responsibility after the calendar year out-of-pocket maximum is reached. Please refer to the Summary of Benefits and *Evidence of Coverage* for additional details.

2 For family coverage, there is an individual medical deductible within the family medical deductible. This means that the medical deductible will be met for an individual who meets the individual medical deductible prior to the family meeting the family medical deductible.
Member is responsible for copayment in addition to any charges above allowable amounts. The coinsurance indicated is a percentage of allowable amounts. Participating providers accept Blue Shield's allowable amount as full payment for covered services. Non-participating providers can charge more than these amounts. When members use non-participating providers, they must pay the applicable deductibles, copayments or coinsurance plus any amount that exceeds Blue Shield's allowable amount. Charges above the allowable amount do not count toward the calendar year medical deductible or out-of-pocket maximum.

3 Participating non-hospital based ("freestanding") outpatient x-ray, pathology and laboratory facilities may not be available in all areas; however the member can obtain outpatient x-ray, pathology and laboratory services from a hospital or an ambulatory surgery center affiliated with a hospital, with payment according to your hospital services benefits.

4 Preventive Health Services, including an annual preventive care or well-baby care office visit, are not subject to the calendar year medical deductible. Other covered non-preventive services received during, or in connection with, the preventive care or well-baby care office visit are subject to the calendar year medical deductible and applicable member copayment/coinsurance.

5 Participating ambulatory surgery centers may not be available in all areas. Outpatient surgery services may also be obtained from a hospital or an ambulatory surgery center that is affiliated with a hospital, and paid according to the hospital services benefits.

6 The allowable amount for non-emergency surgery and services performed in a non-participating ambulatory surgery center or outpatient unit of a non-participating hospital is $350 per day. Members are responsible for the coinsurance and all charges in excess of $350. Charges that exceed the allowable amount do not count toward the calendar year out-of-pocket maximum and continue to be owed after the maximum is reached.

7 Bariatric surgery is covered when prior authorized by Blue Shield; however, for members residing in Imperial, Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, Santa Barbara and Ventura Counties ("Designated Counties"), bariatric surgery services are covered only when performed at designated contracting bariatric surgery facilities and by designated contracting surgeons. Coverage is not available for bariatric services from any other participating provider and there is no coverage for bariatric services from non-participating providers. In addition, if prior authorized by Blue Shield, a member in a Designated County who is required to travel more than 50 miles to a designated bariatric surgery facility will be eligible for limited reimbursement for specified travel expenses for the member and one companion. Refer to the Summary of Benefits and *Evidence of Coverage* for further details.

8 The allowable amount for non-emergency hospital services received from a non-participating hospital is $2,000 per day. Members are responsible for 50% of the coinsurance and all charges in excess of $2,000 per day. Charges that exceed the allowable amount do not count toward the calendar year out-of-pocket maximum and continue to be owed after the maximum is reached.

9 For plans with a calendar year medical deductible amount, services with a day or visit limit accrue to the calendar year day or visit limit maximum regardless of whether the calendar year medical deductible has been met.

10 Services may require prior authorization. When services are prior authorized, a member's share-of-cost is paid at the participating provider amount.

11 If the member or physician selects a brand drug when a Tier 1 drug equivalent is available, the member is responsible for paying the difference in cost between the brand drug and its Tier 1 drug equivalent, in addition to the Tier 1 drug copayment. The difference in cost that the member must pay does not accrue to any calendar year medical or pharmacy deductible and is not included in the calendar year out-of-pocket maximum responsibility calculation. The member or physician may request a medical necessity exception to the difference in cost as further described in the *Evidence of Coverage*. Refer to the *Evidence of Coverage* and Summary of Benefits for detail.

12 Network Specialty Pharmacies dispense Specialty Drugs which require coordination of care, close monitoring, or extensive patient training that generally cannot be met by a retail pharmacy. Network Specialty Pharmacy also dispense Specialty Drugs requiring special handling or manufacturing processes, restriction to certain Physicians or pharmacies, or reporting of certain clinical events to the FDA. Specialty Drugs are generally high cost.

13 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 a Medicare prescription drug plan while you maintain this coverage. However, you should be aware that if you have a subsequent break in this coverage of 63 days or more any time after you were first eligible to enroll in a Medicare prescription drug plan, you could be subject to a late enrollment penalty in addition to your Part D premium.

14 Contraceptive drugs and devices covered under the outpatient prescription drug benefits do not require a copayment and are not subject to the calendar year medical deductible. However, if a brand contraceptive is selected when a Tier 1 drug equivalent is available, the member is responsible for paying the difference between the cost to Blue Shield for the brand contraceptive and its Tier 1 drug equivalent. The difference in cost that the member must pay does not accrue to any calendar year medical or pharmacy deductible and is not included in the calendar year out-of-pocket maximum responsibility calculation. The member or physician may request a medical necessity exception to the difference in cost as further described in the *Evidence of Coverage*. In addition, select contraceptives may need prior authorization to be covered without a copayment. The Member may receive up to a 12-month supply of contraceptive Drugs.

15 Services from non-participating providers, home health care, home infusion and hospice services are not covered unless prior authorized. When these services are prior authorized, a member's share-of-cost is paid at the participating provider amount.

16 Specialty drugs are available from a Network Specialty Pharmacy. A Network Specialty Pharmacy provides specialty drugs by mail or upon member request, at an associated retail store for pickup.

17 Blue Shield's Short-Cycle Specialty Drug Program allows initial prescriptions for select Specialty Drugs to be dispensed for a 15-day trial supply, as further described in the *Evidence of Coverage*. In such circumstances, the applicable Specialty Drug copayment or coinsurance will be pro-rated.

18 Mental Health and Substance Abuse Services are accessed through Blue Shield's Mental Health Service Administrator (MHSA) using Blue Shield's MHSA participating and non-participating providers. Only Mental Health and Substance Abuse Services rendered by Blue Shield MHSA participating providers are administered by the Blue Shield MHSA. Mental Health and Substance Abuse Services rendered by non-participating providers are administered by Blue Shield. For a listing of severe mental illnesses, including serious emotional disturbances of a child, and other benefit details, please refer to the Summary of Benefits and *Evidence of Coverage*. Inpatient services for acute medical detoxification are covered under the medical benefit; see the Hospital Benefits (Facility Services) section of the *Evidence of Coverage* for benefit details. Services for acute medical detoxification are accessed through Blue Shield using Blue Shield's participating providers or non-participating provider

19 The comprehensive examination benefit allowance does not include fitting and evaluation fees for contact lenses.

20 This benefit covers collection frames at no cost at participating independent and retail chain providers. Participating retail chain providers typically do not display the frames as "Collection" but are required to maintain a comparable selection of frames that are covered in full. For non-collection frames, the allowable amount is up to $150; however, if (a) the participating provider uses wholesale pricing, then the wholesale allowable amount will be up to $99.06, or if (b) the participating provider uses warehouse pricing, then the warehouse allowable amount will be up to $103.64. Participating providers using wholesale pricing are identified in the provider directory. If frames are selected that are more expensive than the allowable amount established for this benefit, the member is responsible for the difference between the allowable amount and the provider's charge.

21 Contact lenses are covered in lieu of eyeglasses . See the "Definitions" section in the *Evidence of Coverage* for the definitions of Elective Contact Lenses and Non-Elective (Medically Necessary) Contact Lenses. A report from the provider and prior authorization from the Vision Plan Administrator (VPA) is required.

22 A report from the provider and prior authorization from the contracted VPA is required.

23 Members can search for vision care providers in the "Find a Provider" section of blueshieldca.com. All pediatric vision benefits are provided through MESVision, Blue Shield's Vision Plan Administrator. Any vision services deductibles, copayments and coinsurance for covered vision services accrue to the calendar year out-of-pocket maximum. Charges in excess of benefit maximums and premiums do not accrue to the calendar year out-of-pocket maximum.

24 Members can search for dental network providers in the "Find a Provider" section of blueshieldca.com. All pediatric dental benefits are provided by Blue Shield's Dental Plan Administrator. Copayments and coinsurance for covered dental services accrue to the calendar year out-of-pocket maximum, including any copayments for covered orthodontia services. Charges in excess of benefit maximums and premiums do not accrue to the calendar year out-of-pocket maximum.

25 There are no waiting periods for pediatric dental services.

26 The Member's Copayment or Coinsurance for covered Medically Necessary Orthodontia 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.

27 For covered services rendered by non-participating dentists, the member is responsible for all charges above the allowable amount.

Benefit Plans may be modified to ensure compliance with state and federal requirements.

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Notice Informing Individuals about Nondiscrimination and Accessibility Requirements

Discrimination is against the law

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

Blue Shield of California:

- Provides aids and services at no cost to people with disabilities to communicate effectively with us such as:
  - Qualified sign language interpreters
  - Written information in other formats (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, age, disability or sex, you can file a grievance with:

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

Phone: (844) 831-4133 (TTY: 711)
Fax: (916) 350-7405
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.

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。如需免费幫助，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 libreng 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 naaltsoosísh yíiníłta'go bíiníghah? Doo bíiníghahgóó éí, naaltsoos nich'į' yiidóołtahígíí ła' nihee hóló. Díí naaltsoos ałdó' t'áá Diné k'ehjí ádoolníił nínízingo bíighah. Doo bąąh ílínígó shíká' adoowoł nínízingó nihich'į' béésh bee hodíilnih dóó námboo éí díí Blue Shield bee néího'dílzinígí bine'dęę' bikáá' éí doodagó éí (866) 346-7198 jį' hodíilnih. (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 է՞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 հետևի 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 اختیارتان 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/مشتری 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। ਮੁਫ਼ਤ ਵਿਚ ਮਦਦ ਪ੍ਰਾਪਤ ਕਰਨ ਲਈ ਤੁਹਾਡੇ Blue Shield ID ਕਾਰਡ ਦੇ ਪਿੱਛੇ ਦਿੱਤੇ ਮੈਂਬਰ/ਕਸਟਮਰ ਸਰਵਿਸ ਟੈਲੀਫ਼ੋਨ ਨੰਬਰ ਤੇ, ਜਾਂ (866) 346-7198 ਤੇ ਕਾੱਲ ਕਰੋ। (Punjabi)

ប្រការសំខាន់ៈ តើអ្នកអាចលិខិតនេះ ជាឯកសារឬទេ? បើមិនអាចទេ យើងអាចធ្វើការជួយអ្នកក្នុងការអានលិខិតនេះ។ អ្នកក៏អាចទទួលបានលិខិតនេះជាភាសារបស់អ្នកផងដែរ។ សម្រាប់ជំនួយដោយឥតគិតថ្លៃ សូមហៅទូរស័ព្ទស្នាមញ្ញទៅកាន់លេខទូរស័ព្ទសេវាសមាជិក/អតិថិជនដែលមាននៅលើខ្នងប័ណ្ណសម្គាល់ Blue Shield របស់អ្នក ឬក្រាមរយៈលេខ (866) 346-7198។ (Khmer)

المهم: هل تستطيع قراءة هذا الخطاب؟ إن 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 346-7198 (866).(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 โปรดขอความช่วยจากผู้อ่านได้ 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। नि:शुल्क मदद प्राप्त करने के लिए अपने Blue Shield ID कार्ड के पीछे दिए गये मेंबर/कस्टमर सर्विस टेलीफोन नंबर, या
(866) 346-7198 पर कॉल करें। (Hindi)