

Changes to your Small Business PPO Savings Off Exchange plans

As of January 1, 2024

This notice describes the changes to your Blue Shield health coverage upon your group's renewal. This is only a summary. Updates will be made to the *Evidence of Coverage and Health Service Agreement (EOC)*. Please visit blueshieldca.com/policies on or after November 1, 2023 for updated terms and conditions of coverage. If you have any questions about the changes listed below, please contact your Blue Shield representative or call Group Employer Services at **(800) 325-5166**.

All Blue Shield plans are subject to limitations and exclusions. This document is only a summary for informational purposes. It is not a contract. Please refer to the Evidence of Coverage, the Summary of Benefits, and the group contract for the exact terms and conditions of coverage. Benefits are subject to modification by Blue Shield for subsequently enacted state or federal legislation.

The following changes are being made to your health plan:

Product Name

Due to plan requirements from the U.S. Department of Health and Human Services (HHS), the following Product Names have been updated to reflect the correct values:

2023

Silver Full PPO Savings 2300/25% OffEx
Silver Tandem PPO Savings 2300/25% OffEx
Bronze Full PPO Savings 7000 OffEx
Bronze Tandem PPO Savings 7000 OffEx

2024

Silver Full PPO Savings 2300/30% OffEx
Silver Tandem PPO Savings 2300/30% OffEx
Bronze Full PPO Savings 7500 OffEx
Bronze Tandem PPO Savings 7500 OffEx

Calendar Year medical deductible

In an effort to enhance your plan benefits, the calendar year medical deductible for participating providers will increase for the following plans:

| | <u>2023</u> | <u>2024</u> |
|--|---|--|
| Bronze Full PPO Savings 7500 OffEx Bronze Tandem PPO Savings 7500 OffEx | <p><i>When Using a Participating Provider³</i> <i>\$7,000 Individual/ \$14,000 Family</i></p> <p><i>When Using any combination of Participating³ and Non-Participating Provider⁴</i> <i>\$10,000 Individual/ \$20,000 Family</i></p> | <p><i>When Using a Participating Provider³</i> <i>\$7,500 Individual/ \$15,000 Family</i></p> <p><i>When Using any combination of Participating³ and Non-Participating Provider⁴</i> <i>\$10,500 Individual/ \$21,000 Family</i></p> |

Calendar-Year Out-of-Pocket Maximum

Consistent with new Federal regulations, the Calendar-Year Out-of-Pocket Maximum for participating and non-participation providers will change for the following plans:

| | <u>2023</u> | <u>2024</u> |
|--|---|---|
| Silver Full PPO Savings 2300/30% OffEx | <p><i>When Using a Participating Provider³</i> <i>\$7,500 Individual/</i></p> | <p><i>When Using a Participating Provider³</i> <i>\$7,900 Individual/</i></p> |

| | | |
|--|---|---|
| Silver Tandem PPO Savings 2300/30% OffEx | \$15,000 Family | \$15,800 Family |
| Silver Full PPO Savings 2600/35% HDHP PrevRx OffEx | <i>When Using a Non-Participating Provider^A</i> \$15,000 Individual/ \$30,000 Family | <i>When Using a Non-Participating Provider^A</i> \$15,800 Individual/ \$31,600 Family |
| Silver Tandem PPO Savings 2600/35% HDHP PrevRx OffEx | | |
| Bronze Full PPO Savings 5700/40% OffEx | <u>2023</u> <i>When Using a Participating Provider^B</i> \$7,000 Individual/ \$14,000 Family | <u>2024</u> <i>When Using a Participating Provider^B</i> \$7,500 Individual/ \$15,000 Family |
| Bronze Tandem PPO Savings 5700/40% OffEx | | |
| Bronze Full PPO Savings 7500 OffEx | <i>When Using a Non-Participating Provider^A</i> \$14,000 Individual/ \$28,000 Family | <i>When Using a Non-Participating Provider^A</i> \$15,000 Individual/ \$30,000 Family |
| Bronze Tandem PPO Savings 7500 OffEx | | |
| Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx | <u>2023</u> <i>When Using a Participating Provider^B</i> \$3,300 Individual/ \$6,600 Family | <u>2024</u> <i>When Using a Participating Provider^B</i> \$4,000 Individual/ \$8,000 Family |
| Gold Tandem PPO Savings 1750/15% HDHP PrevRx OffEx | <i>When Using a Non-Participating Provider^A</i> \$6,600 Individual/ \$13,200 Family | <i>When Using a Non-Participating Provider^A</i> \$8,000 Individual/ \$16,000 Family |

HSA plan: Self-only coverage deductible

Consistent with new Federal regulations, the HSA plan: Self-only coverage deductible will change for the following plans:

| | | |
|--------------------------------------|--|--|
| Bronze Full PPO Savings 7500 OffEx | <u>2023</u> <i>When using a participating provider^B</i> \$7,000 | <u>2024</u> <i>When using a participating provider^B</i> \$7,500 |
| Bronze Tandem PPO Savings 7500 OffEx | <i>When Using a Non-Participating Provider^A</i> \$10,000 | <i>When Using a Non-Participating Provider^A</i> \$10,500 |

HSA family plan: individual deductible

Consistent with new Federal regulations, the HSA family plan: individual deductible will change for the following plans:

| | | |
|--|--|--|
| Silver Full PPO Savings 2300/30% OffEx | <u>2023</u> <i>When using a participating provider^B</i> \$2,300 | <u>2024</u> <i>When using a participating provider^B</i> \$3,200 |
| Silver Tandem PPO Savings 2300/30% OffEx | <i>When Using a Non-Participating Provider^A</i> | <i>When Using a Non-Participating Provider^A</i> |

| | | |
|--|--|--|
| | \$4,600 | \$6,400 |
| Bronze Full PPO Savings 7500 OffEx Bronze Tandem PPO Savings 7500 OffEx | <u>2023</u> When using a participating provider ³ \$7,000 When Using a Non-Participating Provider ⁴ \$10,000 | <u>2024</u> When using a participating provider ³ \$7,500 When Using a Non-Participating Provider ⁴ \$10,500 |
| Silver Full PPO Savings 2600/35% HDHP PrevRx OffEx Silver Tandem PPO Savings 2600/35% HDHP PrevRx OffEx | <u>2023</u> When using a participating provider ³ \$2,600 When Using a Non-Participating Provider ⁴ \$5,200 | <u>2024</u> When using a participating provider ³ \$3,200 When Using a Non-Participating Provider ⁴ \$6,400 |
| Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx Gold Tandem PPO Savings 1750/15% HDHP PrevRx OffEx | <u>2023</u> When using a participating provider ³ \$1,750 When Using a Non-Participating Provider ⁴ \$3,500 | <u>2024</u> When using a participating provider ³ \$3,200 When Using a Non-Participating Provider ⁴ \$6,400 |

Physicians Services: Primary Care office visit | Specialist | Physician Home visits | Physician or surgeon services in an Outpatient Facility | Physician or surgeon services in an inpatient facility | Other practitioner office visit | Chiropractic services

The cost share will increase for the following plans:

| | | |
|--|--|--|
| Silver Full PPO Savings 2300/30% OffEx Silver Tandem PPO Savings 2300/30% OffEx | <u>2023</u> When using a participating provider ³ 25% | <u>2024</u> When using a participating provider ³ 30% |
|--|--|--|

Vasectomy

The cost share will change for the following plans:

| | | |
|--|--|---|
| Silver Full PPO Savings 2300/30% OffEx Silver Tandem PPO Savings 2300/30% OffEx | <u>2023</u> When using a participating provider ³ 25% deductible applies | <u>2024</u> When using a participating provider ³ No Charge deductible applies |
| Bronze Full PPO Savings 5700/40% OffEx Bronze Tandem PPO Savings 5700/40% OffEx | <u>2023</u> When using a participating provider ³ 40%, deductible applies | <u>2024</u> When using a participating provider ³ |

| | | |
|--|---|--|
| | | <i>No Charge, deductible applies</i> |
| Silver Full PPO Savings 2600/35% HDHP PrevRx OffEx Silver Tandem PPO Savings 2600/35% HDHP PrevRx OffEx | <u>2023</u> <i>When using a participating provider³ 35%, deductible applies</i> | <u>2024</u> <i>When using a participating provider³ No Charge deductible applies</i> |
| Gold Full PPO Savings 1750/15% HDHP PrevRx OffEx Gold Tandem PPO Savings 1750/15% HDHP PrevRx OffEx | <u>2023</u> <i>When using a participating provider³ 15% deductible applies</i> | <u>2024</u> <i>When using a participating provider³ No Charge deductible applies</i> |

Medical nutrition therapy not related to diabetes

The cost share will change for the following plans:

| | | |
|---|---|---|
| Silver Full PPO Savings 2300/30% OffEx Silver Tandem PPO Savings 2300/30% OffEx | <u>2023</u> <i>When using a participating provider³ 25%</i> | <u>2024</u> <i>When using a participating provider³ 30%</i> |
|---|---|---|

Emergency room services

The cost share will change for the following plans:

| | | |
|---|--|--|
| Silver Full PPO Savings 2300/30% OffEx Silver Tandem PPO Savings 2300/30% OffEx | <u>2023</u> <i>When using a participating provider³ \$150/surgery + 25%</i> <i>When Using any combination of Participating³ and Non-Participating Provider⁴ \$150/surgery + 25%</i> | <u>2024</u> <i>When using a participating provider³ 30%</i> <i>When Using any combination of Participating³ and Non-Participating Provider⁴ 30%</i> |
|---|--|--|

Emergency services: Emergency room physician services | Ambulance services | Ambulatory surgery center

The cost share will change for the following plans:

| | | |
|---|--|--|
| Silver Full PPO Savings 2300/30% OffEx Silver Tandem PPO Savings 2300/30% OffEx | <u>2023</u> <i>When using a participating provider³ 25%</i> <i>When Using any combination of Participating³ and Non-Participating Provider⁴ 25%</i> | <u>2024</u> <i>When using a participating provider³ 30%</i> <i>When Using any combination of Participating³ and Non-Participating Provider⁴ 30%</i> |
|---|--|--|

Urgent care services

The cost share will change for the following plans:

| | <u>2023</u> | <u>2024</u> |
|--|--|--|
| Silver Full PPO Savings 2300/30% OffEx | <i>When using a participating provider^s</i> | <i>When using a participating provider^s</i> |
| Silver Tandem PPO Savings 2300/30% OffEx | 25% | 30% |

Outpatient department of a Hospital: treatment of illness or injury, radiation therapy, chemotherapy, and necessary supplies

The cost share will change for the following plans:

| | <u>2023</u> | <u>2024</u> |
|--|--|--|
| Silver Full PPO Savings 2300/30% OffEx | <i>When using a participating provider^s</i> | <i>When using a participating provider^s</i> |
| Silver Tandem PPO Savings 2300/30% OffEx | 25% | 30% |

Inpatient department: Hospital services and stay | Special transplant facility inpatient services | Physician inpatient services | Inpatient facility services | Physician services

The cost share will change for the following plans:

| | <u>2023</u> | <u>2024</u> |
|--|--|--|
| Silver Full PPO Savings 2300/30% OffEx | <i>When using a participating provider^s</i> | <i>When using a participating provider^s</i> |
| Silver Tandem PPO Savings 2300/30% OffEx | 25% | 30% |

Inpatient Services: Outpatient Facility services

The cost share will change for the following plans:

| | <u>2023</u> | <u>2024</u> |
|--|--|--|
| Silver Full PPO Savings 2300/30% OffEx | <i>When using a participating provider^s</i> | <i>When using a participating provider^s</i> |
| Silver Tandem PPO Savings 2300/30% OffEx | \$150/surgery + 25% | 30% |

Diagnostic Tests: Laboratory center Includes diagnostic Papanicolaou (Pap) test. | Outpatient department of a Hospital Includes diagnostic Papanicolaou (Pap) test. | Outpatient radiology center Includes diagnostic mammography | Outpatient department of a Hospital Includes diagnostic mammography | Office location 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 | Outpatient department of a Hospital 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 | Outpatient radiology center diagnostic radiological procedures, such as CT scans, MRIs, MRAs, and PET scans

The cost share will change for the following plans:

| | <u>2023</u> | <u>2024</u> |
|--|--|--|
| Silver Full PPO Savings 2300/30% OffEx | <i>When using a participating provider^s</i> | <i>When using a participating provider^s</i> |
| Silver Tandem PPO Savings 2300/30% OffEx | 25% | 30% |

Habilitation & Rehabilitation: Office location | Outpatient department of a Hospital

The cost share will change for the following plans:

| | <u>2023</u> | <u>2024</u> |
|--|--|--|
| Silver Full PPO Savings 2300/30% OffEx | <i>When using a participating provider^s</i> | <i>When using a participating provider^s</i> |
| Silver Tandem PPO Savings 2300/30% OffEx | 25% | 30% |

Medical Equipment and Supplies: Orthotic equipment and devices | Prosthetic equipment and devices

The cost share will change for the following plans:

| | <u>2023</u> | <u>2024</u> |
|--|--|--|
| Silver Full PPO Savings 2300/30% OffEx | <i>When using a participating provider^s</i> | <i>When using a participating provider^s</i> |
| Silver Tandem PPO Savings 2300/30% OffEx | 25% | 30% |

Home Health: Home health care services

The cost share will change for the following plans:

| | <u>2023</u> | <u>2024</u> |
|--|--|--|
| Silver Full PPO Savings 2300/30% OffEx | <i>When using a participating provider^s</i> | <i>When using a participating provider^s</i> |
| Silver Tandem PPO Savings 2300/30% OffEx | 25% | 30% |

Skilled Nursing Care: Freestanding SNF (Skilled Nursing Facility) | Hospital-based SNF (Skilled Nursing Facility)

The cost share will change for the following plans:

| | <u>2023</u> | <u>2024</u> |
|--|--|--|
| Silver Full PPO Savings 2300/30% OffEx | <i>When using a participating provider^s</i> | <i>When using a participating provider^s</i> |
| Silver Tandem PPO Savings 2300/30% OffEx | 25% | 30% |

Dialysis services | Allergy serum billed separately from an office visit

The cost share will change for the following plans:

| | <u>2023</u> | <u>2024</u> |
|--|--|--|
| Silver Full PPO Savings 2300/30% OffEx | <i>When using a participating provider^s</i> | <i>When using a participating provider^s</i> |
| Silver Tandem PPO Savings 2300/30% OffEx | 25% | 30% |

PKU product formulas and special food products

The cost share will change for the following plans:

| | <u>2023</u> | <u>2024</u> |
|--|--|--|
| Silver Full PPO Savings 2300/30% OffEx | <i>When using a participating provider^s</i> | <i>When using a participating provider^s</i> |
| Silver Tandem PPO Savings 2300/30% OffEx | 25% | 30% |

| | | |
|--|--|--|
| | <i>When using any combination of participating³ and non-participating providers⁴ 25%</i> | <i>When using any combination of participating³ and non-participating providers⁴ 30%</i> |
|--|--|--|

Mental Health/Substance Use Disorder Services: Mental Health and Substance Use Disorder Office visit, including physician office visit | Other outpatient services | Partial Hospitalization | Psychological Testing | Physician inpatient services | Hospital services | Residential care

The cost share will change for the following plans:

| | | |
|--|---|---|
| Silver Full PPO Savings 2300/30% OffEx | <u>2023</u> <i>When using a participating provider³ 25%</i> | <u>2024</u> <i>When using a participating provider³ 30%</i> |
| Silver Tandem PPO Savings 2300/30% OffEx | <u>2023</u> <i>When using a participating provider³ 25%</i> | <u>2024</u> <i>When using a participating provider³ 30%</i> |

Prescription Drugs-Retail (30-day supply) Retail Tier 2 Drugs

The cost share will change for the following plans:

| | | |
|--|--|---|
| Silver Full PPO Savings 2300/30% OffEx | <u>2023</u> <i>When using a participating provider³ \$70/prescription</i> | <u>2024</u> <i>When using a participating provider³ \$75/prescription</i> |
| Silver Tandem PPO Savings 2300/30% OffEx | <i>When using a participating provider³ Level A: \$70/prescription Level B: \$95/prescription</i> | <i>When using a participating provider³ Level A: \$75/prescription Level B: \$100/prescription</i> |

Prescription Drugs-Retail (90-day supply) Retail Tier 2 Drugs

The cost share will change for the following plans:

| | | |
|--|--|--|
| Silver Full PPO Savings 2300/30% OffEx | <u>2023</u> <i>When using a participating provider³ \$210/prescription</i> | <u>2024</u> <i>When using a participating provider³ \$225/prescription</i> |
| Silver Tandem PPO Savings 2300/30% OffEx | <i>When using a participating provider³ Level A: \$210/prescription Level B: \$285/prescription</i> | <i>When using a participating provider³ Level A: \$225/prescription Level B: \$300/prescription</i> |

Prescription Drugs-Mail Order (31-90 day supply) Mail Tier 2 Drugs

The cost share will change for the following plans:

| | <u>2023</u> | <u>2024</u> |
|--|--|--|
| Silver Full PPO Savings 2300/30% OffEx | <i>When using a participating provider⁸</i> | <i>When using a participating provider⁸</i> |
| Silver Tandem PPO Savings 2300/30% OffEx | <i>\$140/prescription</i> | <i>\$150/prescription</i> |

The following **changes** have been made to your benefits:

EOC Change: Exclusions and Limitations: General Exclusions and Limitations Table

Personal care items have been revised to clarify specific items or services not covered under medical policies.

From: Member convenience items, such as internet, phones, televisions, guest trays, and personal hygiene items.

To: Member convenience items or services, such as internet, phones, televisions, guest trays, personal hygiene items, and home delivery services.

EOC Change: Exclusions and Limitations: General Exclusions and Limitations Table

Hospital care programs or services provided in a home setting (Hospital-at-home programs) have been added to "General Exclusions and Limitations.", to clarify benefits not covered under the medical policy.

SOB change: Other Professional Services

The benefit service "Podiatric services" listed in your SOB has been combined with services available under "Other practitioner office visit."

From:

Other practitioner office visit

Includes nurse practitioners, physician assistants, and therapists.

To:

Other practitioner office visit

Includes nurse practitioners, physician assistants, therapists, and podiatrists.

EOC change: Diabetes Care Services: All related necessary supplies for Continuous Blood Glucose Monitors

Language revision to clarify that the continuous blood glucose monitors benefit covers all related necessary supplies for continuous blood glucose monitors.

This change is in the following areas of your EOC:

- Diabetes Care Services: Devices, Equipment, and Supplies
- Durable Medical Equipment
- Prescription Drug Benefits
- Definitions: Drugs

EOC change: Diagnostic X-ray, Imaging, Pathology, and Laboratory services: Laboratory and Pathology Services

Diagnostic x-ray, imaging, pathology, and laboratory services known as "Laboratory services" has been reclassified as "Laboratory and pathology services".

The description of type of care provided by Diagnostic x-ray, imaging, pathology, and laboratory services has been revised to clarify low-cost share, comparably basic services versus more advanced, complex services. A complete service description can be found in your EOC and SOB, under "Diagnostic x-ray, imaging, pathology, and laboratory services".

From:

Laboratory services

Includes diagnostic Papanicolaou (Pap) test.

To:

Laboratory and pathology services

Includes diagnostic Papanicolaou (Pap) test.

EOC change: Diagnostic X-ray, Imaging, Pathology, and Laboratory services: Basic Imaging Services

Diagnostic x-ray, imaging, pathology, and laboratory services known as "X-ray and imaging services" has been reclassified as "Basic imaging services".

The description of type of care provided by Diagnostic x-ray, imaging, pathology, and laboratory services has been revised to clarify low-cost share, comparably basic services versus more advanced, complex services. A complete service description can be found in your EOC and SOB, under "Diagnostic x-ray, imaging, pathology, and laboratory services".

From:

X-ray and imaging services

Includes diagnostic mammography.

To:

Basic imaging services

Includes plain film X-rays, ultrasounds, and diagnostic mammography.

EOC change: Diagnostic X-ray, Imaging, Pathology, and Laboratory services: Other Outpatient Non-Invasive Diagnostic Services

Diagnostic x-ray, imaging, pathology, and laboratory services known as "Other outpatient diagnostic testing" has been reclassified as "Other outpatient non-invasive diagnostic testing".

The description of type of care provided by Diagnostic x-ray, imaging, pathology, and laboratory services has been revised to clarify low-cost share, comparably basic services versus more advanced, complex services. A complete service description can be found in your EOC and SOB, under "Diagnostic x-ray, imaging, pathology, and laboratory services".

From:

Other outpatient diagnostic testing

Testing to diagnose illness or injury such as vestibular function test, EKG, ECG, cardiac monitoring.....

To:

Other outpatient non-invasive diagnostic testing

Testing to diagnose illness or injury such as vestibular function test, EKG, cardiac monitoring.....

EOC change: Diagnostic X-ray, Imaging, Pathology, and Laboratory services: Advanced Imaging Services

Diagnostic x-ray, imaging, pathology, and laboratory services known as "Radiological and nuclear imaging services" has been reclassified as "Advanced imaging services".

The description of type of care provided by Diagnostic x-ray, imaging, pathology, and laboratory services has been revised to clarify low-cost share, comparably basic services versus more advanced, complex services. A complete service description can be found in your EOC and SOB, under "Diagnostic x-ray, imaging, pathology, and laboratory services".

From:

Radiological and nuclear imaging services

To:

Advanced imaging services

Included diagnostic radiological and nuclear imaging such as CT scans, MRIs, MRAs, and Pet scans.

EOC change: Home Infusion and Home Injectable Medication Services & PKU Formulas and Special Food Products

Language revision under Home infusion and injectable medication services section to clarify how benefits are administered and to include the description of all Parenteral nutrition formulas in one section with reference to that section within Home infusion and injectable medication services section.

This change is in the following areas of your EOC: Home health services:

Home infusion and home injectable medication services

PKU formulas and special food products

EOC change: Medical Treatment of the Teeth, Gums, Jaw Joints, and Jaw Bones

Language revision to clarify Medical treatment of the teeth, gums, jaw joints, and jaw bones, "Benefit include:" and "Benefits do not include:" in the EOC, to identify the dental procedures that can be appropriately covered and those that cannot be covered under a member's medical policy rather than under their dental coverage.

This change is in the following areas of your EOC: Medical Treatment of the Teeth, Gums, Jaw Joints, and Jaw Bones

Benefits include:

Benefits do not include:

EOC change: Physician and Other Professional Services

Language addition to clarify the coverage of radiopharmaceutical medications under the Physician and other professional services section in the EOC.

Benefits include:

Administration of radiopharmaceutical medications;



NOTICES AVAILABLE ONLINE

Nondiscrimination and Language Assistance Services

Blue Shield complies with applicable state and federal civil rights laws. We also offer language assistance services at no additional cost.

View our nondiscrimination notice and language assistance notice: blueshieldca.com/notices. You can also call for language assistance services: **(866) 346-7198 (TTY: 711)**.

If you are unable to access the website above and would like to receive a copy of the nondiscrimination notice and language assistance notice, please call Customer Care at **(888) 256-3650 (TTY: 711)**.

Servicios de asistencia en idiomas y avisos de no discriminación

Blue Shield cumple con las leyes de derechos civiles federales y estatales aplicables. También, ofrecemos servicios de asistencia en idiomas sin costo adicional.

Vea nuestro aviso de no discriminación y nuestro aviso de asistencia en idiomas en blueshieldca.com/notices. Para obtener servicios de asistencia en idiomas, también puede llamar al **(866) 346-7198 (TTY: 711)**.

Si no puede acceder al sitio web que aparece arriba y desea recibir una copia del aviso de no discriminación y del aviso de asistencia en idiomas, llame a Atención al Cliente al **(888) 256-3650 (TTY: 711)**.

非歧視通知和語言協助服務

Blue Shield 遵守適用的州及聯邦政府的民權法。同時，我們免費提供語言協助服務。

如需檢視我司的非歧視通知和語言幫助通知，請造訪 blueshieldca.com/notices。您還可致電尋求語言協助服務：**(866) 346-7198 (TTY: 711)**。

如果您無法造訪上述網站，且希望收到一份非歧視通知和語言幫助通知的副本，請致電客戶服務部，電話：**(888) 256-3650 (TTY: 711)**。