



**Wellwise Retiree Medicare PPO Health Plan - 2025** blue  of california

<p><b>Deductible (Calendar Year)</b> Each Covered Person must satisfy the Annual Calendar Year Deductible before most Covered Medical Expenses are reimbursed by the PLAN.</p>	<p>Network: \$500 Individual Non-Network: \$750 Individual</p>
<p><b>Out-of-Pocket Medical Maximum Benefit (Calendar Year)</b> After all out-of-pocket medical expenses for incurred covered services (including deductibles and coinsurance) by a Covered Person have totaled the amount shown, the PLAN will pay 100%.</p>	<p>Network: \$2,500 Individual Non-Network: \$5,000 Individual</p> <p><b>*EXCLUSIONS:</b> Pharmacy expenses; Costs of services not covered; Non-Network amounts in excess of the Usual, Reasonable and Customary (URC) amount (balance billing); and 20% coinsurance for failure to obtain pre-admission review for non-emergency hospitalization.</p>
<p><b>Prescription Drug Card Program through OptumRx</b></p> <ul style="list-style-type: none"> <li>- Tier 1 - Mostly Generic Drugs</li> <li>- Tier 2 - Preferred – Mostly Brand Name Drugs<sup>1</sup></li> <li>- Tier 3 - Non-Preferred – Mostly Brand-Name<sup>1</sup></li> <li>- Tier 4 - Specialty Pharmacy and High Cost Drugs<sup>1</sup></li> </ul> <p>In most cases, your prescriptions are covered only if they are filled at one of the plan's network pharmacies. Please refer to Evidence of Coverage Section 2.</p> <p>Prior authorization is required for select drugs.</p> <p><u>Drug Exclusions:</u> Drugs not covered by Medicare Part D or your plans enhanced wrap benefit. Please refer to Evidence of Coverage Section 3.</p>	<p>No Calendar Year Deductible</p> <ul style="list-style-type: none"> <li>- Tier 1 - 20% coinsurance</li> <li>- Tier 2 - 25% coinsurance<sup>1</sup></li> <li>- Tier 3 - 30% coinsurance<sup>1</sup></li> <li>- Specialty Drugs - Percentage indicated for each tier above<sup>1</sup>, up to a maximum of \$150 per 30-day supply</li> </ul> <p>Out-of-Pocket Prescription Drug Maximum Benefit \$2,000 Individual (Calendar Year)</p> <p><sup>1</sup> 1) Some higher cost Generic Drugs may be placed in the Preferred Drug or Non-Preferred Drug Tier. 2) Member may request up to a 90-day supply for specialty products if they are established on therapy. Additional days supply above 30 would result in a maximum payment of \$300 for a 60-day supply or \$450 for a 90-day supply. 3) if you reach the Catastrophic Coverage Stage at \$2,000, you will pay \$0.</p>
<p><b>The Covered Person pays the following percentage of Covered Medical expenses after the Covered Person's Annual Calendar Year Deductible has been satisfied (except as noted below)</b></p>	
<p><b>Preventive Care Services</b> As set forth in Plan Document</p>	<p>No coinsurance and no deductible</p>
<p><b>Primary Care and Specialist Physician Office Visits, Laboratory Services, Urgent Care Facility, Rehabilitative Therapy, and Outpatient Surgery - Hospital</b></p>	<p>Network: 10% coinsurance Non-Network: 30% coinsurance</p>
<p><b>Medical - Inpatient Hospital Services</b></p>	<p>Network: 10% coinsurance Non-Network: 30% coinsurance; without pre-admission review, 50% coinsurance</p>
<p><b>Outpatient Surgery - Ambulatory Surgery Center (facility charges)</b></p>	<p>Network: 10% coinsurance Non-Network: Plan pays 70% up to \$1,500/day; member pays balance</p>

<p><b>Emergency Room Treatment</b> Based on Plan Document "Emergency Services" definition</p>	<p>Network/Non-Network: 10% coinsurance  *Non-Network - covered person is responsible for all charges incurred above the URC amount.</p>
<p><b>Mental Health and Substance Abuse - Inpatient and Outpatient Services</b></p>	<p>Network: 10% coinsurance Non-Network: 30% coinsurance; without pre-admission review for inpatient, 50% coinsurance</p>
<p><b>Chiropractic or Acupuncture Services</b> Calendar year maximum of 25 visits for acupuncture services and 25 visits for chiropractic services (combined Network/Non-Network)</p>	<p>Network: 10% coinsurance Non-Network: 30% coinsurance</p>
<p><b>Durable Medical Equipment</b> As set forth in the Plan Document</p>	<p>Network: 10% coinsurance Non-Network: 30% coinsurance</p>
<p><b>Hearing Aids</b></p>	<p>\$5,000 per member; within any thirty-six month period</p>
<p><b>Dialysis Services (Outpatient)</b></p>	<p>Network: 10% coinsurance Non-Network (within CA): Plan pays 70% up to \$600/day; member pays balance Non-Network (outside CA): 30% coinsurance</p>
<p><b>Home Health Care and Hospice Services</b> Prior authorization required</p>	<p>Network: 10% coinsurance Non-Network: 30% coinsurance</p>
<p><b>Skilled Nursing and Rehabilitation Facility</b> Prior authorization required 100 days per Calendar Year limit (combined Network/Non-Network)</p>	<p>Network: 10% coinsurance Non-Network: 30% coinsurance</p>
<p><b>Outpatient Radiological/Nuclear Imaging and Spine Surgery/Pain Management Procedures (Non-Emergency)</b> Prior authorization required for non-emergency outpatient:  <ul style="list-style-type: none"> <li>- Radiological/Nuclear Imaging (such as CT/PET scans, MRIs) - within California</li> <li>- Spine Surgery/Pain Management - within United States</li> </ul> </p>	<p>Network: 10% coinsurance Non-Network: 30% coinsurance</p>
<p><b>Teladoc:</b> 1-800-teladoc Access to board-certified doctors 24/7/365 who are ready to treat many non-emergency medical issues at a lower cost than an office visit or urgent care. With Teladoc's convenient phone and online video appointments, you can save a trip to the doctor's office. Teladoc is an in-network service.</p>	<p>Once you have met your deductible, you pay the 10% coinsurance.</p>

*This is only a summary of benefits. This chart contains the major features of the plan and is not intended to replace the Plan Document containing the complete provisions.*

## Helpful Contact Information

<b>Blue Shield of California</b>	<b>OptumRx</b>
<p><b>Current and Prospective Members:</b> 1-888-235-1767 <a href="http://www.blueshieldca.com/oc">www.blueshieldca.com/oc</a></p>	<p><b>Current Members:</b> 1-800-908-9097 <a href="http://www.optumrx.com">www.optumrx.com</a></p> <p><b>Prospective Members:</b> 1-866-702-6076 <a href="https://welcome.optumrx.com/countyoforange/landing">https://welcome.optumrx.com/countyoforange/landing</a></p>

# Blue Shield of California

## 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: (844) 696-6070**

**Email: [BlueShieldCivilRightsCoordinator@blueshieldca.com](mailto: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](http://www.hhs.gov/ocr/office/file/index.html).

English: For assistance in English at no cost, call 1-866-346-7198.

Spanish (Español): Para obtener asistencia en Español sin cargo, llame al 1-866-346-7198.

Tagalog (Tagalog): Kung kailanganninyo ang libreng tulong sa Tagalog tumawag sa 1-866-346-7198.

Chinese (中文): 如果需要中文的免费帮助，请拨打这个号码 1-866-346-7198.

Navajo (Dine): Diné k'ehjí doo bąąh ílínígó shíka' at'oowoł nínízingo, kwiji' hodíílnih 1-866-346-7198.

Vietnamese (Tiếng Việt): Để được hỗ trợ miễn phí tiếng Việt, vui lòng gọi đến số 1-866-346-7198.

Korean (한국어): 한국어도움이 필요하시면, 1-866-346-7198 무료전화 로전화하십시오.

Armenian (Հայերեն): Հայերենի կարգապահության համար, 1-866-346-7198-ին կոչվե՛ք.

Russian (Русский): если нужна бесплатная помощь на русском языке, то позвоните 1-866-346-7198.

Japanese (日本語): 日本語支援が必要な場合、1-866-346-7198 に電話をかけてください。無料で提供します。

Persian (فارسی): برای دریافت کمک رایگان زبان فارسی، لطفاً با شماره تلفن 1-866-346-7198 تماس بگیرید.

Punjabi (ਪੰਜਾਬੀ): ਪੰਜਾਬੀ ਸਹਾਇਤਾ ਲਈ ਮੁਫਤ ਕਾਲ ਕਰੋ- 1-866-346-7198

Khmer (ភាសាខ្មែរ): សូមទំនួលយកសេវាសំនុំជំនួយឥតគិតថ្លៃ សូមទាក់ទងមកលេខ 1-866-346-7198.

Arabic (العربية): للحصول على المساعدة في اللغة العربية مجاناً، تفضل باتصال على هذا الرقم: 1-866-346-7198.

Hmong (Hmoob): Xav tau kev pab dawb lub Hmoob, thov hu rau 1-866-346-7198.

Hindi (हिन्दी): हिन्दीमें बिना खर्च के सहायता के लिए, 1-866-346-7198 पर कॉल करें।

Thai (ไทย): สำหรับความช่วยเหลือเป็นภาษาไทยโดยไม่มีค่าใช้จ่ายโปรดโทร 1-866-346-7198.

[blueshieldca.com](http://blueshieldca.com)