

Vital Shield and Vital Shield Plus

Individual and Family Plans

Vital Shield Plus 400
 Vital Shield Plus 400 Generic Rx
 Vital Shield 900
 Vital Shield Plus 900
 Vital Shield Plus 900 Generic Rx
 Vital Shield 2900
 Vital Shield Plus 2900
 Vital Shield Plus 2900 Generic Rx

The coverage you need. The price you want.

Vital Shield^{SM*} plans offer you valuable health coverage at an affordable price. You choose the benefits you consider important, without having to pay for those you don't. Vital Shield plans are a great option for those who rarely go to the doctor, but want to know they're covered when they do.

Vital Shield:

- Low monthly rates
- First office visit and generic prescription benefits prior to meeting a deductible
- 100% coverage for most in-network services after meeting the out-of-pocket maximum

With Vital Shield Plus, you also get:

- 3 additional office visits at a lower copayment
- A range of deductible options to fit your specific needs
- Optional brand-name prescription coverage
- \$1,000 lower out-of-pocket maximum
- 4th quarter deductible carryover—if you don't meet your deductible, any charges applied to your deductible in October through December will carry over to the next year's deductible

	Vital Shield 900 (individual only)	Vital Shield 2900 (individual only)	Vital Shield Plus 400	Vital Shield Plus 900	Vital Shield Plus 2900
Office visits	\$40 ² for first office visit		\$30 ² each for first 4 office visits		
Preventive care exam	\$0				
Mammogram and GYN screenings	\$0				
Inpatient hospitalization	40% after deductible				
Outpatient surgery	40% after deductible				
Lab and X-ray	\$0 after out-of-pocket maximum				
Emergency room	\$100 (waived if admitted) + 40% after deductible				
Maternity	Not covered				
Generic Rx	\$10				
Brand formulary Rx ⁴	Not covered		\$45 after \$500 Brand Rx deductible Not covered on Generic Rx plans		
Annual deductible	\$900 per member	\$2,900 per member	\$400 per member and \$800 per family	\$900 per member and \$1,800 per family	\$2,900 per member and \$5,800 per family
Annual out-of-pocket maximum	\$4,900 per member	\$5,900 per member	\$2,900 per member and \$5,800 per family	\$3,900 per member and \$7,800 per family	\$4,900 per member and \$9,800 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 Policy by calling Member Services at (800) 431-2809.

Tips for families

Families can save money with Vital Shield Plus by enrolling as a family (versus enrolling individually).

- Rates are often lower
- If you have 3 or more family members, total family deductibles and out-of-pocket maximums would be lower on a family plan versus individual plans
- Benefits are per member, so you don't have to share office visits

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.
- It's easy to find a doctor you want, because with more than 60,000 doctors, Blue Shield has some of California's largest PPO provider networks. If you already have a doctor, chances are he or she 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.⁵

Understanding your plan

To make health coverage more understandable, here is a simple description of how these plans work:

- Most benefits are subject to your annual medical deductible or out-of-pocket maximum, however some benefits, like the first one or four office visits and generic prescription drugs, you get 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 all covered medical services (except prescription drugs).⁶

Protect yourself with Vital Shield today!

* Underwritten by Blue Shield of California Life & Health Insurance Company. Vital Shield and Vital Shield Plus plans are pending regulatory approval.

1 Some of the benefits not covered by Vital Shield and Vital Shield Plus plans include maternity, physical therapy, and non-formulary brand-name prescription drugs.

2 After the 1 office visit per year is used, subsequent visits are \$0 after the out-of-pocket maximum.

3 After the 4 visits per member per year are used, subsequent visits are \$0 after the out-of-pocket maximum.

4 Vital Shield and Vital Shield Plus Generic Rx plans do not cover brand-name drugs with the exception of covered drugs and supplies for diabetes. Brand and generic diabetes medications/supplies are covered, and may be subject to Prior Authorization for medical necessity.

5 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.

6 For Vital Shield plans, amounts you pay for office visits, labs, X-rays, and prescriptions do not count toward the deductible or out-of-pocket maximum. For Vital Shield Plus plans, amounts you pay for labs and X-rays do not count toward the deductible, and amounts you pay for office visits and prescriptions do not count toward the deductible or out-of-pocket maximum. For both Vital Shield and Vital Shield Plus plans, you will continue to pay copays for prescriptions after the out-of-pocket maximum has been met.