



## Summary of Benefits

Sonos, Inc.  
Effective January 1, 2025  
PPO Savings Plan

### Custom Full PPO Savings Two-Tier Embedded Deductible 1650/3300/3300 with Value Formulary

This Summary of Benefits shows the amount you will pay for Covered Services under this Blue Shield of California Plan. It is only a summary and it is included as part of the Evidence of Coverage (EOC).<sup>1</sup> Please read both documents carefully for details.

#### Medical Provider Network:

**Full PPO Network**

This Plan uses a specific network of Health Care Providers, called the Full PPO provider network. Providers in this network are called Participating Providers. You pay less for Covered Services when you use a Participating Provider than when you use a Non-Participating Provider. You can find Participating Providers in this network at blueshieldca.com.

#### Pharmacy Network:

**Rx Ultra**

#### Drug Formulary:

**Value Formulary**

#### Calendar Year Deductibles (CYD)<sup>2</sup>

A Calendar Year Deductible (CYD) is the amount a Member pays each Calendar Year before Blue Shield pays for Covered Services under the Plan. Blue Shield pays for some Covered Services before the Calendar Year Deductible is met, as noted in the Benefits chart below.

		When using a Participating Provider <sup>3</sup>	When using a Non-Participating Provider <sup>4</sup>
<b>Calendar Year medical and pharmacy Deductible</b>	<i>Individual coverage</i>	\$1,650	\$5,000
<i>This Plan combines medical and pharmacy Deductibles into one Calendar Year Deductible</i>	<i>Family coverage</i>	\$3,300: individual \$3,300: Family	\$5,000: individual \$10,000: Family

#### Calendar Year Out-of-Pocket Maximum<sup>5</sup>

An Out-of-Pocket Maximum is the most a Member will pay for Covered Services each Calendar Year. Any exceptions are listed in the Notes section at the end of this Summary of Benefits.

#### No Annual or Lifetime Dollar Limit

Under this Plan there is no annual or lifetime dollar limit on the amount Blue Shield will pay for Covered Services.

	When using a Participating Provider <sup>3</sup>	When using a Non-Participating Provider <sup>4</sup>
<i>Individual coverage</i>	\$6,500	\$15,000
<i>Family coverage</i>	\$6,500: individual \$13,000: Family	\$15,000: individual \$30,000: Family

Blue Shield of California is an independent member of the Blue Shield Association

**Benefits<sup>6</sup>**

**Your payment**

	When using a Participating Provider <sup>3</sup>	CYD <sup>2</sup> applies	When using a Non-Participating Provider <sup>4</sup>	CYD <sup>2</sup> applies
<b>Preventive Health Services<sup>7</sup></b>				
Preventive Health Services	\$0		30%	✓
California Prenatal Screening Program	\$0		\$0	
<b>Physician services</b>				
Primary care office visit	10%	✓	30%	✓
Specialist care office visit	10%	✓	30%	✓
Physician home visit	10%	✓	30%	✓
Physician or surgeon services in an Outpatient Facility	10%	✓	30%	✓
Physician or surgeon services in an inpatient facility	10%	✓	30%	✓
<b>Other professional services</b>				
Other practitioner office visit <i>Includes nurse practitioners, physician assistants, therapists, and podiatrists.</i>	10%	✓	30%	✓
Acupuncture services <i>Up to 20 visits per Member, per Calendar Year.</i>	10%	✓	30%	✓
Chiropractic services <i>Up to 30 visits per Member, per Calendar Year.</i>	10%	✓	30%	✓
Teladoc consultation	\$0	✓	Not covered	
Family planning				
• Counseling, consulting, and education	\$0		30%	✓
• Injectable contraceptive, diaphragm fitting, intrauterine device (IUD), implantable contraceptive, and related procedure.	\$0		30%	✓
• Tubal ligation	\$0		30%	✓
• Vasectomy	\$0	✓	Not covered	
Medical nutrition therapy, not related to diabetes	10%	✓	30%	✓
<b>Pregnancy and maternity care</b>				
Physician office visits: prenatal and postnatal	10%	✓	30%	✓
Abortion and abortion-related services	\$0	✓	\$0	✓

**Benefits<sup>6</sup>**

**Your payment**

	When using a Participating Provider <sup>3</sup>	CYD <sup>2</sup> applies	When using a Non-Participating Provider <sup>4</sup>	CYD <sup>2</sup> applies
<b>Emergency Services</b>				
Emergency room services	10%	✓	10%	✓
<i>If admitted to the Hospital, this payment for emergency room services does not apply. Instead, you pay the Participating Provider payment under Inpatient facility services/ Hospital services and stay.</i>				
Emergency room Physician services	10%	✓	10%	✓
<b>Urgent care center services</b>	10%	✓	30%	✓
<b>Ambulance services</b>	10%	✓	10%	✓
<i>This payment is for emergency or authorized transport.</i>				
<b>Outpatient Facility services</b>				
Ambulatory Surgery Center	10%	✓	30%	✓
Outpatient Department of a Hospital: surgery	10%	✓	30%	✓
Outpatient Department of a Hospital: treatment of illness or injury, radiation therapy, chemotherapy, and necessary supplies	10%	✓	30%	✓
<b>Inpatient facility services</b>				
Hospital services and stay	10%	✓	30%	✓
Transplant services				
<i>This payment is for all covered transplants except tissue and kidney. For tissue and kidney transplant services, the payment for Inpatient facility services/ Hospital services and stay applies.</i>				
• Special transplant facility inpatient services	10%	✓	Not covered	
• Physician inpatient services	10%	✓	Not covered	
<b>Bariatric surgery services, designated California counties</b>				
<i>This payment is for bariatric surgery services for residents of designated California counties. For bariatric surgery services for residents of non-designated California counties, the payments for Inpatient facility services/ Hospital services and stay and Physician inpatient and surgery services apply for inpatient services; or, if provided on an outpatient basis, the Outpatient Facility services and outpatient Physician services payments apply.</i>				
Inpatient facility services	10%	✓	Not covered	

**Benefits<sup>6</sup>**

**Your payment**

	When using a Participating Provider <sup>3</sup>	CYD <sup>2</sup> applies	When using a Non-Participating Provider <sup>4</sup>	CYD <sup>2</sup> applies
Outpatient Facility services	10%	✓	Not covered	
Physician services	10%	✓	Not covered	
<b>Diagnostic x-ray, imaging, pathology, and laboratory services</b>				
<i>This payment is for Covered Services that are diagnostic, non-Preventive Health Services, and diagnostic radiological procedures. For the payments for Covered Services that are considered Preventive Health Services, see Preventive Health Services.</i>				
Laboratory and pathology services				
<i>Includes diagnostic Papanicolaou (Pap) test.</i>				
• Laboratory center	10%	✓	30%	✓
• Outpatient Department of a Hospital	10%	✓	30%	✓
Basic imaging services				
<i>Includes plain film X-rays, ultrasounds, and diagnostic mammography.</i>				
• Outpatient radiology center	10%	✓	30%	✓
• Outpatient Department of a Hospital	10%	✓	30%	✓
Other outpatient non-invasive diagnostic testing				
<i>Testing to diagnose illness or injury such as vestibular function tests, EKG, cardiac monitoring, non-invasive vascular studies, sleep medicine testing, muscle and range of motion tests, EEG, and EMG.</i>				
• Office location	10%	✓	30%	✓
• Outpatient Department of a Hospital	10%	✓	30%	✓
Advanced imaging services				
<i>Includes diagnostic radiological and nuclear imaging such as CT scans, MRIs, MRAs, and PET scans.</i>				
• Outpatient radiology center	10%	✓	30%	✓
• Outpatient Department of a Hospital	10%	✓	30%	✓
<b>Rehabilitative and Habilitative Services</b>				
<i>Includes physical therapy, occupational therapy, respiratory therapy, and speech therapy services.</i>				
Office location	10%	✓	30%	✓
Outpatient Department of a Hospital	10%	✓	30%	✓

**Benefits<sup>6</sup>**

**Your payment**

	<b>When using a Participating Provider<sup>3</sup></b>	<b>CYD<sup>2</sup> applies</b>	<b>When using a Non-Participating Provider<sup>4</sup></b>	<b>CYD<sup>2</sup> applies</b>
<b>Durable medical equipment (DME)</b>				
DME	10%	✓	30%	✓
Breast pump	\$0		30%	✓
Glucose monitor	10%		30%	✓
Peak Flow Meter	10%		30%	✓
Orthotic equipment and devices	10%	✓	30%	✓
Prosthetic equipment and devices	10%	✓	30%	✓
<b>Home health care services</b>				
<p>10%</p> <p><i>Up to 120 visits per Member, per Calendar Year, by a home health care agency. All visits count towards the limit, including visits during any applicable Deductible period. Includes home visits by a nurse, Home Health Aide, medical social worker, physical therapist, speech therapist, or occupational therapist, and medical supplies.</i></p>		✓	Not covered	
<b>Home infusion and home injectable therapy services</b>				
<p>Home infusion agency services</p> <p>10%</p> <p><i>Includes home infusion drugs, medical supplies, and visits by a nurse.</i></p>		✓	Not covered	
<p>Hemophilia home infusion services</p> <p>10%</p> <p><i>Includes blood factor products.</i></p>		✓	Not covered	
<b>Skilled Nursing Facility (SNF) services</b>				
<p><i>Up to 100 days per Member, per benefit period, except when provided as part of a Hospice program. All days count towards the limit, including days during any applicable Deductible period and days in different SNFs during the Calendar Year.</i></p>				
<p>Freestanding SNF</p> <p>10%</p>		✓	30%	✓
<p>Hospital-based SNF</p> <p>10%</p>		✓	30%	✓
<b>Hospice program services</b>				
<p>\$0</p> <p><i>Includes pre-Hospice consultation, routine home care, 24-hour continuous home care, short-term inpatient care for pain and symptom management, and inpatient respite care.</i></p>		✓	Not covered	
<b>Other services and supplies</b>				
<p>Diabetes care services</p> <ul style="list-style-type: none"> <li>Devices, equipment, and supplies</li> </ul> <p>10%</p>		✓	30%	✓

## Benefits<sup>6</sup>

### Your payment

	When using a Participating Provider <sup>3</sup>	CYD <sup>2</sup> applies	When using a Non-Participating Provider <sup>4</sup>	CYD <sup>2</sup> applies
• Self-management training	10%	✓	30%	✓
• Medical nutrition therapy	10%	✓	30%	✓
Dialysis services	10%	✓	30%	✓
PKU product formulas and special food products	10%	✓	10%	✓
Allergy serum billed separately from an office visit	10%	✓	30%	✓

## Mental Health and Substance Use Disorder Benefits

### Your payment

<i>Mental health and substance use disorder Benefits are provided through Blue Shield's Mental Health Service Administrator (MHSA).</i>	When using a MHSA Participating Provider <sup>3</sup>	CYD <sup>2</sup> applies	When using a MHSA Non-Participating Provider <sup>4</sup>	CYD <sup>2</sup> applies
<b>Outpatient services</b>				
Office visit, including Physician office visit	10%	✓	30%	✓
Teladoc mental health	\$0	✓	Not covered	
Other outpatient services, including intensive outpatient care, electroconvulsive therapy, transcranial magnetic stimulation, Behavioral Health Treatment for pervasive developmental disorder or autism in an office setting, home, or other non-institutional facility setting, and office-based opioid treatment	10%	✓	30%	✓
Partial Hospitalization Program	10%	✓	30%	✓
Psychological Testing	10%	✓	30%	✓
<b>Inpatient services</b>				
Physician inpatient services	\$0	✓	30%	✓
Hospital services	10%	✓	30%	✓
Residential Care	10%	✓	30%	✓

## Prescription Drug Benefits<sup>8,9</sup>

### Your payment

	When using a Participating Pharmacy <sup>3</sup>	CYD <sup>2</sup> applies	When using a Non-Participating Pharmacy <sup>4</sup>	CYD <sup>2</sup> applies
<b>Retail pharmacy prescription Drugs</b>				
<i>Per prescription, up to a 30-day supply.</i>				
Contraceptive Drugs and devices	\$0		Applicable Tier 1, Tier 2, or Tier 3 Copayment	

**Prescription Drug Benefits<sup>8,9</sup>**

**Your payment**

	<b>When using a Participating Pharmacy<sup>3</sup></b>	<b>CYD<sup>2</sup> applies</b>	<b>When using a Non-Participating Pharmacy<sup>4</sup></b>	<b>CYD<sup>2</sup> applies</b>
HDHP preventive Drugs	\$0		Not covered	
Tier 1 Drugs	\$10/prescription	✓	25% plus \$10/prescription	✓
Tier 2 Drugs	\$30/prescription	✓	25% plus \$30/prescription	✓
Tier 3 Drugs	\$50/prescription	✓	25% plus \$50/prescription	✓
Tier 4 Drugs	30% up to \$250/prescription	✓	30% up to \$250/prescription plus 25% of purchase price	✓
<b>Retail pharmacy prescription Drugs</b>				
<i>Per prescription, for a 90-day supply.</i>				
Contraceptive Drugs and devices	\$0		Not covered	
HDHP preventive Drugs	\$0		Not covered	
Tier 1 Drugs	\$30/prescription	✓	Not covered	
Tier 2 Drugs	\$90/prescription	✓	Not covered	
Tier 3 Drugs	\$150/prescription	✓	Not covered	
Tier 4 Drugs	30% up to \$750/prescription	✓	Not covered	
<b>Mail service pharmacy prescription Drugs</b>				
<i>Per prescription, for a 31-90-day supply.</i>				
Contraceptive Drugs and devices	\$0		Not covered	
HDHP preventive Drugs	\$0		Not covered	
Tier 1 Drugs	\$20/prescription	✓	Not covered	
Tier 2 Drugs	\$60/prescription	✓	Not covered	
Tier 3 Drugs	\$100/prescription	✓	Not covered	
Tier 4 Drugs	30% up to \$500/prescription	✓	Not covered	

## Prior Authorization

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The following are some frequently-utilized Benefits that require prior authorization:

- Advanced imaging services
- Outpatient mental health services, except office visits and office-based opioid treatment
- Inpatient facility services
- Hospice program services
- Some prescription Drugs (see blueshieldca.com/pharmacy)

Please review the Evidence of Coverage for more about Benefits that require prior authorization.

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## Notes

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### 1 Evidence of Coverage (EOC):

The Evidence of Coverage (EOC) describes the Benefits, limitations, and exclusions that apply to coverage under this Plan. Please review the EOC for more details of coverage outlined in this Summary of Benefits. You can request a copy of the EOC at any time.

Capitalized terms are defined in the EOC. Refer to the EOC for an explanation of the terms used in this Summary of Benefits.

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### 2 Calendar Year Deductible (CYD):

Calendar Year Deductible explained. A Calendar Year Deductible is the amount you pay each Calendar Year before Blue Shield pays for Covered Services under the Plan.

If this Plan has any Calendar Year Deductible(s), Covered Services subject to that Deductible are identified with a check mark (✓) in the Benefits chart above.

Covered Services not subject to the Calendar Year combined medical and pharmacy Deductible. Some Covered Services received from Participating Providers are paid by Blue Shield before you meet any Calendar Year combined medical and pharmacy Deductible. These Covered Services do not have a check mark (✓) next to them in the "CYD applies" column in the Benefits chart above.

This Plan cross accumulates Participating Provider and Non-Participating Provider Calendar Year Deductibles. This means that any amounts you pay towards your Participating Provider Calendar Year Deductible also count towards your Non-Participating Provider Calendar Year Deductible. Also, any amounts you pay towards your Non-Participating Provider Calendar Year Deductible counts towards your Participating Provider Calendar Year Deductible.

Family coverage has an individual Deductible within the Family Deductible. This means that the Deductible will be met for an individual with Family coverage who meets the individual Deductible prior to the Family meeting the Family Deductible within a Calendar Year. Once the individual Deductible or Family Deductible is reached, cost sharing applies until the Out-of-Pocket Maximum is reached.

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### 3 Using Participating Providers:

Participating Providers have a contract to provide health care services to Members. When you receive Covered Services from a Participating Provider, you are only responsible for the Copayment or Coinsurance, once any Calendar Year Deductible has been met.

Teladoc. Teladoc mental health and substance use disorder consultations are provided through Teladoc. These services are not administered by Blue Shield's Mental Health Service Administrator (MHSA).

"Allowable Amount" is defined in the EOC. In addition:

- Coinsurance is calculated from the Allowable Amount.
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### 4 Using Non-Participating Providers:

Non-Participating Providers do not have a contract to provide health care services to Members. When you receive Covered Services from a Non-Participating Provider, you are responsible for:

- the Copayment or Coinsurance (once any Calendar Year Deductible has been met), and
- any charges above the Allowable Amount.

“Allowable Amount” is defined in the EOC. In addition:

- Coinsurance is calculated from the Allowable Amount, which is subject to any stated Benefit maximum.
  - Charges above the Allowable Amount do not count towards the Out-of-Pocket Maximum, and are your responsibility for payment to the provider. This out-of-pocket expense can be significant.
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### 5 Calendar Year Out-of-Pocket Maximum (OOPM):

Calendar Year Out-of-Pocket Maximum explained. The Out-of-Pocket Maximum is the most you are required to pay for Covered Services in a Calendar Year. Once you reach your Out-of-Pocket Maximum, Blue Shield will pay 100% of the Allowable Amount for Covered Services for the rest of the Calendar Year.

Your payment after you reach the Calendar Year OOPM. You will continue to pay all charges for services that are not covered and charges above the Allowable Amount.

Any Deductibles count towards the OOPM. Any amounts you pay that count towards the medical Calendar Year Deductible also count towards the Calendar Year Out-of-Pocket Maximum.

This Plan cross accumulates Participating Provider and Non-Participating Provider OOPM. This means that any amounts you pay towards your Participating Provider OOPM also count towards your Non-Participating Provider OOPM. Also, any amounts you pay towards your Non-Participating Provider OOPM counts towards your Participating Provider OOPM.

Covered Drugs obtained at Non-Participating Pharmacies. Any amounts you pay for Covered Drugs at Non-Participating Pharmacies count towards the Participating Provider OOPM.

Family coverage has an individual OOPM within the Family OOPM. This means that the OOPM will be met for an individual with Family coverage who meets the individual OOPM prior to the Family meeting the Family OOPM within a Calendar Year.

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### 6 Separate Member Payments When Multiple Covered Services are Received:

Each time you receive multiple Covered Services, you might have separate payments (Copayment or Coinsurance) for each service. When this happens, you may be responsible for multiple Copayments or Coinsurance. For example, you may owe an office visit payment in addition to an allergy serum payment when you visit the doctor for an allergy shot.

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### 7 Preventive Health Services:

If you only receive Preventive Health Services during a Physician office visit, there is no Copayment or Coinsurance for the visit by a Participating Provider. If you receive both Preventive Health Services and other Covered Services during the Physician office visit, you may have a Copayment or Coinsurance for the visit.

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### 8 Outpatient Prescription Drug Coverage:

#### Medicare Part D-creditable coverage-

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 Medicare Part D while you maintain this coverage; however, you

should be aware that if you do not enroll in Medicare Part D within 63 days following termination of this coverage, you could be subject to Medicare Part D premium penalties.

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### 9 Outpatient Prescription Drug Coverage:

Brand Drug coverage when a Generic or Biosimilar Drug is available. If you, the Physician, or Health Care Provider, select a Brand Drug when a Generic Drug equivalent or Biosimilar Drug is available, you are responsible for the difference between the cost to Blue Shield for the Brand Drug and its Generic Drug equivalent or Biosimilar Drug plus the applicable tier Copayment or Coinsurance of the Brand Drug. This difference in cost will not count towards any Calendar Year pharmacy Deductible, medical Deductible, or the Calendar Year Out-of-Pocket Maximum. If you or your Physician believes a Brand Drug is Medically Necessary, either person may request a Medical Necessity Review. If approved, the Brand Drug will be covered at the applicable Drug tier Copayment or Coinsurance.

See the Obtaining outpatient prescription Drugs at a Participating Pharmacy section of the EOC for more information about how a brand contraceptive may be covered without a Copayment or Coinsurance.

Short-Cycle Specialty Drug program. This program allows initial prescriptions for select Specialty Drugs to be filled for a 15-day supply with your approval. When this occurs, the Copayment or Coinsurance will be pro-rated.

Specialty Drugs. Specialty Drugs are only available from a Network Specialty Pharmacy, up to a 30-day supply.

Oral Anticancer Drugs. After the Deductible is met, you pay up to \$250 for oral Anticancer Drugs from a Participating Pharmacy, up to a 30-day supply.

Retail pharmacy. You may receive up to a 90-day supply for maintenance Drugs at a Participating Pharmacy when you pay the applicable Copayment or Coinsurance for each 30-day supply.

Mail service Drugs. You pay the applicable 30-day retail pharmacy Copayment or Coinsurance for a 30-day supply or less from the mail service pharmacy.

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Plans may be modified to ensure compliance with State and Federal requirements.



**Blue Shield of California Life & Health Insurance Company**  
**Summary of Benefits**

**Group Vision Plan**

**Eye Exam Only**

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This Summary of Benefits shows the amount you will pay for Covered Services under this Blue Shield of California Life & Health Insurance Company (Blue Shield Life) Plan. It is only a summary and it is included as part of the Certificate of Insurance (COI).<sup>1</sup> Please read both documents carefully for details.

**Provider Network:**

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This Plan uses a contracted network of vision care providers. Providers in this network are called Participating Providers. You pay less for Covered Services when you use a Participating Provider than when you use a Non-Participating Provider. You can find Participating Providers in this network at [blueshieldca.com](http://blueshieldca.com).

**Benefit Frequency Limits**

This Plan pays up to the Allowance and frequency limits as listed for Covered Services.

<b>Comprehensive exam</b>	One every 12 consecutive months
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**Waiting Period**

A waiting period is the length of time you must be covered under the Plan before Blue Shield Life will pay for Covered Services.

<b>Waiting period</b>	No waiting period
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**No Deductible**

Under this Plan there is no dollar amount an Insured must pay before Blue Shield Life will pay for Covered Services.

**No Lifetime Dollar Limit**

Under this Plan there is no dollar limit on the total amount Blue Shield Life will pay for Covered Services in an Insured's lifetime.

Blue Shield of California Life & Health Insurance Company is an independent licensee of the Blue Shield Association

## Benefits<sup>2</sup>

## Your payment

	When using a Participating Provider <sup>3</sup>	When using a Non-Participating Provider <sup>4</sup>
<b>Eye examinations</b>		
Comprehensive exam <i>One per Insured every 12 months.</i>		
Ophthalmologic visit	\$10	All charges above \$60
Optometric visit	\$10	All charges above \$60
Retinal Imaging <i>One per Insured every 12 months by a Participating Provider.</i>	\$39	Not covered
Standard contact lens fitting and evaluation <i>One per Insured every 12 months by a Participating Provider.</i>	Not covered	Not covered
<b>Other services</b>		
Low-vision testing and equipment <i>One per Insured every 12 months by a Participating Provider. Exam must be Medically Necessary.</i>	Not covered	Not covered

## Notes

### 1 Certificate of Insurance (COI):

The Certificate of Insurance (COI) describes the Benefits, limitations, and exclusions that apply to coverage under this Plan. Please review the COI for more details of coverage outlined in this Summary of Benefits. You can request a copy of the COI at any time.

Capitalized terms are defined in the COI. Refer to the COI for an explanation of the terms used in this Summary of Benefits.

### 2 Vision Care Services:

All vision Benefits are provided through Blue Shield Life's Vision Plan Administrator (VPA).

### 3 Using Participating Providers:

Participating Providers have a contract to provide vision care services to Insureds. When you receive Covered Services from a Participating Provider, you are responsible for:

- the Copayment, and
- any charges above the stated Allowance, which is the Benefit maximum.

### 4 Using Non-Participating Providers:

Non-Participating Providers do not have a contract to provide vision care services to Insureds. When you receive Covered Services from a Non-Participating Provider, you are responsible for:

- any charges above the stated Allowance, which is the Benefit maximum.

Plans may be modified to ensure compliance with State and Federal requirements.

PENDING REGULATORY APPROVAL

**Assisted Reproductive Technology Rider**

**Custom Additional Assisted Reproductive Technology Benefits Rider 90% Summary of Benefits**

This Summary of Benefits shows the amount you will pay for Covered Services under this assisted reproductive technology Benefit.

Benefits	Your Payment	
	When using a Participating Provider	When using a Non-Participating Provider
<b>Assisted reproductive technology (ART) procedures and associated services</b>	10% of the allowable amount	30% of the allowable amount
<i>Services are subject to the Calendar Year Medical Deductible and do count towards the Calendar Year Out-of-Pocket Maximum.</i>		

Assisted Reproductive Technology (ART) Procedures and Associated Services	Benefit Maximums
<b>Natural artificial inseminations</b> <i>Without ovum [oocyte or ovarian tissue (egg)] stimulation</i>	6/lifetime
<b>Stimulated artificial inseminations</b> <i>With ovum [oocyte or ovarian tissue] stimulation</i>	3/lifetime
<b>Gamete intrafallopian transfer (GIFT)</b>	2/lifetime
<b>Zygote intrafallopian transfer (ZIFT)</b>	3/lifetime
<b>In-vitro fertilization (IVF)</b>	3/lifetime
<b>Intracytoplasmic sperm injection (ICSI)</b>	3/lifetime
<b>Cryopreservation of embryos, oocytes, ovarian tissue, sperm</b>  <i>Retrieved from a Member. Includes one retrieval and three years of storage per person</i>	1/lifetime

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## Lifetime Benefit Maximum

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Lifetime Benefit maximums for the above described procedures apply to all services related to or performed in conjunction with such procedures, such that once the maximums for the above procedures have been reached, no services related to or performed in conjunction with the procedures will be covered.

Benefit Plans may be modified to ensure compliance with State and Federal Requirements.

## Introduction

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Only the Member is entitled to Benefits under this assisted reproductive technology Benefit. Covered Services for Infertility include all professional, Hospital, Ambulatory Surgery Center, ancillary services and injectable drugs administered by a Participating Provider to a Member for the inducement of fertilization as described herein.

For the purposes of this Benefit, Infertility is:

- a demonstrated condition recognized by a licensed physician and surgeon as a cause for infertility; or
- the inability to conceive a pregnancy or to carry a pregnancy to a live birth after a year of regular sexual relations without contraception.

## Benefits

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Benefits are provided for a Member who meets the definition of Infertility for a medically appropriate diagnostic work-up and ART procedures.

The Member is responsible for the Copayment or Coinsurance listed for all professional and Hospital services, Ambulatory Surgery Center and ancillary services used in connection with any procedure covered under this Benefit, and injectable drugs administered by a Participating Provider to induce fertilization. Self-administered Drugs prescribed to induce fertilization are covered at the applicable Drug tier Copayment or Coinsurance under the *Prescription Drug Benefits* section of the Evidence of Coverage. Procedures must be consistent with established medical practice for the treatment of Infertility and authorized by Blue Shield of California.

This Benefit is subject to the Calendar Year Deductible. Cost Share for these services applies towards the Subscriber's Out-of-Pocket Maximum amount.

## Exclusions

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No Benefits are provided for:

- Services for or incident to sexual dysfunction and sexual inadequacies, except as provided for treatment of organically based conditions, for which Covered Services are provided only under the medical Benefits portion of the Evidence of Coverage (EOC);
- Services incident to or resulting from procedures for a surrogate mother. However, if the surrogate mother is enrolled in a Blue Shield of California health Plan, Covered Services for pregnancy and maternity care for the surrogate mother will be covered under that health Plan;
- Services for collection, purchase or storage of embryos, oocytes, ovarian tissue, or sperm from donors other than the Member entitled to Benefits under this assisted reproductive technology Benefit;
- Cryopreservation of embryos, oocytes, ovarian tissue, or sperm from donors other than the Member entitled to Benefits under this assisted reproductive technology Benefit;
- Home ovulation prediction testing kits or home pregnancy tests;
- Microsurgical epididymal sperm aspiration (MESA), percutaneous epididymal sperm aspiration (PESA), and testicular sperm aspiration (TESA) if the Member had a previous vasectomy;
- Reversal of surgical sterilization and associated services;
- Any services not specifically listed as a Covered Service, above; or
- Covered Services in excess of the lifetime Benefit maximums.



Benefits are limited to a Member who has diagnosed Infertility as defined at the time services are provided.

See the Grievance Process portion of your EOC for information on filing a grievance, your right to seek assistance from the Department of Managed Health Care, and your rights to independent medical review.

Please be sure to retain this document. It is not a contract but is a part of your EOC.



## 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](https://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](https://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](https://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)**。