



CalPERS Access+ HMO

Coverage Period: 1/1/2026 – 12/31/2026

Coverage for: Individual + Family | Plan Type: HMO



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE:** Information about the cost of this plan (called the premium) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit www.blueshieldca.com/calpers or call 1-800-334-5847. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at healthcare.gov/sbc-glossary or call 1-866-444-3272 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0.	See the Common Medical Events chart below for your costs for services this <u>plan</u> covers.
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care</u> and services listed in your complete terms of coverage.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	Medical: \$1,500 per individual / \$3,000 per family. Pharmacy: \$8,650 per individual / \$17,300 per family. Includes \$1,000 for mail-service formulary prescription drugs per member.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	<u>Copayments</u> for certain services, <u>premiums</u> , and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.blueshieldca.com/calpers or call 1-800-334-5847 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u> network. You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Plan Provider (You will pay the least)	Non Plan Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$15/visit	Not Covered	-----None-----
	Specialist visit	Access+ Specialist: \$30/visit Other Specialist: \$15/visit	Not Covered	Self-referral is available for Access+ Specialist visits.
	Preventive care/screening /immunization	No Charge	Not Covered	You may have to pay for services that aren't preventive . Ask your provider if the services needed are preventive . Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	<i>Lab: No Charge</i> <i>X-Ray & Imaging: No Charge</i> <i>Other Diagnostic Examination: No Charge</i>	<i>Lab: Not Covered</i> <i>X-Ray & Imaging: Not Covered</i> <i>Other Diagnostic Examination: Not Covered</i>	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits. The services listed are at a freestanding location.
	Imaging (CT/PET scans, MRIs)	<i>Outpatient Radiology Center: No Charge</i> <i>Outpatient Hospital: No Charge</i>	<i>Outpatient Radiology Center: Not Covered</i> <i>Outpatient Hospital: Not Covered</i>	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://myoptions.blueshieldca.com/calpers/pharmacy .	Tier 1	<i>Retail: \$5/prescription</i> <i>Extended Quantity of Maintenance Drugs at Select Retail Pharmacies: \$10/prescription</i> <i>Mail Order: \$10/prescription</i>	<i>Retail: Not Covered</i> <i>Mail Service: Not Covered</i>	Preauthorization is required for select drugs. Failure to obtain preauthorization may result in non-payment of benefits.
	Tier 2	<i>Retail: \$20/prescription</i> <i>Extended Quantity of Maintenance Drugs at Select Retail Pharmacies: \$40/prescription</i> <i>Mail Order: \$40/prescription</i>	<i>Retail: Not Covered</i> <i>Mail Service: Not Covered</i>	<i>Retail: Covers up to a 30-day supply; 50% coinsurance of Blue Shield contracted rate for drugs to treat erectile dysfunction.</i> <i>90-days may be covered with a copayment for each 30-day supply.</i>

*For more information about limitations and exceptions, see the [plan](#) or policy document at www.blueshieldca.com/calpers.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Plan Provider (You will pay the least)	Non Plan Provider (You will pay the most)	
	Tier 3	<p><i>Retail:</i> \$50/prescription</p> <p><i>Extended Quantity of Maintenance Drugs at Select Retail Pharmacies:</i> \$100/prescription</p> <p><i>Mail Order:</i> \$100/prescription</p>	<p><i>Retail:</i> Not Covered</p> <p><i>Mail Service:</i> Not Covered</p>	<p><i>Extended Quantity of Maintenance Drugs at Select Retail Pharmacies:</i> Covers up to a 90-day supply. A list of select retail pharmacies can be obtained by going to the Pharmacy Resources page.</p> <p><i>Mail Service:</i> Covers up to a 90-day supply.</p>
	Tier 4	<p><i>Retail:</i> \$30/prescription</p> <p><i>Extended Quantity of Maintenance Drugs at Select Retail Pharmacies:</i> \$60/prescription</p> <p><i>Mail Order:</i> \$60/prescription</p>	<p><i>Retail:</i> Not Covered</p> <p><i>Mail Service:</i> Not Covered</p>	<p>Covers up to a 30-day supply. Coverage limited to drugs dispensed by Network Specialty Pharmacies unless medically necessary for a covered emergency.</p> <p><u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits.</p>
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	<p><i>Ambulatory Surgery Center:</i> No Charge</p> <p><i>Outpatient Hospital:</i> No Charge</p>	<p><i>Ambulatory Surgery Center:</i> Not Covered</p> <p><i>Outpatient Hospital:</i> Not Covered</p>	-----None-----
	Physician/surgeon fees	No Charge	Not Covered	
If you need immediate medical attention	Emergency room care	<p><i>Facility Fee:</i> \$50/visit</p> <p><i>Physician Fee:</i> No Charge</p>	<p><i>Facility Fee:</i> \$50/visit</p> <p><i>Physician Fee:</i> No Charge</p>	<p>Emergency services copayment does not apply if Member is admitted directly to hospital as an inpatient from emergency room or kept for observation and hospital bills for an emergency room observation visit.</p>
	Emergency medical transportation	No Charge	No Charge	<p>This payment is for emergency or authorized transport.</p>

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Plan Provider (You will pay the least)	Non Plan Provider (You will pay the most)	
	<u>Urgent care</u>	\$15/visit	<i>Within <u>Plan</u> Service Area: Not Covered Outside <u>Plan</u> Service Area: \$15/visit</i>	-----None-----
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	Not Covered	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits.
	Physician/surgeon fees	No Charge	Not Covered	-----None-----
If you need mental health, behavioral health, or substance abuse services	Outpatient services	<i>Office Visit: \$15/visit Other Outpatient Services: No Charge Partial Hospitalization: No Charge Psychological Testing: No Charge</i>	<i>Office Visit: Not Covered Other Outpatient Services: Not Covered Partial Hospitalization: Not Covered Psychological Testing: Not Covered</i>	<u>Preauthorization</u> is required except for office visits and office-based opioid treatment. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits.
	Inpatient services	<i>Physician Inpatient Services: No Charge Hospital Services: No Charge Residential Care: No Charge</i>	<i>Physician Inpatient Services: Not Covered Hospital Services: Not Covered Residential Care: Not Covered</i>	<u>Preauthorization</u> is required. Failure to obtain <u>preauthorization</u> may result in non-payment of benefits.
If you are pregnant	Office visits	No Charge	Not Covered	-----None-----
	Childbirth/delivery professional services	No Charge	Not Covered	
	Childbirth/delivery facility services	No Charge	Not Covered	

*For more information about limitations and exceptions, see the plan or policy document at www.blueshieldca.com/calpers.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Plan Provider (You will pay the least)	Non Plan Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	No Charge	Not Covered	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits.
	Rehabilitation services	Office Visit: \$15/visit Outpatient Hospital: \$15/visit	Office Visit: Not Covered Outpatient Hospital: Not Covered	-----None-----
	Habilitation services	Office Visit: \$15/visit Outpatient Hospital: \$15/visit	Office Visit: Not Covered Outpatient Hospital: Not Covered	
	Skilled nursing care	Freestanding Skilled Nursing Facility (SNF): No Charge Hospital-based Skilled Nursing Facility (SNF): No Charge	Freestanding Skilled Nursing Facility (SNF): Not Covered Hospital-based Skilled Nursing Facility (SNF): Not Covered	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits. Coverage limited to 100 days per member per benefit period.
	Durable medical equipment	No Charge	Not Covered	Preauthorization is required. Failure to obtain preauthorization may result in non-payment of benefits.
	Hospice services	No Charge	Not Covered	Preauthorization is required except for pre-hospice consultation. Failure to obtain preauthorization may result in non-payment of benefits.
If your child needs dental or eye care	Children's eye exam	No Charge	Not Covered	-----None-----
	Children's glasses	Not Covered	Not Covered	
	Children's dental check-up	Not Covered	Not Covered	

*For more information about limitations and exceptions, see the [plan](#) or policy document at www.blueshieldca.com/calpers.

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u> .)			
• Cosmetic surgery	• Non-emergency care when traveling outside the U.S.	• Routine eye care (Adult)	• Routine foot care
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)			
• Acupuncture	• Chiropractic care	• Infertility treatment	• Bariatric surgery
• Hearing aids			

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or ccio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: 1-800-334-5847 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or dol.gov/ebsa/healthreform.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the [Marketplace](#).

*For more information about limitations and exceptions, see the plan or policy document at www.blueshieldca.com/calpers.

Language Access Services:

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 tulongsa 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, kwijíł hodíílnih 1-866-346-7198.

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

Korean (한국어): 한국어도움이필요하시면, 1-866-346-7198 무료전화로전화하십시오.

Armenian (Հայերեն): Հայերեն լեզվով անվճար օգնություն ստանալու համար խնդրում ենք զանգահարել 1-866-346-7198.

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 ۰۸۶۶-۳۴۶-۷۱۹۸-۱ تماس بگیرید. (فارسی)

Punjabi (ਪੰਜਾਬੀ): ਪੰਜਾਬੀ ਵਿਚ ਸਹਾਇਤਾ ਲਈ ਕਿਰਪਾ ਕਰਕੇ 1-866-346-7198 'ਤੇ ਕਾਲ ਕਰੋ।

Khmer (ភាគាសា): ស្ថិសិទ្ធិយភាសាអង់គ្លេសដោយភាគីក្នុង ស្ថិសាត់ទេម្រាង 1-866-346-7198।

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

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

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

Thai (ไทย): สำหรับความช่วยเหลือเป็นภาษาไทยโดยไม่มีค่าใช้จ่ายโดยต่อ 1-866-346-7198

Laotian (ລາວ): ຂໍາວັບການຊ່ວຍເຫຼືອເປັນພາສາວາດແບບບໍລະຄ່າ, ກະຊວງໄທ 1-866-346-7198.

To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.

PRA Disclosure Statement

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.08** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

*For more information about limitations and exceptions, see the [plan](#) or policy document at www.blueshieldca.com/calpers.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of participating pre natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ <u>Specialist copayment</u>	\$15
■ <u>Hospital (facility) copayment</u>	\$0
■ <u>Other copayment</u>	\$0

This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (*ultrasounds and blood work*)
Specialist visit (*anesthesia*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$20
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$80

Managing Joe's Type 2 Diabetes

(a year of routine participating care of a well controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ <u>Specialist copayment</u>	\$15
■ <u>Hospital (facility) copayment</u>	\$0
■ <u>Other copayment</u>	\$0

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
Diagnostic tests (*blood work*)
Prescription drugs
Durable medical equipment (*glucose meter*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$550
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Joe would pay is	\$610

Mia's Simple Fracture

(participating emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ <u>Specialist copayment</u>	\$15
■ <u>Hospital (facility) copayment</u>	\$0
■ <u>Other copayment</u>	\$0

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
Diagnostic test (*x-ray*)
Durable medical equipment (*crutches*)
Rehabilitation services (*physical therapy*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$80
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$80

The plan would be responsible for the other costs of these EXAMPLE covered services.

Blue Shield of California is an independent member of the Blue Shield Association.
PENDING REGULATORY APPROVAL