

Blue Shield of California offers choices for small business

We offer a wide variety of plans reflecting different plan package options, plan families, networks, and metal levels to ensure there is the right plan for every small business. This guide helps explain the options available.

2019 Blue Shield of California Off-Exchange Package for Small Business

Off-exchange PPO plans

Plan	Deductible ¹	Copay	Out-of-pocket maximum	Emergency room	Rx deductible ¹	Pharmacy benefits ³			
						Tier 1	Tier 2	Tier 3	Tier 4 & Specialty
Platinum PPO 0/10	\$0	\$10	\$3,600	\$100 + 10%	\$0	\$5	\$30	\$50	30%
Platinum PPO 250/15	\$250	\$10	\$3,900	\$100 + 10%	\$0	\$5	\$30	\$50	30%
Gold PPO 0/20	\$0	\$20	\$7,000	\$250 + 30%	\$0	\$15	\$40	\$60	30%
Gold PPO 500/30	\$500	\$30	\$7,550	\$200 + 20%	\$0	\$15	\$40	\$60	30%
Gold PPO 750/30	\$750	\$30	\$7,550	\$100 + 20%	\$200	\$10 ²	\$30	\$50	30%
Gold PPO 1200/35	\$1,200	\$35	\$7,550	\$100 + 20%	\$300	\$10 ²	\$30	\$50	30%
Silver PPO 1700/55	\$1,700	\$55	\$7,550	\$250 + 35%	\$300	\$15 ²	\$50	\$80	30%
Silver PPO 2000/45	\$2,000	\$45	\$7,550	\$250 + 40%	\$200	\$20 ²	\$55	\$80	40%
Bronze PPO 6500/50%	\$6,500	50%	\$7,550	50%	Integrated with medical	50%	50%	50%	50%

Off-exchange PPO Savings plans

Plan	Deductible ¹	Copay	Out-of-pocket maximum	Emergency room	Rx deductible ¹	Pharmacy benefits ³			
						Tier 1	Tier 2	Tier 3	Tier 4 & Specialty
Silver PPO Savings 2000/20%	\$2,000	20%	\$6,500	\$150 + 20%	Integrated with medical	\$20	\$55	\$80	30%
Bronze PPO Savings 5300/40%	\$5,300	40%	\$6,650	\$250 + 40%	Integrated with medical	40%	40%	40%	40%
Bronze PPO Savings 6650	\$6,650	\$0	\$6,650	\$0 after deductible	Integrated with medical	\$0	\$0	\$0	\$0

Off-exchange HMO plans

Plan	Deductible ¹	Copay	Out-of-pocket maximum	Emergency room	Rx deductible ¹	Pharmacy benefits ³			
						Tier 1	Tier 2	Tier 3	Tier 4 & Specialty
Platinum HMO 0/20	\$0	\$20	\$1,650	\$200	\$0	\$5	\$15	\$25	20%
Platinum HMO 0/25	\$0	\$25	\$2,000	\$250	\$0	\$5	\$15	\$25	20%
Platinum HMO 0/30	\$0	\$30	\$2,500	\$250	\$0	\$5	\$15	\$25	20%
Gold HMO 0/30	\$0	\$30	\$5,750	\$250	\$0	\$15	\$30	\$50	20%
Gold HMO 500/35	\$500	\$35	\$6,500	\$250	\$0	\$15	\$30	\$50	20%
Gold HMO 1500/35	\$1,500	\$35	\$7,000	\$200	\$250	\$15 ²	\$30	\$50	20%
Silver HMO 1975/55	\$1,975	\$55	\$7,550	40%	Integrated with medical	\$20	\$60	\$85	40%

2019 Blue Shield of California Mirror Package for Small Business

Mirror PPO plans

Plan	Deductible ¹	Copay	Out-of-pocket maximum	Emergency room	Rx deductible ¹	Pharmacy benefits ³			
						Tier 1	Tier 2	Tier 3	Tier 4 & Specialty
Mirror Platinum 90 PPO 0/15	\$0	\$15	\$3,350	\$150	\$0	\$5	\$15	\$25	10%
Mirror Gold 80 PPO 0/30	\$0	\$30	\$7,200	\$325	\$0	\$15	\$55	\$75	20%
Mirror Silver 70 PPO 2000/45	\$2,000	\$45	\$7,550	\$350 ²	\$200	\$15	\$55	\$85	20%
Mirror Bronze 60 PPO 6300/75	\$6,300	\$75	\$7,550	100%	\$500	100%	100%	100%	100%

Mirror HMO plans

Plan	Deductible ¹	Copay	Out-of-pocket maximum	Emergency room	Rx deductible ¹	Pharmacy benefits ³			
						Tier 1	Tier 2	Tier 3	Tier 4 & Specialty
Mirror Platinum 90 HMO 0/15	\$0	\$15	\$3,350	\$150	\$0	\$5	\$15	\$25	10%
Mirror Gold 80 HMO 0/30	\$0	\$30	\$7,200	\$325	\$0	\$15	\$55	\$75	20%
Mirror Silver 70 HMO 2000/45	\$2,000	\$45	\$7,550	\$350 ²	\$200	\$15	\$55	\$85	20%

1 Calendar-year deductible shown is for an individual. See Summary of Benefits for family plan deductibles.
 2 Not subject to the calendar-year deductible.
 3 Pharmacy benefits cost shares reflect fulfillment through network pharmacy and Level A pharmacies for Trio HMO and Tandem PPO plans.