



Helping GROUP NAME
employees

Account Serv Rep name

Date, location

Aim higher with Blue Shield



High performance

- Large networks mean you'll find doctors you like close to home or work
- Collaboration with doctors and hospitals to deliver "accountable care" -- you benefit from combined knowledge and expertise
- As a mission-driven nonprofit, we're reforming the system with an eye on quality and affordability



High touch

- Care programs to improve and maintain your health no matter what your health status
- Customized care programs for members with complex or advanced conditions based on needs and preferences – not "factory medicine"
- With Trio HMO, you get Shield Concierge— an enhanced 360-degree high touch customer support team, all at one phone number



High technology

- Website / mobile app provide suite of 24/7 resources to simply, conveniently manage your family's health care
- Teladoc and telebehavioral health video/phone visits that bring care to you
- Proven digital wellness programs that let you connect with family and friends



High value

- Discounted wellness products and services to encourage healthier lifestyles and make your healthcare dollars go further
- Access to retail health clinics and pharmacy services offer more choices/less expensive service options
- Online treatment cost estimator, NurseHelp 24/7, LifeReferrals 24/7 and AllClear ID theft protection

Find a doctor close to work or home



Our HMO network

40,000+ physicians

350 hospitals

Trio HMO - available in 24 counties in CA and growing



Our PPO network

73,000+ doctors

4,100 chiropractors

6,400 physical therapists

378 hospitals

Tandem PPO - 50% of doctors & nearly all hospitals



BlueCard® network

Access to urgent and emergency care worldwide

“There are some big differences between products and plans. Which one’s right for me?”



HMO or PPO plan?



Health maintenance organization (HMO)

A good choice if you want...

Comprehensive benefits balanced with predictable out-of-pocket (OOP) costs.

- Choose a Primary Care Physician; he/she directs how you access services.
- You're covered only when using an HMO provider.*



Preferred provider organization (PPO)

More provider choice when you're seeking care.

- Receive care from any doctor and hospital within your plan network, or go outside the network and pay a higher cost share.
- Manage your OOP costs better by using network providers.

Trio HMO or Access+ HMO® ?



Access+ HMO



Trio HMO

A good choice if you'd like...

A broader HMO network that offers more choice of doctors.

- Choose your own doctor, self-refer to specialists in the same med group as your primary care doctor
- NurseHelp 24/7 and LifeReferrals 24/7¹ telephone support
- Teladoc 24/7 phone/video doctor visits for low copay
- Digitally enabled wellness programs
- Covered urgent and emergency care while traveling

A select, integrated provider network that provides you with more coordinated care. You get all the benefits of our standard HMO plus these high-value extras:

- Shield Concierge for 360° high-touch member support through one dedicated support team

¹LifeReferrals 24/7 available to groups with 101+ employees.

trio HMO

Coordinated care, affordability,
and personalized support

- **Choose your own doctor**, specialists and pharmacies
- **Self-refer to specialists** (within the same med group as your primary care doctor)
- **Access to Teladoc doctors** for phone or video appointments, 24/7/365 with \$5 copay
- **360° service from Shield Concierge** dedicated support team to help you make care decisions and navigate the healthcare system
- **Engaging, digitally enabled wellness programs**
- **Urgent and emergency care coverage** anywhere in the world

trio HMO

Trio+ *Specialist* benefits

- Trio members can see a specialist without a referral (but at a higher copay)
- Trio members can self-refer to a specialist in the same medical group as their primary care physician (PCP)
- Self-refer is for initial consultation only. Any follow-up care of treatment requires PCP and Medical Group authorization.



Check your card!

Your Blue Shield HMO member ID card will have a “T+” next to your primary care physician's medical group or Independent Physician Association if the group offers the Trio+ *Specialist* option.

Access+ *Specialist* benefits

- HMO members can see a specialist without a referral (but at a higher copay).
- HMO members can self-refer to a specialist in the same medical group as their primary care physician (PCP).
- Self-refer is for initial consultation only. Any follow-up care or treatment requires PCP and Medical Group authorization.



Check your card!

Your Blue Shield HMO member ID card will have an “A+” next to your personal physician’s medical group or Independent Physicians Association if the group offers the Access+ Specialist option.

Trio HMO Plan

Annual deductible	\$1,000/\$2,000
Calendar-year copayment maximum	\$0,000 per individual \$0,000 per family
Preventive care	\$20/visit
Inpatient hospital	No charge
Outpatient services	\$20/visit
Ambulance services	No charge
Emergency services No direct admission Direct admission	\$100/visit No charge
Drug deductible	\$0
Retail drug copayments	\$10/\$20/\$35

Access+ HMO[®] [20 – 250/Admit Inpatient] Plan

Annual deductible	\$1,000/\$2,000
Calendar-year copayment maximum	\$0,000 per Individual \$0,000 per Family
Preventive care	\$20/visit
Inpatient hospital	No charge
Outpatient services	\$20/visit
Ambulance services	No charge
Emergency services No direct admission Direct admission	\$100/visit No charge
Drug deductible	\$0
Retail drug copayments	\$10/\$20/\$35
Mail drug copayments	\$20/\$40/\$70

Shield PPO [0/500 – 90/70 Premier] Plan

	Preferred providers	Non-preferred providers
Annual deductible	\$0/\$0	\$500/\$1,000
Calendar-year copayment maximum	\$0,000 per individual \$0,000 per family	\$0,000 per individual \$0,000 per family
Office visits	\$20/visit	30%
Inpatient hospital	10%	30%
Outpatient services	10%	30%
Ambulance services	10%	10%
Emergency services No direct admission Direct admission	\$100 \$200 + 20%	\$100 \$200 + 20%
Drug deductible	\$0	\$0
Retail drug copayments	\$10/\$20/\$35	\$10/\$20/\$35
Mail drug copayments	\$20/\$40/\$70	\$20/\$40/\$70
Chiropractic/acupuncture services*	\$25/visit	30%

This chart is intended to provide a high level summary of plan benefits. The Evidence of Coverage and Plan Contract should be consulted for a complete description of plan benefits and coverage.

*12 visits per calendar year

Shield PPO or PPO Savings Plan?



Shield PPO



PPO Savings

A good choice if you'd like...

Access to our largest provider network and the flexibility to choose any doctor or specialist.

- Visit any physician or hospital in the PPO network, or go outside the network for a higher share of cost
- NurseHelp 24/7 and LifeReferrals 24/7 telephone support
- Teladoc 24/7 phone/video doctor visits for low copay
- Heal™ doctor house calls on-demand
- Access to retail health clinics (CVS Minute Clinics)
- Digitally enabled wellness programs and member support, including treatment cost estimator
- Covered urgent and emergency care while traveling

Lower monthly premiums and access to our largest provider network.

- Ability to put aside tax-free money for qualified medical expenses
- HSA funds roll over and are portable; must be used for qualified medical expenses
- HRA funds are free money from your employer

Health savings account (HSA)

Set aside pre-tax funds to pay for qualified medical expenses

- Contribute with pre-tax dollars
- HSA **balances roll over** from year to year, **and are portable**—you take it with you if you leave your job or retire
- Combine an HSA with our Shield Savings Plus plans

Simplify HSA management by setting up an account with HealthEquity to manage health plan and financial accounts in an integrated member portal



- Simplified account set-up
- One location to manage member account(s), contributions & payments
- Online reporting and tracking
- Live 24/7 member support

Two parts: Health plan + savings account



Health plan

- HSA-qualified plan through insurance
- Preventive services covered at 100%
- Office visit, Rx, deductible, copays and coinsurance ALL count towards out-of-pocket maximum



Health savings account

- HSA through HealthEquity
- Tax-free savings for medical expenses
- Works in conjunction with the HSA-powered plan

HSA-qualified plans



No
copays



Lower
premiums



Preventive care
covered 100%

Why choose an HSA?

Easy win in today's complex healthcare system

Save now:

- Lower monthly insurance premiums
- HSA deposits aren't taxed
- Typically lowers income tax liability

Save for the future:

- The average retired couple will need \$245,000 to cover medical expenses not covered by Medicare in retirement*
- HSA funds roll over from year to year
- You keep the money even if you change jobs or insurance plans
- Tax-free interest earned
- Comprehensive and easy investment options

Same doctors, same network, same pricing

HealthEquity[®]

blue
california 

Maximize your savings



**Don't leave money on
the table for the IRS**

Maximize your HSA contributions in 2018:

- Single-coverage: \$3,450 Save up to \$1,035 in taxes!*
- Family-coverage: \$6,900 Save up to \$2,070 in taxes!*
- Catch-up contribution, age 55+: \$1,000

Health reimbursement account (HRA)

Use employer funds to pay for pre- and post-deductible medical expenses

- HRA dollars are **free money**—use for qualified medical, dental, vision and/or pharmacy expenses as determined by your employer
- Account is owned and funded by your employer

Simplify HSA management by setting up an account with HealthEquity to manage health plan and financial accounts in an integrated member portal

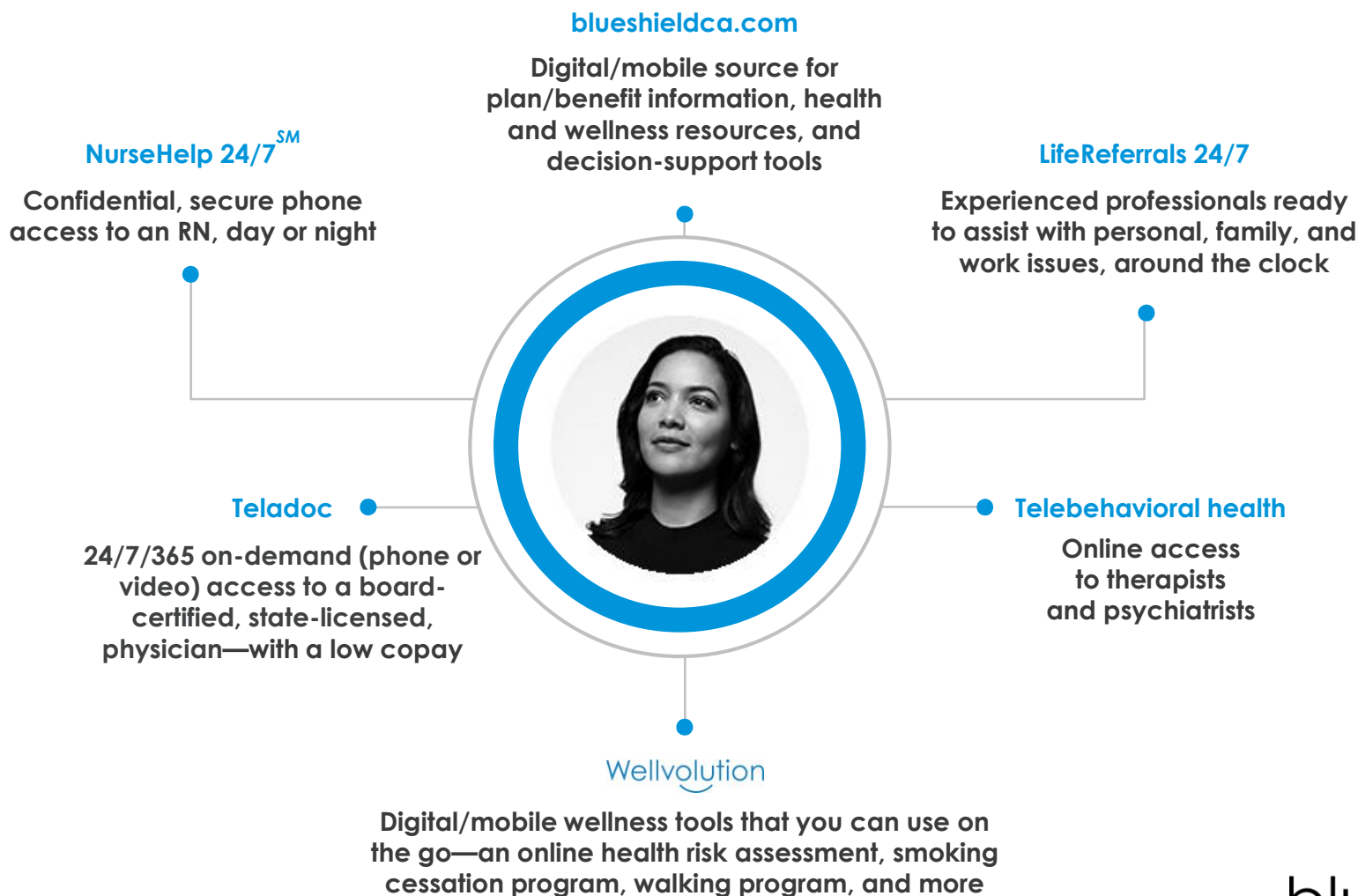


- Simplified account set-up
- One location to manage member account(s), contributions & payments
- Online reporting and tracking
- Live 24/7 member support

“I need a health plan that can keep up with me. How can you help me easily manage my family’s health?”



Digital and mobile care connections



Access to care - consumers in control

Easy-to-use, on-the-go options for managing family health*

[blueshieldca.com / mobile app](https://blueshieldca.com/mobile-app)

Benefit information, key decision-support tools like Find a Doctor and Treatment Cost Estimator and much more

NurseHelp 24/7SM

Confidential, secure phone access to an RN, day or night

Telephonic/video doctor visits

24/7/365 on-demand (phone/video) access to a board-certified, state-licensed, physician—with a low copay

Doctors on call

PPO members can have a doctor come to them for a low copay, appointments via phone web or mobile

LifeReferrals 24/7

Experienced professionals ready to assist with personal, family, and work issues, around the clock

Telebehavioral health

Online access to therapists and psychiatrists

Wellvolution

Digital/mobile wellness tools you can use on the go—health risk assessment, smoking cessation program, walking program, and more



* See all your care options in one place at blueshieldca.com/care

What goals could you accomplish if you could move through life with more energy and less stress?





Take charge of your health with Wellvolution

Online and in-person programs for both general wellbeing and disease reversal

Proven and backed by doctors' methods for results

Largest collection of scientifically-backed apps

A personal digital health coach, taking guesswork out of your health strategy

A new way to achieve your health goals

Included with your health plan at no additional cost

Wellvolution taps into the power of your lifestyle

to unlock a more satisfying,
productive, and healthy life

Sleep
better



Move
more



Eat
healthier



Manage
stress



Ditch
cigarettes



Prevent
disease



Reverse existing
conditions



Your health journey now has a plan

01

You choose
areas of focus

02

We help with digital tools,
personalized weekly task
plans, and helpful information
when you need it

03

Go it alone or join a
support community –
online or in person

04

Trust in a hand-picked
network of tools that are
scientifically proven to
bring results

05

Create new plans as your goals
change to keep Wellvolution
giving you important
information and help

06

Connect to your phones
and/or other fitness-trackers
you already own - no new
equipment needed

Visit [wellvolution.com](https://www.wellvolution.com) to get started on your personal proven path.



Imagine this:

“My daughter cut her leg and she might need stitches.”

Make a free call to NurseHelp 24/7SM

Online chat:

- How to take medications safely
- Men's, women's, & children's health general questions
- Topics to discuss with your doctor
- Illness prevention guidance
- Nutrition and fitness tips

Telephone:

- Minor injuries
- Common illnesses
- Help to understand diagnoses and chronic conditions
- Choosing appropriate medical care (911/ER, physician office visit, urgent care center, home care)
- Self-care tips and treatment options

Imagine this:

“Our bills are mounting and my wife and I are really stressed.”

Call LifeReferrals 24/7SM

Counselors can help with:

- Family/relationship problems
- Managing stress
- Coping with grief and loss
- Handling workplace concerns
- Include three face-to-face sessions per six-month period

Consultants can help with a variety of services including:

- Parenting and childcare resources and referrals
- Adult and elder care resources and referrals
- Identity Theft Assistance
- Legal and mediation issues*
- Financial concerns**

*One 60-minute session per legal matter each year. 25-35% discount off that same provider's future services.

**One 60-minute consultation per financial issue per year.

Imagine this:

“I feel like I have the flu, but I don’t want to wait in the ER on a Friday night.”

Contact Teladoc



Step 1 Contact Teladoc

Log in to your Teladoc account or call Teladoc, 24/7/365, to request a phone or online video consultation for primary care services.



Step 2 Talk with a doctor

A board-certified doctor reviews your Electronic Health Record (EHR) and consults with you, just like an in-person visit.



Step 3 Resolve the issue

The doctor recommends a treatment for your medical issue. If a prescription is needed, it's sent electronically to the pharmacy of your choice.



Step 4 Settle up

- \$5 copay for HMO and PPO plans (lower cost than an office visit).
- \$40 consultation fee for HDHPs until deductible is met then \$5 copay.



Step 5 Smile

Your medical issue gets resolved, and you save time and money!

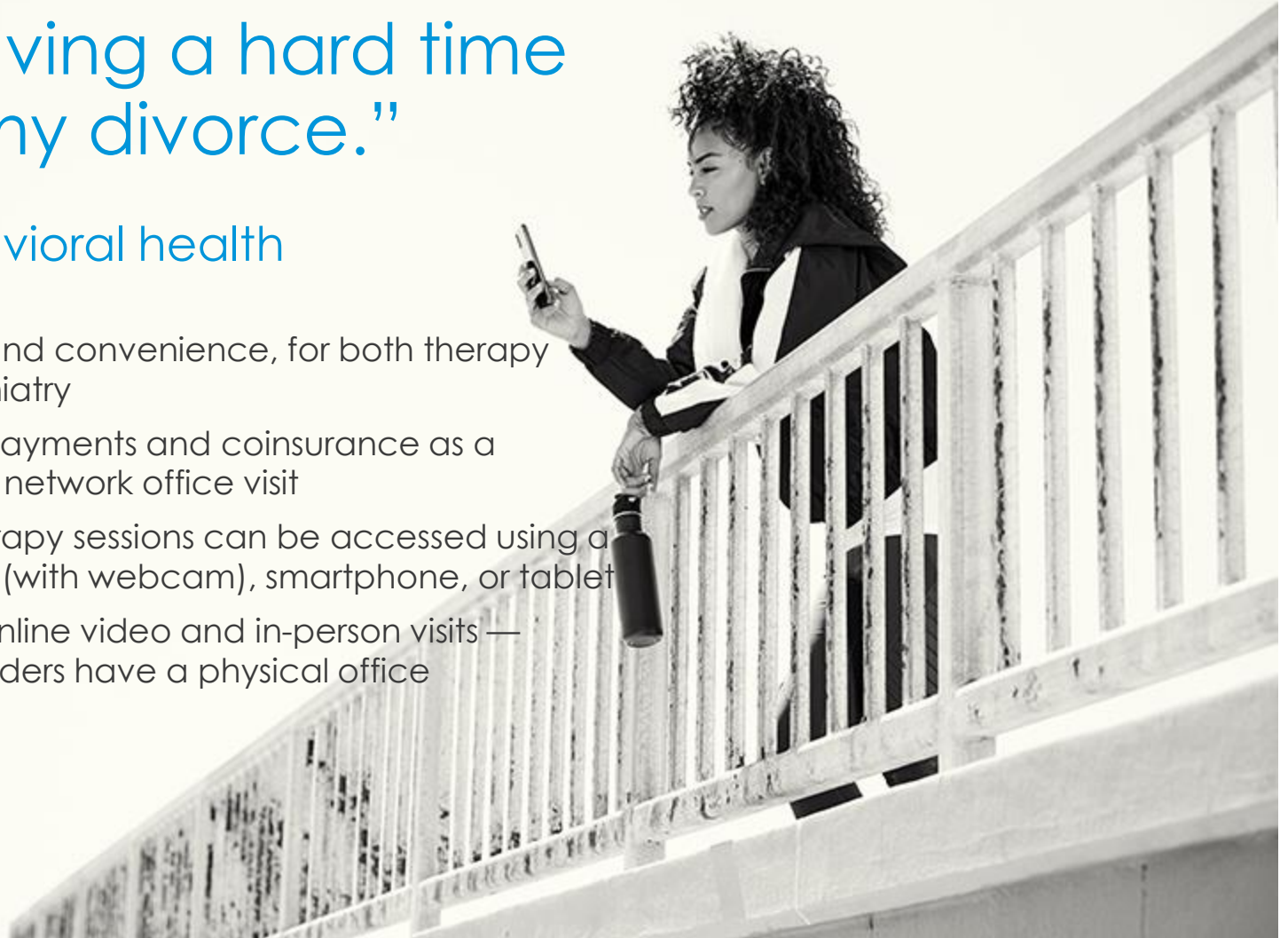
<10 Minutes
Average
Wait Time

Imagine this:

“I’m having a hard time after my divorce.”

Telebehavioral health

- Flexibility and convenience, for both therapy and psychiatry
- Same copayments and coinsurance as a traditional network office visit
- Video therapy sessions can be accessed using a computer (with webcam), smartphone, or tablet
- Can mix online video and in-person visits — most providers have a physical office



Imagine this:

“I’m at a conference but in my hotel bed with a bad sore throat. I want to see a doctor.”

House calls, hotel calls—a doctor when and where you need one for urgent, primary, and preventive care

- Book a doctor on demand to come to you (home, office, or hotel) via phone, web, or mobile
- Access for all Blue Shield PPO members in select service areas in California
- More convenient than a visit to the Emergency Room
- Cost is typically the same as a visit to your doctor
- Available 8 a.m. to 8 p.m., 365 days a year



blueshieldca.com

A simpler digital experience for you

myblueshield - Be Well - Find a Doctor - Shop Plans

blue shield california

Welcome, Jane!
Member ID: XEDML0000980
3 Unread Messages

MONTHLY PREMIUM | CLAIMS | DEDUCTIBLE | CO-PAYMENTS | HSA

Claims This Year From Jan 1, 2017

\$2,100 Blue Shield Paid	\$1,128 Network Savings	\$900 You Paid
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View Claims

Popular Tasks

- VIEW ID CARD
- DOWNLOAD FORMS
- TREATMENT COST ESTIMATOR
- MANAGE FAMILY ACCESS
- EDIT PROFILE
- WELLNESS ASSESSMENT

Get Help

- Health Condition? Get advice from the experts in our Help & Support area. [Get Help](#)
- Urgent Care If this is an emergency call 911. Or get help from a doctor in your network. [Get Urgent Help](#)

My Physician

Looks like you haven't selected a primary care provider. [Manage Health Team](#)

We're always here to help you need with the Shield of California

Google Play | App Store

blue shield california

Search: JG

Your Recent Medical Claims

Download

FILTER

Date	Physician	Status
May 17	JOHNATHAN Brown, Adam MD Sutter Med Foundat...	Pending May 18
May 17	JOHNATHAN Huang, Jillian MD	

blue shield california

Search: JG

MEDICAL | DENTAL | VISION | PHARMACY

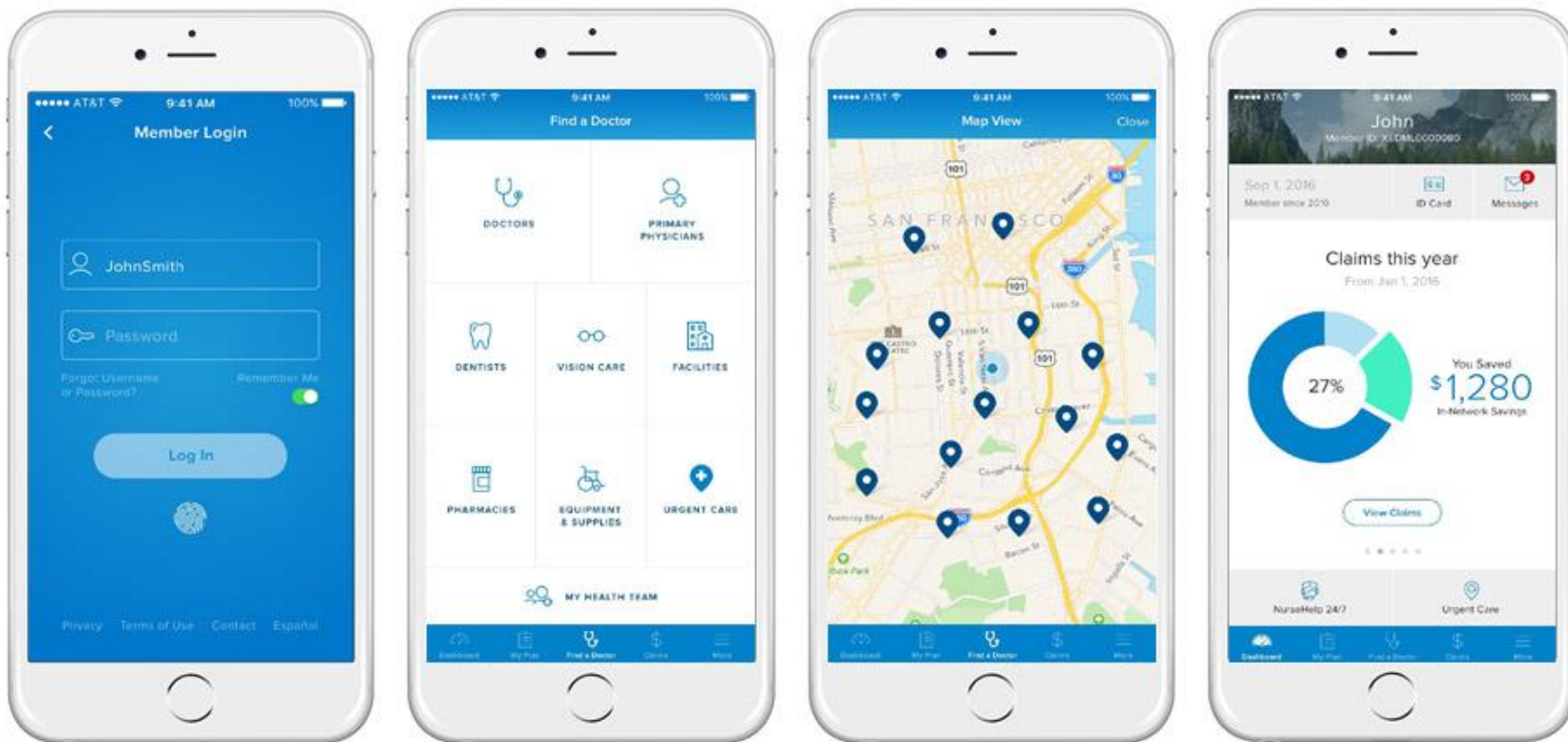
Your Medical Benefits

Custom Benefits | General Exclusions | Benefit Maximums

Expand All Benefit Categories

- Access+ Self Referral
- Chiropractic and Acupuncture
- Dental Medical Treatment
- Diabetes Care
- Emergencies & Urgent Care
- Family Planning
- Home Care
- Hospital Care

Redesigned, rebuilt app for easy use

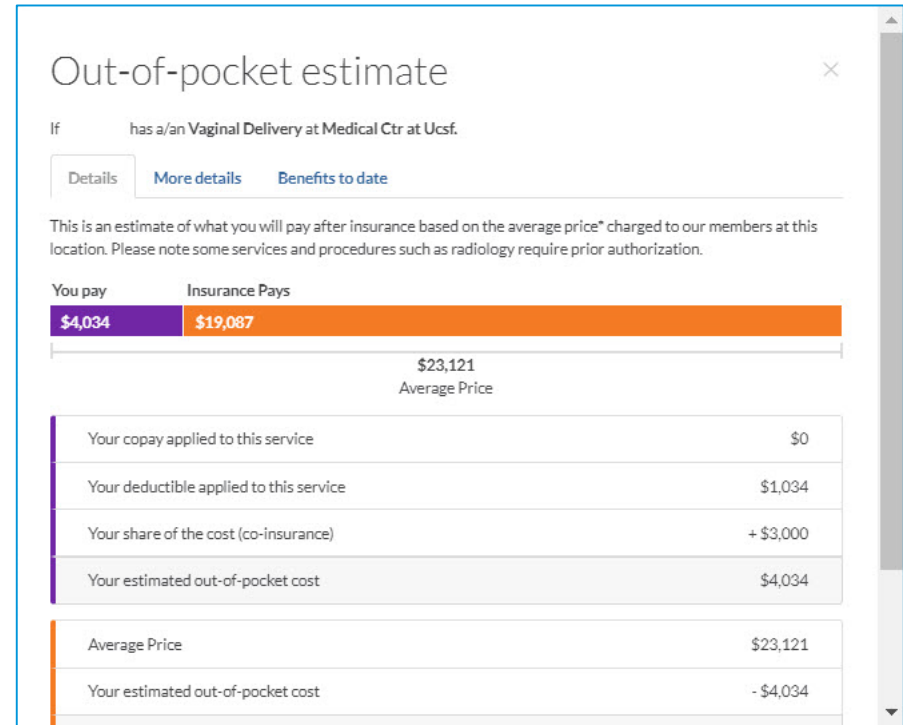


Treatment cost estimator (TCE)

Helps PPO members understand what to expect over the course of a treatment in time and dollars.

PPO members can:

- Estimate total treatment cost and out-of-pocket expenses for more than 1,600 common medical treatments and services
- Compare treatment options and alternatives with total costs for each phase of care
- Compare detailed out-of-pocket costs for treatments and procedures at different facilities and in different locations
- View the number of Blue Shield members treated
- Identify Blue Distinction Centers
- blueshieldca.com/tce



Blue
Distinction®
Center

Blue Distinction Centers® are hospitals and providers recognized for their proven expertise in delivering specialty care.

blue
california

“How can I get the most out of my healthcare dollars?”



Filling prescriptions

Go to <https://www.blueshieldca.com/pharmacy>
and click on **Pharmacy networks**

Convenient, quick, close by:

Network retail pharmacy –

Obtain 30-day supply.

Convenience and cost savings:

Network mail service pharmacy

– Up to **90-day supply** for maintenance medications for only **2 copayments**.

- Download the order form at **blueshieldca.com**; send form and prescription to the mail-order pharmacy.
- Order refills online or by phone.

Personalized support for specialty medications:

Specialty pharmacy – Up to 30-day supply for specialty meds, with personalized support from clinical experts.

Take advantage of covered screenings



Take advantage of covered annual screenings at no charge, including:

- Routine physical exam
- Ear/eye exam (up to age 18)
- Immunizations/screenings according to age schedule



Covered health screenings can help you:

- Understand your health risks
- Develop a plan to maintain and improve your health
- Detect illness early and halt disease progression

Wellness discount programs

Fitness and exercise

Our gym membership program, Fitness Your Way™, offers extremely low rates to Blue Shield members age 18 and older.

- Work out at any facility within a wide network of more than 800 locations in California and 10,000+ locations nationwide.
- Meet your lifestyle needs by working out anytime, anywhere, and as often as you need while tracking progress of your goals online.

To enroll, visit fitnessyourway.tivityhealth.com/bsc or call (833) 283-8387. To find locations, visit fitnessyourway.tivityhealth.com/locations.

Alternative Care Discount Program

Get 25% savings on acupuncture, chiropractic, and therapeutic massage services from practitioners in the ChooseHealthy program. Simply show your Blue Shield member ID card at your appointment with a participating practitioner to get your discount.

Browse and purchase a broad selection of health improvement and wellness products, fulfilled by an e-retail site.

Visit blueshieldca.com/wellnessdiscounts for program details.

Discount vision program

Save 20% at participating providers on:

- Routine eye exams
- Frames, lenses, tints & coatings
- Extra pair of glasses
- Hard contact lenses

Nvision Laser Eye Center

- 15% discount on LASIK procedures

EPIC Hearing Service

- 30-60% off MSRP on major brand hearing aids and related professional services

QualSight LASIK

- 20% discount on traditional and custom LASIK surgery

Weight management programs

Lose those extra pounds and keep them off through nationally recognized diet and lifestyle change programs.

Enroll at no additional charge through our Wellvolution Diabetes Prevention Program.

See if you qualify at solera4me.com/shield.

Support to manage your health



Programs designed to help you live better with illness, recover from acute conditions, and have a more seamless healthcare experience



Shield Support Program

Nurse support, home visits, self-management tools and workshops to help members with:

- Behavioral health
- Cancer
- Chronic Conditions, e.g. Coronary Artery Disease, Heart Failure, Diabetes, COPD, Asthma
- Catastrophic injury
- Musculoskeletal conditions & pain management
- Stroke
- LGBTQ health needs
- Transplant process
- Plus: ER utilization, post-discharge from hospital, opioid use, high cost and direct referrals



Prenatal Program

Expectant parents get support before, during, and after pregnancy, at no additional charge.

- 24/7 nurse support
- Prenatal information
- Popular prenatal book

BlueCard® Network

Traveling, or residing outside of California? The BlueCard Program gives you access to covered services when you're away from home. Over 90% of U.S. providers are in BlueCard's national network, and providers in 170 countries are in the Blue Shield Global Core Network.



Coverage outside of California:

BlueCard® Network

Blue Shield Global Core Network



To find a BlueCard national provider:

- Go to blueshieldca.com/find-a-doctor and select the *Providers Outside of CA* link.
- Or, call BlueCard Access at **(800) 810-BLUE (2583)**, seven days a week, 24 hours a day.



To find an international provider:

- Go to blueshieldca.com/find-a-doctor and select the *Coverage outside of the US* link to be connected to Blue Shield Global Core.
- Or, call the Global Core Service Center at **(800) 810-BLUE (2583)** from the U.S. or **1 (804) 673-1177** collect from outside the U.S.

Coverage right down to your identity

AllClear ID identity protection available for all eligible* Blue Shield members—at no extra charge!



- ID theft monitoring services
- Credit monitoring services, with lost wallet protection and fraud resolution
- Identity repair services

100% success in resolving financial identity theft cases in the U.S.

Access services by calling (855) 904-5733, Monday to Saturday, 6 a.m. to 6 p.m., or visiting blueshieldca.allclearid.com

“I’m in.
How do I get started?”



Enrolling

Information you'll need to complete your application:



Name, Social Security number, gender, date of birth, and address for you and your dependents



Date of hire (month/day/year)



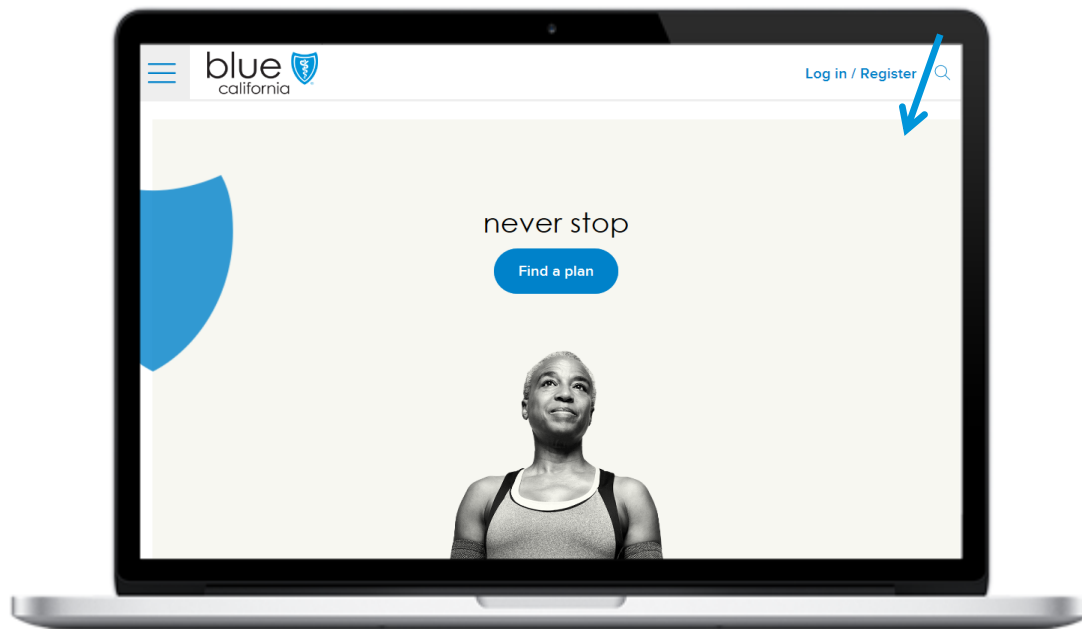
Primary care physician information (required for any HMO plan—include physician name, provider ID number, and IPA information)



And please don't forget to sign your application!

Registering on blueshieldca.com is easy

- Have your member ID number and email address handy.
- Create a username and password, select security Qs and As.
- After you register, a personalized page will pop up every time you log in.



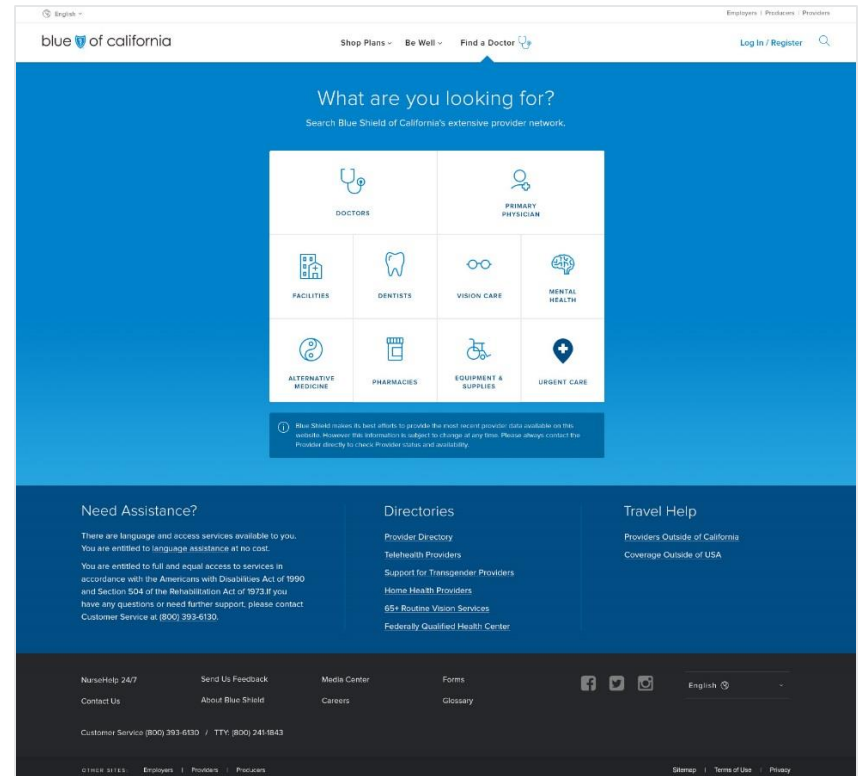
Finding a doctor

You can search for a participating physician by:

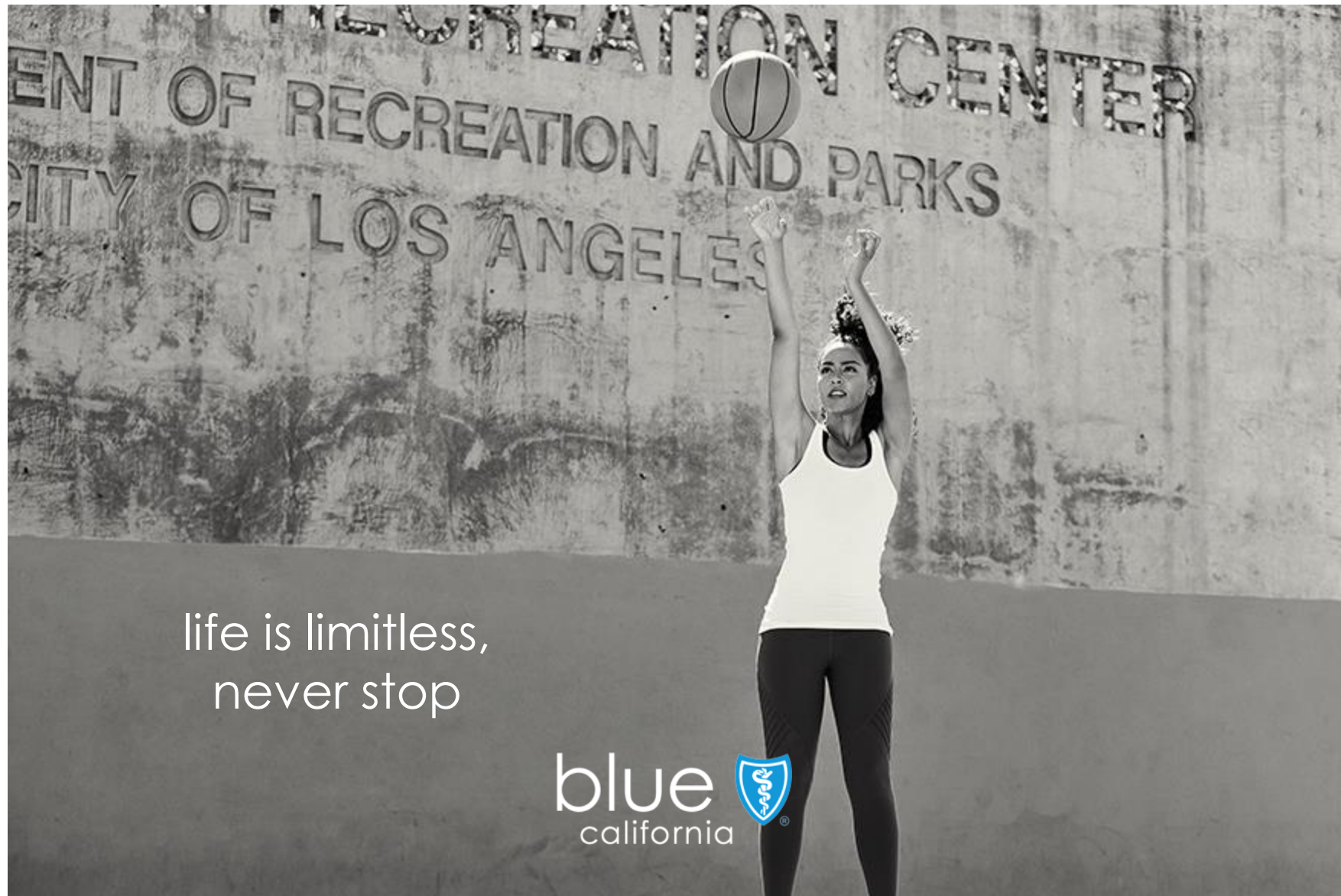
- Gender
- Specialty
- Language preference
- Location

Create and download your own custom directory.

- Be sure to select your specific plan choice

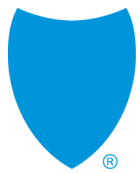


 Search the directory of providers at [Blueshieldca.com/find-a-doctor](https://www.blueshieldca.com/find-a-doctor)



life is limitless,
never stop

blue 
california



Thank you

We look forward to caring for you